

# Conditions Générales de Vente EN



#### Flower Campings General Terms and Conditions

The purpose of these General Terms and Conditions is to define the rights and obligations of the parties in connection with the rental of camping pitches and/or rental accommodation at the campsites in the Flower network.

By reserving a pitch and/or accommodation at a campsite in the Flower network, you acknowledge that you have read and accepted these General Terms and Conditions.

When confirming your reservation, you also acknowledge having read and accepted the Special Conditions specific to each campsite.

#### 1/ Services - Prices

We offer the rental of bare pitches and accommodation.

#### ➤ Bare pitch

This is a bare pitch for your tent, caravan or motorhome.

The price of your stay is calculated from a fixed price that necessarily includes the rental of the pitch, the capacity for 2 people to stay there, the possibility to pitch 1 tent with 1 vehicle, OR 1 caravan with an additional vehicle OR 1 motorhome; and access to reception facilities, entertainment and sanitary facilities, and, depending on the package chosen, a connection to the electricity network, or other options.

When placing the order, you must select one of the following packages:

Nature Package: Package including a pitch without electricity

Comfort Package: Nature Package with electricity

Privilege Package: Comfort Package + [services to be specified by the campsite]

Freecamp Package: Comfort or Privilege Package including a pitch equipped with private

toilets and showers

Additional costs (additional people, extra vehicles, pets, etc.) are not included in the above-mentioned packages and will be added to the total.

#### > Rental accommodation

Our prices include the rental of accommodation according to the number of guests (depending on the capacity of the accommodation), water, gas and electricity charges (excluding recharging the battery of an electric or hybrid vehicle), vehicle parking, access to reception facilities, entertainment and sanitary facilities.

A security deposit, the amount and terms of payment of which will be defined in the Special Conditions, will be requested from you following your reservation OR upon your arrival and will be returned to you at the end of your stay and, at the latest, within a week from the date of your departure by post. However, we reserve the right to keep part or all of the deposit in the event of damage to the accommodation and/or its contents and/or equipment on the campsite.

#### > Standard conditions

The prices indicated are expressed in € and include VAT but exclude tourist tax.

Whatever the formula adopted (bare pitch or rental accommodation), additional costs will be charged for extra people, additional vehicles, additional tents, animals, visitors, etc.

Our prices are also subject to change depending on current economic and commercial conditions. The final contractual price, payable by you, is the amount shown on your booking confirmation.

Flower Campings applies dynamic pricing. As a result, prices are subject to change at any time.

"Partner" benefits and promotions cannot be applied to a reservation that has been confirmed, whether it has already been paid for in whole or in part; they are in no way retroactive.

It is, therefore, possible that customers may have paid different prices for the same stay. Customers who have paid the highest price, under no circumstances, will not be entitled to a refund of the difference between the price they paid and the promotional price.

#### 2/ Booking conditions

#### Booking methods

You can make a reservation at www.flowercampings.com, by telephone or directly on the specific campsite's website.

All reservation requests must be accompanied by the following:

- payment of a deposit of 30% of the total cost of your stay, including VAT. This includes the price of the services reserved and, if applicable, tourist tax. However, the campsite may apply a different amount, which will be specified in the Special Conditions,
- payment of administration fees, the amount of which will be specified in the Special Conditions of each campsite,
- the payment of cancellation insurance, if this option is chosen.

The reservation made has no contractual value until the receipt of a written reservation confirmation by email, which summarises all the information relating to your stay.

The balance of the price of the stay, including the price of the services reserved and VAT and, if applicable, tourist tax, is to be paid no later than 30 days before the start of the stay. In the event that the balance is not paid within the aforementioned period, the stay is considered cancelled, and our cancellation conditions described below apply.

Any reservation made less than 30 days before the arrival date must be paid in full at the time of booking. If there are exceptional conditions in place, you will be informed of these.

#### ➤ No right of withdrawal

According to Article L. 221-28 12° of the Consumer Code, the right of withdrawal does not apply to accommodation, transport, catering and leisure services, which must be provided on a determined date or within a determined period.

#### Maximum capacity

For security and insurance reasons, the number of occupants cannot exceed the capacity provided for by the type of accommodation or reserved pitch, including newborns. Upon your arrival, if we notice that the maximum capacity of the accommodation or the reserved pitch has been exceeded, we reserve the right to refuse you access to the accommodation or the reserved pitch without offering a refund.

#### Clients - Minors

Minor children remain under the full responsibility of their parents and/or accompanying guardians for the duration of their stay. Flower campsites will only be able to book a stay for a minor if the child is under the responsibility of an accompanying adult or their legal representative.

