APPENDIX 1: INFORMATION NOTICE

NIVM23.06.12

INFORMATION NOTICE FOR ASSISTANCE POLICY NO. 10544

HOW TO CONTACT OUR ASSISTANCE DEPARTMENT
MUTUAIDE ASSISTANCE
126, rue de la Piazza - CS 20010 - 93196 Noisy le Grand CEDEX
7 days a week - 24 hours a day

- **by telephone from France: 01.55.98.57.91**
  (Non-premium rate call, cost depending on operator, call likely to be recorded)
- **by telephone from abroad: 33.1.55.98.57.91 preceded by the local code for access to the international network**
  (Non-premium rate call, cost depending on operator, call likely to be recorded)
- **by fax: 01.45.16.63.92**
- **by email:** voyage@mutuaide.fr

So that we can assist you in the best possible conditions, remember to gather the following information before you place your call:

- Your policy number,
- Your last name and first name,
- Your home address,
- The country, city or locality you are in at the time of the call,
- Specify the exact address (number, street, hotel if applicable, etc.),
- The telephone number where we can reach you,
- The nature of your problem.

During the first call, you will be provided with an assistance case number. Always mention this case number in all subsequent relations with our Assistance Department.

TABLE OF COVER

ASSISTANCE COVER	CEILING
1 / REPATRIATION ASSISTANCE	
- **Repatriation or medical transport** (A)	(A) Actual costs
- **Repatriation of accompanying persons (B)**	(B) Return ticket *+ connecting taxi
- **Repatriation of children under the age of 18** (C)	(C) Return ticket * + connecting taxi
- **Visit of a relative** (D)	(D) Round-trip ticket *
- **Extension of stay** (E)	(E) Hotel cost €80 per night / Max 10 nights
- **Continuation of stay** (F)	(F) Return ticket *+ Connecting taxi
- **Medical expenses outside the country of residence** (G)	
✓ Europe and Mediterranean countries (G1)	(G1) €100,000
✓ Rest of the world (G2)	(G2) €300,000
✓ Dental care (G3)	(G3) €250 per person

NIVM23.06.12

- **Shipment of medicines abroad** (H)	(H) Shipping costs
- **Shipment of prostheses abroad** (I)	(I) Shipping costs
- **Repatriation of body** ✓ Repatriation of body (J1) ✓ Funeral expenses necessary for transport (J2) ✓ Coffin costs (D3)	 (J1) Actual costs (J2) Actual costs (J3) €1,000
- **Death formalities and identification of body** (K)	(K) Round-trip ticket *+ Hotel expenses €100 per night / Max 3 nights
- **Early return** (L)	(L) Return ticket *(Max €750) + connecting taxi
- **Return not possible** (M)	(M) Hotel cost €80 per night / Max 5 nights Excess: 1 night
- **Replacement driver** (N)	(N) Transport ticket * or Driver
- **Sea and mountain search or rescue costs** (O)	(O) €15,000
- **Official papers** (P)	(P) Shipping costs
- **Teleconsultation before departure** (Q)	(Q) 1 Call

* first class train or economy class air travel

ARTICLE 1 - DEFINITIONS AND SCOPE

We, the Insurer
MUTUAIDE ASSISTANCE - 126, rue de la Piazza - CS 20010 - 93196 Noisy le Grand CEDEX. Public limited company (*société anonyme*) with share capital of €15,180,660 - Company governed by the French Insurance Code - Subject to the supervision of the Autorité de Contrôle Prudentiel de Résolution - 4 Place de Budapest, CS 92459, 75436 Paris Cedex 09 - Bobigny Trade and Companies Register no. 383 974 086 - VAT No. FR 31 383 974 086.

Abroad
Any country outside your home country.

Attack
Any act of violence, constituting a criminal or illegal attack on persons and/or property in the country in which you are staying, with the aim of seriously disturbing public order through intimidation and terror and which is the subject of media coverage.
This "attack" must be recorded by the French Ministry of Foreign Affairs or the Ministry of the Interior.
If several attacks take place on the same day, in the same country, and if the authorities consider it one and the same coordinated action, this event will be considered one and the same event.

Claim
Random event likely to trigger the cover under this policy.

