

IN CASE OF LOSS

HOW TO USE OUR SERVICE?

1. You wish to make a claim for a loss covered under the insurance coverage:

Within 5 business days, from the time you are aware of the loss, you - or anyone acting on your behalf - must send a notice of claim to the following address:



Cabinet Chaubet Courtaige
www.cabinet-chaubet.fr

Cabinet CHAUBET Courtaige
32, Rue Alsace Lorraine
31000 Toulouse
FRANCE
Tel: +33(0)810.82.20.11
Fax: +33(0)810.12.23.08
sinistrevoyage@cabinet-chaubet.fr

2. False statements:

When they change the facts about the risk or lessen our opinion of it:
- any non-disclosure or intentionally false statement by you will render the policy null and void. Any premiums paid remain ours and we have the right to require payment of any premiums due,

- any omission or incorrect statement by you for which bad faith is not determined will bring about termination of your contract 10 days after the notice which will be sent by you by registered letter and/or operation of the reduction of compensations specified in the Insurance Code under section L 113.9.

WHAT ARE YOUR OBLIGATIONS IN THE EVENT OF LOSS

Your notice of claim must be accompanied by:

- some proof confirming the lack of or excess snow.

You must also send us any information or documents which will be requested of you in order to justify the reason for your cancellation, such as:

- the original of the invoice for cancellation drawn up by the holiday stay organizer and the insurance policy number;
- the registration form issued by the travel agent or the organizer.

Europ Assistance is the agent company for this insurance policy coverage.
Address: 1 promenade de la Bonnette, 92633 GENNEVILLIERS Cedex, France.
Insurance policy no: 53 789 611 T.
Coverage is administrated by Cabinet ChaubetCourtaige.
Address: 32 rue Alsace Lorraine, BP 90932, 31009 Toulouse Cedex, France.

INFORMATION BOOKLET

Policy no 53 789 611 T

HOLIDAY CANCELLATION INSURANCE DUE TO LACK OF OR EXCESS SNOW



PRO DIRECT MARKETING - RC 8881179



Cabinet Chaubet Courtaige
www.cabinet-chaubet.fr

This document is an extract of the general terms and conditions. The full version is available directly from the insurer at any time upon request.

CANCELLATION OF A STAY IN THE EVENT OF LACK OF OR EXCESS SNOW

What we cover:

We will reimburse you for all prepayments or any amount retained by the holiday stay organizer, according to the sale terms of the stay (excluding administrative costs), when you are obliged to cancel your holiday prior to your departure.

Lack of or excess snow

when it occurs:

- at a ski resort located at over 1,200 meters in altitude,
- for any departure falling between the 3rd Saturday in December and the 2nd Saturday in April,
- when it brings about the closing of more than 2/3 of the ski-lifts normally in service at the site of your stay for at least 2 consecutive days during the 5 days which precede your departure.

The proceeds are paid after deducting the specific excess appearing in the [table of the amounts of coverage](#).

With regard to rental, our coverage is granted on condition that rental is paid in full.

All of the tourist services covered by this policy, whether they are additional or successive, constitute one and same holiday stay, for which only one date of departure is applicable, that mentioned by the organization or authorized agent for your stay as marking the beginning of the services insured.

The cancellation coverage does not cover the inability to leave associated with physical organization of the stay by the organizer or the terms of accommodation or safety of the destination.

What we exclude:

We do not act in the circumstances specified hereinafter: all causes of cancellation that do not strictly come within the conditions listed above as well as your claims for coverage or service consecutive to:

- a civil or foreign war, a riot, civil commotion or terrorist act;
- an earthquake, a volcanic eruption, a tidal wave, a flood or a natural cataclysm other than those coming under the provisions covered in Law N 86-600 of July 13, 1986 concerning the compensation of victims of Natural Catastrophes;
- direct or indirect damages of nuclear origin or caused by any source of ionizing radiation;
- your voluntary participation in riots or strikes, brawls or assaults;
- the use of medicines, drugs, narcotics and similar products not medically prescribed or the excessive use of alcohol;
- any intentional act which might involve the contract coverage.

Table of the Amounts of Coverage for our Plans

COVERAGE	MAXIMUM AMOUNT INCLUDING TAXES
CANCELLATION	
Cancellation for lack of or excess snow	Dependent on the sale terms, limited to €1,000 per person and €8,000 per event.
Excess	10% with a minimum of €50 per accommodation

WHEN EFFECTIVE AND TERM OF COVERAGE

COVERAGE	EFFECTIVE DATE	EXPIRATION OF COVERAGE
COST OF CANCELLATION	The date of registering for the stay	The date stay is to begin