#### 3/ Methods of payment

#### Accepted methods of payment

You can pay for your booking or holiday in euros using the following methods of payment:

Bank cheque, holiday voucher, connect holiday voucher, cash, credit card, bank transfer, sofort, ideal, bancontact, giropay, unionpay.

However, by way of exception, bookings made less than 30 days before the start of the holiday must be paid for exclusively by credit card.

#### Clients without a reservation

For stays on pitches without reservation (*passage*), you must, on arrival, pay the price of at least the first night. You are also responsible for informing reception of the desired or extended length of stay. The balance is to be paid no later than the day before departure; therefore, you must take into account the opening hours of the reception.

No refunds will be offered in the event of early departure on your part.

#### 4/ The stay

#### Delivery of keys

The arrival and departure times are specified in the Special Conditions of each campsite.

Your request for a specific location within the campsite can only be satisfied if the reception at the campsite deems it possible on your arrival.

Any dissatisfaction concerning the state of cleanliness and/or the general condition of the rental must be notified in writing no later than 24 hours after arrival in order to allow time for it to be remedied.

No complaint will be accepted if more than 24 hours have passed after the day of arrival.

Your accommodation must be restored to its original state when you leave; in particular, you are responsible for the cleaning. Failing this, the campsite reserves the right to charge the

cleaning costs to your security deposit, pursuant to Article 1 of these Conditions and the Special Conditions.

#### ➤ Late arrival and early departure

In the event of late arrival or early departure, in relation to the dates and times mentioned on your booking confirmation, the price of the entire stay will remain unaltered. You will not be able to claim any refund for the part of the stay not taken.

#### > Animals

Pets are accepted in certain sites, subject to a fee to be paid on arrival, if applicable. You are advised to contact the concerned establishment directly to ensure that pets are accepted there, as well as to learn the conditions of their presence if it is not mentioned in the Special Conditions. Their presence can, in no way, cause an inconvenience to the other guests (noise, hygiene, smell, etc.), and they are strictly forbidden in the vicinity of swimming pools. Dangerous or aggressive animals (categories 1 and 2), as well as "exotic pets", are not accepted. We thank you for bringing the animal's up-to-date health records and proof of vaccinations.

#### ➤ Electric vehicles

The electrical installations in our mobile homes are not suitable for recharging electric vehicles. Therefore, for your safety, it is strictly forbidden to connect an electric or hybrid vehicle to the mobile home's electrical installations. In the event of infringement of this provision, the customer will be held responsible for any damage (short-circuit, fire, etc.), material or immaterial, caused by the connection, to the campsite and/or third parties.

#### Rules of procedure

Throughout your stay, you must respect the internal rules of the campsite, a copy of which is displayed at the reception of each campsite. We are able to send you a copy by email on request.

#### ➤ Image

During your stay, we may be required to take photographs and/or make videos within the campsite for the purposes of entertainment and/or communication in which you and the persons accompanying you are likely to appear. By making a reservation, you are presumed to authorise us to use the photographs and/or videos in which you appear for the aforementioned purposes. You also vouch for this authorisation by the persons accompanying you. Any specific refusal must be notified to us by e-mail or registered letter with acknowledgement of receipt.

#### Unavailability of certain services

The services and facilities we offer (swimming pool, restaurant, activities, entertainment, etc.) may not be available all year round, particularly for climatic reasons or in cases of force majeure, or may not operate at all times of the year. They may therefore be temporarily

unavailable during all or part of your stay. The campsite will make every effort to inform you in advance of any work or improvements undertaken during your stay. We cannot be held liable in this respect, and no refund, partial or total, will be made as a result.

#### Termination of the rental contract in the event of a fault on the client's part

The reservation contract will be terminated automatically in the event of one or more of the following events:

- In the event of repeated non-compliance, that is to say, continued non-compliance after a formal notice sent by email to you and/or your companions of our rules of procedure.
- In this case, you must leave your accommodation or pitch within 24 hours of the termination of your contract, which will be notified to you by email. There will be no refund of the price.
- In the event of a no-show at the campsite within 24 hours of the start of your stay and without proof and/or news of your arrival.

We will make your accommodation available to other clients at the end of the aforementioned 24-hour period if we have not been able to reach you at the contact details provided when booking your stay.

We will retain, when applicable, all the sums that you have paid to us; no refund will be made.

#### 5/ Modification of stay

Unless there is a specific provision outlined in the Special Conditions of each campsite, the following provisions are applicable in the event of a modification of stay:

You can request to change the dates and/or conditions (type of accommodation) of your stay at our campsite, provided that your request reaches us by email at least 21 days before the initial date of arrival.