COM
COM means the Overseas Authorities, i.e. French Polynesia, Saint-Pierre-et-Miquelon, Wallis and Futuna, Saint Martin and Saint-Barthélemy.

Covered trip
Stay for which you are insured and have paid the corresponding premium, with a maximum duration of 90 consecutive days.

Definition of personal assistance
Personal assistance includes all benefits provided in the event of illness, injury or death of the covered persons during a covered trip.

Distributor
Sam Boat, 223, avenue Emile Counord, 33300 Bordeaux. Simplified joint-stock company with capital of €2,030,000, registered with the Bordeaux Companies and Trade Register under number 799 758 412.

DOM-ROM, COM and sui generis local authorities
Guadeloupe, Martinique, French Guiana, Reunion, French Polynesia, Saint Pierre and Miquelon, Wallis and Futuna, Mayotte, Saint Martin, Saint Barthelemy, New Caledonia.

DROM
DROM means the French Overseas Departments and Regions, i.e. Guadeloupe, Martinique, French Guiana, Réunion and Mayotte.

Duration of cover
The validity period of the cover corresponds to the dates of the stay indicated on the invoice issued by the rental platform, with a maximum period of 90 consecutive days.

Europe
Europe means the following countries: Andorra, Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, Germany, Gibraltar, Hungary, Greece, Ireland, Italy and Islands, Liechtenstein, Latvia, Lithuania, Luxembourg, Malta, Metropolitan France, Principality of Monaco, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, San Marino, Spain, Sweden, Switzerland, and the United Kingdom.

Events covered for assistance
Illness, injury or death during a covered trip.

Excess
Share of the loss for which the Insured is responsible under the policy in the event of compensation following a loss. The excess may be expressed in amount, percentage, day, hour or kilometre.

Family Members
Your legal or *de facto* spouse or any person linked to you by a Civil Union, your ascendants or descendants or those of your spouse, your father-in-law, mother-in-law, brothers, sisters, including the children of the spouse or cohabiting partner of one of your direct ascendants, brothers-in-law, sisters-in-law, sons-in-law, daughters-in-law, or those of your spouse. They must be domiciled in the same country as you unless contractually stipulated otherwise.

Group
All participants appearing on the same travel registration form.

Home
The home is considered to be the principal and usual place of residence in France, in the French overseas departments and territories (DOM-ROM COM) and sui generis local authorities or in Europe. In the event of a dispute, the tax domicile constitutes the domicile.

Illness
Sudden and unpredictable alteration of health certified by a competent medical authority.

Injury
Sudden alteration of health resulting from the sudden action of an external cause which is unintentional on the part of the victim as determined by a competent medical authority

Insured
Natural person renting the boat and all designated passengers, hereinafter referred to as “you”.

Invalidity
Any fraud, falsification, false statements or false testimony likely to invoke the cover provided for in the agreement shall nullify our commitments and result in forfeiture of the rights provided for in the said agreement.

Managing Broker
NEAT - insurance brokerage company, simplified joint-stock company with capital of €106,032.48, whose registered office is located at 16 Place des Quinconces, 33000 Bordeaux, registered with the Bordeaux Trade and Companies Register under number 913 676 581 and with ORIAS under number 22004644 - Intra-community VAT number: FR69913676581 - Professional Civil Liability and Financial Guarantee in compliance with Articles L 512-6 and L 512-7 of the French Insurance Code.

Maximum per event
In the event that the cover applies to several Insured Parties who are victims of the same event and insured under the same special conditions, the insurer’s cover is in any event limited to the maximum amount provided for under this cover regardless of the number of victims. As a result, compensation is reduced and paid in proportion to the number of victims.

Natural disaster
Abnormal intensity of a natural agent not resulting from human intervention. A phenomenon, such as an earthquake, volcanic eruption, tidal wave, flood or natural cataclysm, caused by the abnormal intensity of a natural agent, and recognised as such by the public authorities.

Performance of services
The services covered by this agreement may only be triggered with the prior agreement of MUTUAIDE ASSISTANCE. Consequently, no expenditure incurred under the Insured Parties’ authority may be reimbursed by MUTUAIDE ASSISTANCE..

Territoriality
Entire world.