However, you must book a new stay at our campsite during the same season as that during which the initial stay was planned, according to availability and current rates. Your initial stay cannot be changed more than once. If you cannot honour the stay substituted for the initial stay, it will be considered cancelled; the sums paid will not be refunded to you.

If the price of the substituted stay is higher than that of the initial stay, you will have to pay the difference. Failing this, the substituted stay is considered cancelled, and our cancellation conditions described below will apply. If the price of the substituted stay is lower than the price of the initial stay, we will retain the price difference as compensation for the damage resulting from the modification of the stay.

#### 6/ Cancellation of stay

Unless a specific provision is outlined in the Special Conditions of each campsite, the following provisions are applicable in the event of cancellation.

#### ➤ Cancellation by the client

Any cancellation must be notified to us by any written means through a reliable medium (by email, registered mail with acknowledgement of receipt, etc.).

- If your email/letter is presented more than 30 days before your arrival, the amount of the deposit paid, the administration fees paid, and, if applicable, the sums paid under the cancellation insurance remain acquired by the campsite.
- If your letter is presented between the 30th and 15th day prior to your arrival, the amount of the deposit and administration fees paid, and, if applicable, the sums paid for cancellation insurance at the time of booking will be retained by the campsite; the balance of the price of the stay will be credited towards your next stay at the campsite, which must be reserved within one year from the date of the stay. If you have reserved your stay less than 30 days before the date of your arrival, and your letter of cancellation is presented 15 days or more before this date, the sums corresponding to the amount of the deposit, the administration fees, and the cancellation insurance premium, if any, referred to in article 2 of these General Terms and Conditions will be retained by the campsite; the excess will be credited to a future stay at the campsite, which must be booked during the same season as the cancelled stay or during the following season.
- If your letter is presented less than 15 days before the date of your arrival, all sums paid to the campsite will be forfeited.

To obtain any compensation, we advise you to take out cancellation or interruption of stay insurance at the time of booking.

Notwithstanding the preceding conditions,

- if your cancellation is due to the fact that you live in an area where a containment
  measure prohibiting people residing there from moving around to prevent the spread
  of Covid-19 is in force on the date your stay starts, the amount of the deposit paid,
  the administration fees paid, and, if applicable, the sums paid for cancellation
  insurance remain with the campsite; the remainder will be credited towards your next
  stay at the campsite, which must be reserved within one year of the date of your stay.
  This applies even if your cancellation letter is sent to us less than 15 days before the
  start date of your stay;
- If we are forced to cancel a reservation that we have confirmed, we will notify you by email as soon as possible; the sums paid will be reimbursed in full within a period specified in the Special Conditions for each campsite.

#### Cancellation by the campsite

If we have to cancel a booking that we have confirmed to you, we will inform you of this as soon as possible by e-mail; the sums paid will be refunded in full.

By way of derogation, if our cancellation is the result of an administrative closure imposed in particular for safety reasons, the sums paid will be retained by us and will be the subject of a credit note to be used against a future stay at the campsite, which must be booked during the same season as the cancelled stay or during the following season.

If the holiday is cancelled, the amount paid in holiday vouchers cannot be reimbursed in accordance with article L.112-14 I. of the French Monetary and Financial Code. In this case, a non-refundable voucher valid for 2 years, to be used at the campsite where the holiday was cancelled, will be issued for the amount paid in holiday vouchers.

#### Cancellation guarantee

Our prices do not include travel insurance. This is optional and will be offered at the time of booking at an additional cost of €40 for rental accommodation and €15 for pitches. To find out about the cancellation conditions linked to the guarantee, please refer to the campsite's General Cancellation Conditions.

#### 7/ Complaints and disputes

Any complaints related to a stay must be made in writing and sent to us by registered mail with acknowledgement of receipt within 20 days of the end of the stay.

In the event of a dispute, and in the absence of an amicable solution being found within the month following receipt of the aforementioned letter of complaint, you have the legal right to a consumer mediator free of charge, provided that you contact him/her within one year of sending your letter of complaint.

By default, we offer you the use of the following consumer mediator:

- Mediator organisation: CM2C

- Address of the mediator: 14 Rue Saint-Jean 75017 Paris

Mediator's website: https://www.cm2c.net/

- Email address: cm2c@cm2c.net

#### 8/ Personal data

When you make a reservation or during your stay, some of your personal data may be collected and processed by us.

When a booking is made via our website or the www.flowercampings.com website, the procedures for processing the data collected prior to or at the same time as the booking are set out in the privacy policy or general terms and conditions of sale that you accept before confirming your booking.

The personal data collected when you make a reservation by telephone or during your stay is as follows:

- Surname and first name of the person making the reservation,
- Telephone number of the person who made the reservation,
- Email address of the person who made the reservation
- Date of birth of the person who made the booking and of accompanying persons.

This data is collected and processed on the following basis:

- Your consent,
- The need to enable the performance of a booking contract entered into between us. No-one other than us and Flower (a simplified joint stock company with capital of €92,500, registered with the Toulouse Trade and Companies Register under no. 492 355 508, with its registered office at Les Espaces de Balma 4-5, 16 avenue Charles de Gaulle, 31130 BALMA) has access to the data collected.

The data collected is processed for the following purposes:

- The performance of a reservation contract concluded between us;
- To manage any complaints you may have,
- Keeping our customer file,
- Carrying out commercial canvassing by us and/or Flower,
- To manage our accounts.

The data collected will be kept for 5 years following the end of the stay for the other data, except in the event of a dispute not settled at the end of this period, in which case the data will be kept until the end of the dispute.

In accordance with the French Data Protection Act no. 78-17 of 6 January 1978, each person has the following rights with regard to their data: right of access, right of rectification, right to erasure (right to be forgotten), right of opposition, right to limitation of processing, right to portability. Individuals may also define directives relating to the storage, deletion and communication of their personal data after their death.

Individuals may, on grounds relating to their particular situation, object to the processing of data concerning them.

To exercise this right, letters should be sent by recorded delivery to the following address: Flower Campings, Les Espaces de Balma 4-5, 16 avenue Charles de Gaulle, 31130 BALMA, or to the following e-mail address: contact@flowercampings.com.

Any person who is the victim of a breach of one of the aforementioned rights may lodge a complaint with the CNIL (https://www.cnil.fr/).

You can also oppose telephone canvassing by registering on the telephone canvassing opposition list on the BLOCTEL website (https://www.bloctel.gouv.fr/).

#### 9/ Insurance

All customers must have civil liability insurance and undertake to comply with this rental contract and the campsite and swimming pool rules. By booking, the customer undertakes to take out holiday insurance. The campsite declines all responsibility in the event of theft from your pitch, car park and communal areas.

# Cancellation insurance

### What we cover:

- Death, accident or serious illness (including Coronavirus), hospitalisation of the insured person, a relative or a close family friend.
- · Complications of the pregnancy for the insured person.
- State of pregnancy contraindicating the trip due to the nature of the trip.
- · Redundancy / contractual termination.
- Contraindications or consequences of vaccinations.
- · Depression, psychological, emotional or mental illness.
- Serious vehicle damage.
- Getting a job.
- · Cancellation or change to paid leave.
- Professional transfer.
- · Serious damage caused by fire, explosion or water damage
- Tourist visa refusal.
- Summons: in preparation of adopting a child, as either awitness or jury member or for an organ transplant.
- · Natural disasters (according to the Law No. 86-600 of 13 July 1986, as amended).
- Cancellation of one of the persons accompanying the insured person (maximum 9 people).
- Separation (civil partnership or marriage).
- Theft from business or private premises

## Schedule of sums covered - covid extension

| Cover  | Sums   |
|--|--|
| CANCELLATION FEES  | In line with cancellation fee scale €5000 max.<br>per case |
| Cancellation for illness notified in the month<br>before departure in the event of epidemic or<br>pandemic | €15 excess per case  |
| Cancellation for boarding denial after<br>temperature taken  | €30 excess per case  |
| Covid extension support  | Sums   |
| Hotel costs following 14-day quarantine requirement (D)  | (D) Hotel costs €80 per night / 14 nights max.             |
| Hotel costs following cancellation of flight due to epidemic or pandemic (E)                               | (E) Hotel costs €80 per night / 14 nights max.             |
| Covid extension support  | Sums   |
| Home help (a)  | (a) 15 hours over 4 weeks                                  |
| Shopping delivery (b)  | (b) 15 days max. and 1 delivery per week                   |

# Table of sums covered - without Covid extension

| Cover                      | Amounts   |
|----------------------------|---|
| CANCELLATION CHARGES       | Pursuant to the conditions of the cancellation expenses scale   |
|                            | Maximum of €5,000 per person and €30,000  |
|                            | per<br>event  |
| EXCESS                     | Unless otherwise stated, €15 per rental   |
| MODIFICATION FEE           | Maximum of €2,000 per person and €10,000 per event  |
| LATE ARRIVAL               | Reimbursement of unused land services on a<br>pro rata temporis basis of the rental with a<br>maximum €4,000 per rental or camping space<br>and one full tank per event of €25,000<br>Excess: 1 day |
| TRIP INTERRUPTION EXPENSES | Reimbursement of unused land services on a<br>pro rata temporis basis including any cost of<br>cleaning the vehicle in the event of early return<br>Excess: 1 day                                   |

The other cover indicated above is applicable throughout the trip corresponding to the invoice issued by the organiser with a maximum of 90 days as of the date of departure on the trip.