We organise
We take the necessary steps to give you access to the service.

We will pay for
We finance the service.

ARTICLE 2 - DESCRIPTION OF PERSONAL ASSISTANCE COVER

You are ill, injured, or die during a covered trip. We intervene under the following conditions:

REPATRIATION OR MEDICAL TRANSPORT

You are sick or injured during a covered trip. We will organise and pay for your repatriation to your Domicile or to a hospital close to you.

Only medical requirements are taken into account when determining the date of repatriation, the choice of the means of transport or the place of hospitalisation.

The repatriation decision is taken by our medical advisor, after consulting the general practitioner and possibly the family physician.

During your repatriation, and on the recommendation of our medical advisor, we will organise and pay for the transport of a companion by your side.

Any refusal of the solution proposed by our medical team will result in the cancellation of the personal assistance cover.

REPATRIATION OF ACCOMPANYING PERSONS

You are medically repatriated, or you die during a covered trip.

If they cannot return by the means initially provided, we will organise and pay for the transport to the home of the beneficiary family members or an insured person accompanying you when the event occurs, by first class train or economy class airline.

REPATRIATION OF CHILDREN UNDER THE AGE OF 18

If you are ill or injured and no one is able to take care of your children under the age of 18, we organise and pay for the return trip by first class train or economy class airline, of a person of your choice or one of our hostesses to take them home or that of a member of your family.

VISIT OF A RELATIVE

You are hospitalised on site by decision of our medical team, before your medical repatriation, for a period of more than 3 days. We organise and pay for a two-way first class train ticket or economy class air ticket for a member of your family residing in the same country as you, as well as their accommodation expenses (room, breakfast) so that they can come to your bedside.

We will cover his/her accommodation up to the amount indicated in the Table of Cover.

Costs of meals or other expenses shall in all cases be borne by this person.

This cover cannot be combined with the "Repatriation of accompanying persons" cover.

EXTENSION OF STAY

You are hospitalised during a covered trip and our doctors consider that this hospitalisation is necessary beyond your initial return date.

We will pay for accommodation costs (room and breakfast) of your beneficiary family members or an insured companion to stay at your bedside, up to the amount indicated in the Table of Cover.

Only medical requirements are taken into account when granting this cover.

Costs of meals or other expenses shall in all cases be borne by this person.

This cover cannot be combined with the "Visit of a relative" cover.

CONTINUATION OF STAY

You are no longer hospitalised and the local doctors recommend that you continue your journey, we organise and cover, upon validation by our medical officer, the costs of additional transport by economy class airline or first class train for the continuation of the tour.
Under no circumstances may the cost of continuing a stay exceed the cost of repatriation to the home.

MEDICAL EXPENSES (OUTSIDE THE COUNTRY OF RESIDENCE)

If medical expenses have been incurred with our prior agreement, we will reimburse you for the portion of these expenses that has not been covered by any insurance companies with which you have a policy.

We will only intervene once the reimbursements have been made by the aforementioned insurance companies, less an excess, the amount of which is indicated in the Table of Cover, and subject to communication of the original proof of reimbursement from your insurance company.

This reimbursement covers the costs defined below, provided they relate to care received by you outside your country of residence as a result of an illness or accident occurring outside your country of residence.
In this case, we will reimburse the amount of the costs incurred up to the maximum amount indicated in the Table of Cover.

In the event that the insurance company to which you pay contributions does not cover the medical expenses incurred, we will reimburse the expenses incurred up to the amount indicated in the Table of Cover, subject to communication by you of the original invoices for medical expenses and the certificate of non-payment issued by the insurance company.

This benefit will cease from the day we are able to repatriate you.

Nature of expenses eligible for reimbursement (subject to prior agreement):

- medical fees,
- costs of medicines prescribed by a doctor or surgeon,
- costs of an ambulance prescribed by a doctor for transport to the nearest hospital and only in the event of refusal of cover by insurance companies,

- hospitalisation costs provided that you are deemed untransportable by decision of the Assistance doctors after consulting with the local doctor (hospitalisation costs incurred from the day we are able to repatriate you will not be covered),
- emergency dental costs (capped at the amount specified in the Table of Cover, without excess).

EXTENSION OF THE BENEFIT: ADVANCE OF HOSPITALISATION COSTS (OUTSIDE THE COUNTRY OF RESIDENCE)

We may, within the limit of the amounts of cover provided for above, advance the hospitalisation costs that you must incur outside your country of residence, under the following cumulative conditions:

- the doctors of MUTUAIDE ASSISTANCE must judge, after consulting with the local doctor, that it is impossible to immediately repatriate you to your country of residence.
- the care to which the advance applies must be prescribed in agreement with the doctors of MUTUAIDE ASSISTANCE.
- you or any person authorised by you must formally undertake by signing a specific document, provided by MUTUAIDE ASSISTANCE during the implementation of this benefit:
    - to initiate the procedures to cover the costs through the insurance companies within 15 days of the date on which MUTUAIDE ASSISTANCE sends the information necessary for these procedures,
    - reimburse MUTUAIDE ASSISTANCE the sums received in this respect from the insurance companies within one week of receipt of these sums.

The costs not covered by the insurance companies shall be borne solely by us, and within the limit of the amount of cover provided for the "medical expenses" benefit. You must provide us with the certificate of non-payment issued by these insurance companies, within one week of receipt.

In order to preserve our future rights, we reserve the right to ask you or your beneficiaries for a letter of commitment committing you to take the necessary steps with the social security bodies and reimburse us for the sums received.

If you fail to complete the payment procedures with the insurance companies within the deadlines, or if you fail to present to MUTUAIDE ASSISTANCE the certificate of non-payment issued by these insurance companies within the deadlines, you may not under any circumstances avail yourself of the "medical expenses" benefit and must reimburse all hospitalisation costs advanced by MUTUAIDE ASSISTANCE, which will, where applicable, initiate any useful recovery procedure, the cost of which will be borne by you.

SHIPMENT OF MEDICINES ABROAD

During a covered trip outside your country of residence, you are deprived of medicines essential for your health, following a loss or theft. We will pay for the cost of finding and transporting these medicines, in the event that these medicines or their equivalents recommended by MUTUAIDE ASSISTANCE's doctors are not found on site (subject to obtaining from you the contact details of your general practitioner).

We will pay for the shipment of medicines by the fastest means, subject to local and French legal constraints.

You will be responsible for customs duties and the cost of purchasing the medicines.

SHIPMENT OF PROSTHESES ABROAD

During a covered trip outside your country of residence, you are unable to obtain the glasses, corrective lenses or hearing aids that you usually wear, following their breakage or loss. We will pay for the delivery of these prostheses (provided that we obtain from you the complete characteristics of the prostheses and the contact details of your usual ophthalmologist or prosthetist)

We will pay for the shipment of prostheses by the fastest means, subject to local and French legal constraints.

You will be responsible for customs duties as well as for the design of the glasses, lenses or hearing aids.

REPATRIATION OF BODY

You die during a covered trip. We organise the repatriation of your body to the place of the funeral in your country of residence.

In this context, we will pay for:

- ✓ The costs of transporting the body,
- ✓ Costs related to conservation care imposed by applicable legislation,
- ✓ Costs directly necessitated by the transport of the body (handling, special arrangements for transport, packaging) up to the amount indicated in the Table of Cover.

DEATH FORMALITIES

If the presence on site of a family member or close relative of the deceased proves essential to carry out the examination of the body and the formalities of repatriation or incineration, we will organise and pay for a round-trip first class train ticket or economy class air travel, as well as accommodation expenses (room and breakfast) incurred on behalf of this person up to the amount specified in the Table of Cover.

All other costs shall be borne by the deceased's family.

EARLY RETURN

If you have to interrupt your trip prematurely in the cases listed below, we will pay for your additional transport costs and those of the beneficiary family members or of a person insured under this policy accompanying you, if the transport tickets provided for your return and theirs cannot be used as a result of this event, on the basis of a first class train ticket or economy class air ticket.

We intervene in the event of:

- hospitalisation of a member of your family, a person responsible for caring for your minor and/or disabled child who remains at home or your professional replacement.
- death of a member of your family, a person responsible for caring for your minor and/or disabled child who remains at the Domicile, or your professional replacement,
- serious claim affecting your main residence in your country of residence.