#### Time limit for subscription

In order for the Cancellation cover to be valid, this contract should be taken out simultaneously with the booking of the flight, or before the beginning of the cancellation expenses scale.

# Description of cancellation cover - Covid extension

By way of derogation, cover is extended within the conditions below:

#### DESCRIPTION OF COVID EXTENSION COVER

#### CANCELLATION

You have acquired cover for the reasons and circumstances listed below excluding all others, subject to the limits shown in the Cover schedule:

Serious illness (including serious illness following an epidemic or pandemic declared within 30 days preceding departure), serious injury to the body, or death (registered between the date on which you took out the insurance and the date of departure), including after-effects, complications or aggravation of an illness or accident, registered before signing up for your journey of:

- you, your spouse or common law partner, your ascendants or descendants (of any degrees), your guardian or any other person who usually lives in your home,
- your brothers and sisters, including children of the spouse or common law partner of one of your direct ascendants, brothers-in-law, sisters-in-law, sons-in-law, daughters-in-law, fathers-in-law, mothers-in-law,
- · your professional replacement named when you signed up,
- the person named when you took out this policy, who has responsibility, during your trip, for looking after or accompanying your children under the age of 18, or the disabled person living in your home, if this features hospitalisation of more than 48 hours, or death.

#### HOTEL COSTS FOLLOWING QUARANTINE

If you have to extend your stay having been quarantined, we will arrange and pay your hotel costs (room and breakfast) as well as those of your recipient family members or insured companion, up to the sum shown in the Cover schedule.

#### PAYMENT OF A LOCAL TELEPHONE PACKAGE

For travel outside your country of domicile which is covered, if you are placed in quarantine, we will pay for the costs of providing a local telephone package, subject to the sums shown in the Cover schedule.

In the event of major trauma following an event associated with a context of epidemic or pandemic, we can, at your request, put you in telephone contact with a psychologist, subject to the limit provided for in the Cover schedule. These conversations are fully confidential.

This listening process is not to be confused with the psychotherapeutic work carried out on a private basis. In no event can this service be substituted by psychotherapy due to the physical absence of the caller.

If you no longer have enough personal items available for your use due to your quarantine or hospitalisation following an epidemic or pandemic, we will pay, on presentation of proof, for basic items costing up to the sum shown in the Cover schedule.

#### **HOME HELP**

Following your repatriation by us following an illness associated with a pandemic or an epidemic, you may be unable to carry out the usual household tasks yourself, so we will look for, assign and pay for a home help, subject to the limits shown in the Cover schedule.

#### SHOPPING DELIVERY

Following your repatriation by us following an illness associated with a pandemic or an epidemic, you may be unable to move outside your home, so we will organise and pay for, subject to the limits shown in the Cover schedule, and subject to availability in the area, the costs for delivery of your shopping.

## Cancellation conditions - without Covid extension

| Effective date                               | Cover expires   |
|--|---|
| Cancellation: the day of subscription to the | Cancellation: the day of arrival at the place you are staying – the place the group has to report |
| present contract                             | to (outward journey)  |

#### WHAT DO WE COVER?

We reimburse down payments or all sums retained by the travel or trip organiser (minus an excess stated in the table of the amounts of cover) and invoiced pursuant to the said organiser's general terms of sale (to the exclusion of administrative costs, visa expenses, the insurance premium and all taxes and duties), when you are obliged to cancel your trip before you leave (on the outward journey).

#### UNDER WHAT CIRCUMSTANCES DO WE INTERVENE?

Cover provides for insured reserving parties to be reimbursed any sums they have effectively paid that are not reimbursable by the service provider under these general terms of sale up to the limit of the sums provided for in the "Table of sums covered" where insured reserving parties are compelled to cancel their stay solely for one of the reasons listed below, making it impossible for them to take part in the reserved stay:

#### Serious illness, serious accident or death

including relapse, worsening of a chronic or pre-existing condition as well as the results or after-effects of an accident that occurred before the contract was taken out of yourself, your legal or *de facto* spouse, your ascendants or descendants to the 2<sup>nd</sup> degree, fathers- and mothers-in-law, sisters, brothers- and sisters-in-law, sons- and daughters-in-law, your legal guardian or any person who usually lives under your roof, of the person accompanying you during your stay and identified by name and insured under this contract.