RETURN NOT POSSIBLE

The purpose of this cover is to reimburse you, on presentation of supporting documents, of the actual costs incurred and irrecoverable, in the event that you are unable to travel back on the date originally planned due to an external event that is unavoidable and beyond your control, that of the tour operator and/or the transport company.

During your Trip, if you are unable to return on the date originally planned and this date is changed by the tour operator and/or the airline, we will reimburse you, upon presentation of supporting documents, for hotel

NIVM23.06.12

expenses (accommodation and meals) incurred as a result of the extension of your Stay, up to the amount specified in the Table of Cover.

This cover cannot be combined with the "Extension of stay" cover in the event of assistance.

WHAT WE EXCLUDE

In addition to the exclusions common to all the cover, we may not intervene in the following circumstances:

- **Epidemics, natural disasters and pollution,**
- **Attacks and terrorism,**
- **The absence of a hazard,**
- **The consequences of a nuclear incident, civil or foreign war, riot or strike,**
- **Failure of the tour operator or airline,**
- **An act of negligence on your part,**

WHAT ARE YOUR OBLIGATIONS IN THE EVENT OF A CLAIM?

You must report your claim to MUTUAIDE - Insurance Department within five working days of becoming aware of it, except in cases of unforeseeable circumstances or force majeure. After this period, if we suffer a loss as a result of the late declaration, you lose any right to compensation.

You must send us all the documents necessary to compile the file and thus prove the merits and the amount of the claim.

In any case, you must provide:

- proof of inability to travel and the precise reasons for this inability to travel
- proof of additional hotel and meal expenses incurred by you.

REPLACEMENT DRIVER

If you become ill or are injured during a covered trip to one of the countries listed below and you can no longer drive your vehicle: if none of the passengers are able replace you, we will provide you with a driver to return the vehicle to your place of residence by the most direct route.

We will pay for the travel expenses and the driver's salary.

The driver is required to comply with labour laws, and in particular must - in the current state of French regulations - observe a 45-minute rest stop after 4 hours 30 minutes of driving, and the overall daily driving time is not to exceed 9 hours.

You must inform us if your vehicle is more than 8 years old and/or has more 150,000 km or if its condition and/or loading does not comply with the standards defined by the French Highway Code. We reserve the right not to send a driver.

In this case, instead of providing a driver, we provide and pay for a first class train ticket or economy class air ticket to go and pick up the vehicle.

This service applies only in the following countries:
France (including Monaco, Andorra, except DOM-ROM, COM and sui generis local authorities), Spain, Portugal, Greece, Italy, Switzerland, Liechtenstein, Austria, Germany, Belgium, Netherlands, Luxembourg, United Kingdom, Ireland, Denmark, Norway, Sweden, Finland, Iceland).

Fuel costs, tolls, hotel and meals for any passengers remain at your expense.

SEA AND MOUNTAIN SEARCH AND RESCUE COSTS

We will pay for, up to the amount specified in the Table of Cover, the costs of search and rescue at sea or in the mountains following an event that puts your life at risk. Only fees charged by a duly authorised company for these activities may be reimbursed.
Under no circumstances can we replace the local emergency services.

OFFICIAL PAPERS

During a covered trip, your official papers have been lost or stolen.

If duplicates of your official papers can be sent to you at your place of stay from your country of Domicile, by a person of your choice, we can reimburse the cost of sending these documents, on presentation of the original proof of the cost of sending and proof of loss or theft of these documents.

TELECONSULTATION BEFORE DEPARTURE

For any request for information and information useful for the organisation and smooth running of your trip, you can contact us before your trip 24 hours a day; 7 days a week.
The information relates to the following areas.

Health information: Health, Hygiene, Vaccination, Precautions to be taken, Main Hospital Centres, Advice for women, Time difference, Travelling animals.

We are also available for any information you may need in the event of a trip taking place during an Epidemic or Pandemic. If necessary, we will put you in contact with one of our doctors.

The information is provided by telephone and is not confirmed in writing or sent documents.

The information services are provided between 8 a.m. and 7 p.m. and within the time periods normally necessary to satisfy the request.

However, regardless of the time of the call, we welcome and note your requests as well as your contact details in order to call you back to provide you with the expected answers.