#### Serious illness, serious accident or death

including relapse, worsening of a chronic or pre-existing condition as well as the results or aftereffects of an accident that occurred before the contract was taken out of the person replacing you at work and identified by name when the contract was taken out, to the person responsible during your stay for looking after your underage children, any disabled person under your legal guardianship and who lives under the same roof as you.

#### Death

Of your uncle, aunt, nephews and nieces.

#### Complications of pregnancy occurring before the 7th month of pregnancy

Of one of the people participating in the trip and insured under this contract, which results in the absolute stopping of any work or other activity.

#### Contraindication for or after-effects of vaccinations

Of one of the people participating in the trip and insured under this contract.

#### Redundancy or termination of employment contract

Of yourself or your legal or *de facto* spouse who is insured by this contract, provided that the

#### Summons before a court, in the following cases only:

- · Witness or jury member
- Appointment as an expert witness

Provided you are summoned on a date that coincides with the duration of the trip.

#### Summons with a view to adopting a child

Provided you are summoned on a date that coincides with the duration of the trip.

#### Summons to re-sit an exam

Following failure that was not known when the reservation was made or the contract was signed (higher education only), provided the exam in question is held during the trip.

#### Summons for an organ transplant

Of yourself or your legal or *de facto* spouse or one of your ascendants or descendants in the 1<sup>st</sup> degree.

#### Serious damage caused by fire, explosion or water

or caused by the forces of nature at your business or private premises and implying the absolute necessity of your being present to take protective measures.

#### Theft or burglary on business or private premises

provided that the scale or importance of the theft requires your presence and that the theft takes place within the 48 hours before departure.

#### Serious damage to your vehicle

within the 48 hours before departure and insofar as the vehicle cannot be used to take you to the place you are staying.

#### Impediment to you reaching the place you are staying

by road, rail, air or sea on the day the stay starts

- roadblocks ordered by the State or a local authority,
- public transport strike preventing you from arriving within the 24 hours following the planned start of your stay,
- flooding or natural event obstructing traffic (certified by the competent authority),
- traffic accident during the journey needed to get to your planned holiday destination, the damage caused resulting in immobilisation of the vehicle (proved by report by an appraiser).

#### Getting a job

as an employee for a period of more than 6 months and starting during the planned dates of your stay (you must have been registered as unemployed and provided this is not the extension or renewal of your employment contract or an assignment given you by a temporary employment agency).

#### Your separation (civil union or marriage)

In the event of divorce or separation (civil union) provided the case was submitted to the courts before the trip was booked (official document required as proof).

#### Excess 25% of the value of the claim.

#### Theft of your identity card, driving licence or passport

within 5 working days prior to your departure, making it impossible for you to complete the border crossing formalities required by the competent authorities.

Excess 25% of the value of the claim.

## Cancellation or modification to the paid holiday dates of yourself or your de facto or legal spouse imposed by your employer

who had officially agreed to them in writing before you booked your stay. The document issued by the employer is required. This cover is not available to heads of companies, self-employed people, craftspeople or part-time entertainment workers.

You remain liable for an excess of 25%.

Job transfer requiring a move imposed by management, not having resulted from a request by you and provided the transfer was not known about when the Policy was taken out. This cover is provided for employees and excludes private practice professionals, managers, company legal representatives, the self employed, craftsmen and tradesmen, and casual workers in the entertainment industry.

You are liable for payment of a 25% excess.

#### Visa refusal by the authorities of the country

subject to no application having been previously refused by those authorities for the same country. Documentary proof issued by the embassy is required

#### Natural disasters (as defined by French Act No. 86-600 of 13 July 1986 as amended)

occurring in the place you are staying and resulting in prohibition on staying at the site (town, neighbourhood, etc.) by the local or prefectural authorities during all or part of the period shown on the reservation contract and occurring after the present contract was taken out.

#### Site access prohibited

(Town, neighbourhood, etc.) within a radius of five kilometres around the place you are staying, issued by the local or prefectural authorities following pollution of the sea or an epidemic.

Illness requiring psychological or psychotherapeutic treatment including nervous breakdowns of yourself, your *de facto* or legal spouse or your direct descendants and requiring a minimum <a href="https://hospitalisation.of3.0cm">hospitalisation.of3.0cm</a> at the time the trip is cancelled.

#### Cancellation by one of the people travelling with you

(Maximum 9 people) who registered at the same time as you and insured under the same contract where the cancellation is due to one of causes listed above.

If the person wishes to travel alone, additional expenses are taken into account. Our reimbursement may not exceed the amount owed in the event of cancellation on the date of the event.