ARTICLE 3 - GENERAL EXCLUSIONS

The following are not covered:

- **Services that have not been requested during the trip or that have not been organised by us or in agreement with us, do not give rise, a posteriori, to reimbursement or compensation,**
- **Meals and hotel costs, except those specified in the text of the types of cover,**
- **Damage caused intentionally by the Insured and damage resulting from his/her participation in a crime, offence or brawl, except in the event of self-defence,**
- **The amount of the convictions and their consequences,**
- **The use of narcotics or drugs not medically prescribed,**
- **The state of inebriation,**
- **Customs fees,**

- **Participation as a competitor in a competitive sport or rally giving entitlement to a national or international ranking which is organised by a sports federation for which a licence is issued as well as training for these competitions,**
- **Professional practice of any sport,**
- **Participation in endurance or speed competitions or events and their preparatory tests, on board any land, water or air locomotion vehicle,**
- **The consequences of non-compliance with recognised safety rules related to the practice of any recreational sports activity,**
- **Costs incurred after the return from the trip or expiry of the cover,**
- **Accidents resulting from your participation, even as an amateur in the following sports: motor sports (regardless of the motor vehicle used), aerial sports, high mountain mountaineering, bobsleigh, hunting dangerous animals, ice hockey, skeleton, combat sports, caving, snow sports with an international, national or regional classification,**
- **Voluntary non-compliance with the regulations of the visited country or the practice of activities not authorised by the local authorities,**
- **Official prohibitions, seizures or restrictions by law enforcement,**
- **The use by the Insured of air navigation devices,**
- **The use of munitions, explosives and firearms,**
- **Damage resulting from intentional or fraudulent misconduct by the Insured in accordance with Article L.113-1 of the French Insurance Code,**
- **Suicide and attempted suicide,**
- **Epidemics and pandemics, pollution, natural disasters,**
- **Civil or foreign war, riots, strikes, popular uprisings, acts of terrorism, hostage-taking,**
- **The disintegration of atomic nuclei or any irradiation from a radioactive energy.**

Under no circumstances may MUTUAIDE ASSISTANCE be held liable for breaches or setbacks in the performance of its obligations resulting from cases of force majeure, or events such as civil or foreign war, riots or popular uprisings, lockouts, strikes, attacks, acts of terrorism, piracy, storms and hurricanes, earthquakes, cyclones, volcanic eruptions or other disasters, disintegration of atomic nuclei, the explosion of radioactive nuclear devices and nuclear effects, epidemics, the effects of pollution and natural disasters, the effects of radiation or any other unforeseeable or force majeure event, as well as their consequences.

ARTICLE 4 - OPERATING RULES FOR ASSISTANCE SERVICES

Only the Insured's telephone call at the time of the event allows assistance services to be provided.

Upon receipt of the call, MUTUAIDE ASSISTANCE, after verifying the applicant's rights, shall organise and pay for the benefits provided for in this agreement.

To benefit from a cover, MUTUAIDE ASSISTANCE may ask the Insured to provide evidence of the capacity that he/she invokes and to produce, at his/her own expense, the evidence and documents proving this right.

The Insured must allow our doctors access to any medical information concerning the person for whom we are providing assistance. This information will be processed in accordance with medical confidentiality.

MUTUAIDE ASSISTANCE may not under any circumstances replace the local emergency rescue organisations and will intervene within the limits of the agreements given by the local authorities, nor will it cover the costs thus incurred, with the exception of the costs of transport by ambulance or taxi to the nearest place where appropriate care can be provided, in the event of a minor illness or minor injuries that do not require repatriation or medical transport.

The procedures that MUTUAIDE ASSISTANCE is required to perform are carried out in full compliance with national and international laws and regulations. They are therefore linked to the competent authorities' ability to obtain the necessary authorisations.

When MUTUAIDE ASSISTANCE has paid for the transport of an Insured, the Insured must return his/her unused initially planned return ticket.

MUTUAIDE ASSISTANCE shall decide on the nature of the air ticket provided to the Insured according to the possibilities offered by air carriers and the duration of the journey.