#### EXTENSION OF MODIFICATION FEES

In the event of modification of the dates of your stay due to a reason listed above, we will reimburse you for the costs occasioned by the postponement of the dates of your insured stay provided for contractually in the Conditions of Sale.

Under no circumstances may the compensation paid be greater than the value of the cancellation fees due on the date on which the event at the origin of the modification occurred.

Cancellation and modification cover cannot be combined

#### CANCELLATION FEES FOR BOOKING MADE LESS THAN 15 DAYS BEFORE DEPARTURE

In the event of the cover being taken out at the last minute (less than 15 days before departure), we will only cover cancellation fees resulting from the following events, and no other:

Cover provides for reimbursement of cancellation fees or modification of a stay up to the value of the sums given in the Table of Sums Covered above for which you remain liable and which are invoiced by the Service Provider in application of the General Conditions of Sale, minus transport taxes (such as aviation taxes), insurance premiums and handling charges if you cannot travel for one of the following reasons:

#### Serious illness, serious accident or death

including relapse, worsening of a chronic or pre-existing condition as well as the results or aftereffects of an accident that occurred before the contract was taken out of yourself, your legal or de
facto spouse, your ascendants or descendants to the 2<sup>nd</sup> degree, fathers- and mothers-in-law, sisters,
brothers, brothers- and sisters-in-law, sons- and daughters-in-law, your legal guardian or any person
who usually lives under your roof, of the person accompanying you during your stay and identified by
name and insured under this contract.

#### Serious illness, serious accident or death

including relapse, worsening of a chronic or pre-existing condition as well as the results or aftereffects of an accident that occurred before the contract was taken out of the person replacing you at work and identified by name when the contract was taken out, to the person responsible during your stay for looking after your underage children, any disabled person under your legal guardianship and who lives under the same roof as you.

#### **EXTENSION OF MODIFICATION FEES**

In the event of modification of the dates of your stay due to a reason listed above, we will reimburse you for the costs occasioned by the postponement of the dates of your insured stay provided for contractually in the Conditions of Sale.

Under no circumstances may the compensation paid be greater than the value of the cancellation fees due on the date on which the event at the origin of the modification occurred.

Cancellation and modification cover cannot be combined

#### FOR WHAT AMOUNT DO WE INTERVENE?

We intervene for the amount of the cancellation expenses incurred at the date of the event that can lead to application of the cover, pursuant to the General Sales Conditions of the travel organiser, with a maximum and an excess as indicated in the table of the amounts of cover.

The insurance premium is never refundable.

#### WITHIN WHAT TIME LIMIT SHOULD YOU DECLARE THE LOSS?

1- Medical reasons: you should declare your loss as soon as a competent medical authority establishes that the seriousness of your state of health would contraindicate your trip

If your cancellation is subsequent to such a contraindication to travel, our reimbursement will be limited to the cancellation expenses applicable at the date of the contraindication (calculated on the basis of the travel organiser's scale with which you acquainted yourself on enrolling on the trip)

For any other reason for cancellation: you should declare your loss as soon as you become aware of the event that might lead to application of the cover. If your trip cancellation falls after that date, our reimbursement will be limited to the cancellation expenses applying on the date of the event (calculated on the basis of the travel organiser's scale of charges, of which you were apprised when you signed up).

2- In addition, if the claimable loss has not been declared to us directly by the travel agent or by the organiser, you should inform us within 5 business days following the event leading to application of the cover. For that purpose, you should send us the declaration of loss (claim form) enclosed with the insurance contract that has been given to you.



| Effective date   | Cover expires                  |
|--|--------------------------------|
| Late arrival: the day of subscription to this contract | Late arrival: day of departure |

#### WHAT DO WE COVER?

We cover you for reimbursement on a *pro rata temporis* basis of the unused period following late entry into possession **by more than 24 hours** of the accommodation rented or hotel room as a consequence of one of the events listed in the cancellation cover.

This cover cannot be combined with cancellation cover.

#### WHAT ARE YOUR OBLIGATIONS IN THE EVENT OF A CLAIMABLE LOSS?

You should:

 Send the insurer any documents needed to complete the claim and thereby evidence the validity and amount of the claim.

You will always be asked to provide the original of the organiser's detailed invoices showing the land and transport services.

If the medical details necessary for the claim to be examined are not disclosed to our medical examiner, the claim cannot be processed and settled.