ARTICLE 5 - REIMBURSEMENT CONDITIONS

Reimbursements to the Insured may only be made by us on presentation of the original invoices paid corresponding to costs incurred with our agreement.

Requests for reimbursement should be sent to:

MUTUAIDE ASSISTANCE
Service Gestion des Sinistres [Claims Management Department]
126, rue de la Piazza - CS 20010 - 93196 Noisy le Grand CEDEX

ARTICLE 6 - PROCESSING OF COMPLAINTS

A complaint is the oral or written expression of dissatisfaction with a professional. A request for a service or benefit, information or opinion is not a complaint.

For any complaint regarding your assistance cover, you can contact MUTUAIDE by calling *0155985791*

If your oral complaint is not satisfied, please write to us either by email to: qualite.assistance@mutuaide.fr or by post at:

MUTUAIDE

SERVICE QUALITE CLIENTS [CUSTOMER QUALITY DEPARTMENT]

126, rue de la Piazza - CS 20010 - 93196 Noisy le Grand CEDEX

In the event of a written complaint, we will acknowledge receipt of the complaint within a maximum period of 10 working days from the date it is sent.

We must respond in writing no later than two months from the sending of this complaint.

If you are not satisfied with this response, or if no response has been provided to you at the end of these two months, you have the right to refer the matter to the Insurance Ombudsman on the website www.mediation-assurance.org or by post (Médiation de l'Assurance TSA 50110, 75441 Paris Cedex 09), without prejudice to the right to refer the matter to the courts.

ARTICLE 7 - DATA COLLECTION

The Insured acknowledges that he/she has been informed that the Insurer processes his/her personal data in accordance with the regulations on the protection of personal data in force and that furthermore:

• The answers to the questions asked are mandatory and in the event of false declarations or omissions, the consequences for the Insured may be the nullity of the subscription to the policy (Article L.113-8 of the French Insurance Code) or reduced compensation (Article L.113-9 of the French Insurance Code).

• The processing of personal data is necessary for the subscription and performance of his/her policy and its cover, the management of commercial and contractual relations, or the execution of legal, regulatory or administrative provisions in force.

• The data collected and processed is retained for the period necessary for the performance of the policy or legal obligation. This data is then archived in accordance with the periods provided for by the provisions relating to limitation periods.

• The recipients of data concerning him/her are, within the limits of their remit, the Insurer's departments responsible for entering into, managing and performing the Insurance Policy and cover, and its delegates, agents, partners, subcontractors and reinsurers in the performance of their duties.

The data may also be transmitted, if necessary, to professional bodies as well as to all persons involved in the policy such as lawyers, experts, judicial officers and ministerial officers, curators, guardians and investigators.

Information concerning him/her may also be sent to the Policyholder, as well as to any persons authorised as Authorised Third Parties (courts, arbitrators, mediators, ministries concerned, supervisory and control authorities and any public bodies authorised to receive it, as well as to the departments in charge of control such as statutory auditors, controllers and departments in charge of internal control).

• In its capacity as a financial institution, the Insurer is subject to the legal obligations arising mainly from the French Monetary and Financial Code in terms of combating money laundering and terrorist financing and, in this respect, it implements a policy monitoring process that may lead to the drafting of a suspicious transaction report or an asset freezing measure.

Data and documents concerning the Insured are retained for a period of five (5) years from the termination of the policy or the termination of the relationship.

• His/her personal data may also be used in the context of processing to combat insurance fraud, which may lead, where applicable, to inclusion on a list of persons presenting a risk of fraud.

This registration may have the effect of lengthening the examination of his/her file, or even the reduction or refusal of a proposed right, benefit, contract or service.

In this context, personal data concerning him/her (or concerning the persons party to or concerned by the policy) may be processed by any authorised persons working within the entities of the Insurer Group in the context of the fight against fraud. This data may also be sent to the authorised staff of organisations directly concerned by fraud (other insurance organisations or intermediaries; judicial authorities, mediators, arbitrators, judicial officers, ministerial officers; third-party organisations authorised by a legal provision and, where applicable, victims of acts of fraud or their representatives).

In the event of a fraud alert, the data is retained for a maximum of six (6) months to support the alert and then is deleted, unless the alert proves to be relevant. In the event of a relevant alert, the data is retained for up to five (5) years from the closure of the fraud file, or until the end of the legal proceedings and the applicable limitation periods.