# Interrupted stay expenses

| Effective date   | Cover expires  |
|--|--|
| Stay cut short: on the scheduled day of departure – at the place to report to indicated by the organiser | Stay cut short: on the scheduled day of return (at the place from which the group disperses) |

#### WHAT DO WE COVER?

If you have to interrupt the stay covered by this contract, we undertake to reimburse the unused "outdoor hotel services" together with any cost of cleaning the accommodation which you cannot ask the service provider to reimburse, replace or offset in the event of your being obliged to leave and hand over the camping space to the hotelier as a result of:

Serious illness or accident or death of yourself, your legal or *de facto* spouse, your ascendants or descendants to the 2<sup>nd</sup> degree, fathers- and mothers-in-law, sisters, brothers, brothers- and sisters-in-law, sons- and daughters-in-law, your legal guardian or any person who usually lives under your roof, of the person accompanying you during your stay and identified by name and insured under this contract.

Serious illness or accident or death of the person replacing you at work and identified by name

when the contract is taken out, to the person responsible during your stay for looking after your underage children or any disabled person of whom you are the legal guardian and who lives under the same roof as you and of whom you are the legal guardian.

Serious damage caused by fire, explosion or water or caused by the forces of nature at your business or private premises and implying the absolute necessity of your being present to take protective measures.

Theft or burglary on business or private premises provided that the scale or importance of the theft requires your presence.

#### WHAT WE EXCLUDE

In addition to the exclusions provided for in the General Provisions, interruptions consequent upon the following are not covered:

- cosmetic treatment, cure, voluntary termination of pregnancy, in vitro fertilisation and its consequences;
- a depressive, mental, or psychological illness without hospitalisation or hospitalisation for less than three days;
- · epidemics.

## Leaving personal items in rental accommodation

| EFFECTIVE FROM                               | COVER ENDS                                      |
|--|---|
| Items left behind: the day of departure from | Items left behind: 10 days after insured person |
| place of stay                                | returns home                                    |

#### WHAT DO WE COVER?

We will refund you, on presentation of the original copy of the invoice for sending the Item left behind, and up to the cost shown in the Cover Schedule, the cost of sending the Item left behind from the rental accommodation to your home.

Cover applies to a single Item per rental accommodation, and it is specified that this Item must meet the following requirements:

- Maximum weight: under 10 kg
- Maximum dimensions: total length, width and height of the package must not exceed 150 cm.

In no event will the campsite be liable for:

• delays due to transport organisations called upon to deliver Items left behind.

- breakage, loss, damage or theft of Items during conveyance;
- · consequences resulting from the type of Item left behind;
- refusal by customs authorities in France or overseas to authorise dispatch of Item left behind.

#### WHAT IS EXCLUDED

In addition to the general exclusions shown in the paragraph entitled "WHICH GENERAL EXCLUSIONS APPLY TO THE CONTRACT?" in the "FRAMEWORK OF CONTRACT" chapter, the following are excluded:

- •Any item applicable to national, European and international regulations regarding dangerous products, including those specified in the regulations of the International Civil Aviation Organisation (ICAO);
- •Any items containing explosives, ammunition, gas, solid and liquid flammable materials, oxidising substances, toxic and/or infectious substances, corrosive or radioactive products, lithium batteries;
- Any items which, by their nature, packaging or storage, may be a source of danger for staff, third parties, the environment, the safety of transport vehicles, or which may damage other items being carried, machines, vehicles or goods belonging to third parties;
- Items which are counterfeit and/or which contravene applicable laws and regulations;
- Drugs and any other illicit substances;
- Firearms;
- Items requiring carriage in regulated temperatures;
- Publications or audiovisual media prohibited by any applicable laws or regulations;
- Dead or living animals;
- •Any content, the carriage of which by post may be detrimental to human dignity, integrity or respect for the human body, including funeral ashes and relics;
- •Bank notes, marketable securities, payment cards and metal items of legal tender intended for circulation in France and precious metals;
- Precious stones, natural pearls, identity papers and any other items of value;
- Items for which carriage forms a commercial operation and those intended for sale;
- · Motorised engines, automobile accessories, gardening equipment, items containing liquids, furniture;
- Household or computer equipment and accessories, hi-fi equipment, musical instruments.

#### WHAT SUMS DO WE PROVIDE FOR?

We provide for the total sums for sending items left behind, with a maximum shown in the Cover schedule.

#### WHAT ARE YOUR OBLIGATIONS IN THE EVENT OF AN ACCIDENT?

After you have contacted your host, have found and have had the item left behind sent on, you must send us your declaration, within 10 working days following dispatch, except in the event of unforeseeable events or force majeure, along with:

- your contract number
- a copy of the rental agreement,
- the original invoice for dispatch costs issued by the transport organisation tasked with delivering the item left behind.