For persons registered on a list of suspected fraudsters, the data concerning them is deleted after the period of five years from the date of registration on this list.

• In its capacity as Insurer, it is entitled to process data relating to offences, convictions and security measures either at the time the policy is taken out, or during its performance or as part of the management of disputes.

• Personal data may also be used by the Insurer in connection with the processing it carries out, the purpose of which is research and development to improve the quality or relevance of its future insurance and/or assistance products and service offers.

• His/her personal data may be accessible to some of the Insurer's employees or service providers established in countries outside the European Union.

• The Insured has a right of access, rectification, deletion and opposition to the data processed, by providing proof of his/her identity. He/she also has the right to request to limit the use of his/her data when it is no longer necessary, or to retrieve in a structured format the data he/she has provided when the latter is necessary for the policy or when he/she has consented to the use of such data.

He/she has the right to define instructions regarding the fate of his/her personal data after his/her death. These general or specific directives concern the storage, erasure and communication of his/her data after his/her death.

These rights may be exercised with the Data Protection Officer of the Insurer:

- by email to: DRPO@MUTUAIDE.fr

or

- by post: by writing to the following address: Data Protection Officer - MUTUAIDE ASSISTANCE - 126, rue de la Piazza - CS 20010 - 93196 Noisy le Grand CEDEX.

If he/she is not satisfied after submitting a request to the Data Protection Officer, he/she may refer the matter to the CNIL (Commission Nationale de l'informatique et des Libertés).

ARTICLE 8 - SUBROGATION

MUTUAIDE ASSISTANCE is subrogated, up to the amount of the compensation paid and the benefits provided by it, to the rights and actions of the Beneficiary, against any person responsible for the events that motivated its intervention. When the services provided under the agreement are covered in whole or in part through another company or institution, MUTUAIDE ASSISTANCE shall be subrogated to the rights and actions of the beneficiary against this company or institution.

ARTICLE 9 - LIMITATION PERIOD

Pursuant to Article L.114-1 of the French Insurance Code, any action arising from this policy shall be time-barred two years from the event giving rise thereto. This period is extended to ten years for death cover, with the beneficiaries' actions being time-barred no later than thirty years from this event.

However, this period shall only run:

- in the event of any concealment, omission or false or inaccurate declaration regarding the risk incurred, from the date on which the Insurer becomes aware thereof;
- in the event of a claim, from the date on which the interested parties became aware of it, if they prove that they were unaware of it until then.

If the Insured's action against the Insurer is based on third party recourse, this limitation period shall only run from the day on which this third party brought legal action against the insured or was compensated by the latter.

This limitation period may be interrupted, in accordance with Article L.114-2 of the French Insurance Code, by one of the following ordinary causes of interruption:

- recognition by the debtor of the right of the person against whom he/she was time barred (Article 2240 of the French Civil Code);
- a legal claim, even in summary proceedings, until the proceedings are terminated. The same applies when it is brought before a court without jurisdiction or when the act of referral to the court is annulled by the effect of a procedural defect (Articles 2241 and 2242 of the French Civil Code). The interruption is null and void if the claimant withdraws his/her claim or allows the proceedings to lapse, or if his/her claim is definitively rejected (Article 2243 of the French Civil Code);

- a protective measure taken pursuant to the French Civil Enforcement Procedures Code or an act of enforcement (Article 2244 of the French Civil Code).

It is recalled that:
A summons made to one of the joint and several debtors by a legal action or by an act of enforcement or the recognition by the debtor of the right of the person against whom he/she was time barred interrupts the limitation period against all the others, even against their heirs.
On the other hand, a summons made to one of the heirs of a joint and several debtor or the recognition of this heir does not interrupt the limitation period with regard to the other co-heirs, even in the event of a mortgage claim, if the obligation is divisible. This summons or recognition only interrupts the limitation period, with regard to the other co-debtors, for the share for which this heir is liable.

To interrupt the limitation period for all, with regard to the other co-debtors, the summons must be made to all the heirs of the deceased debtor or the recognition of all these heirs (Article 2245 of the French Civil Code).
A summons issued to the principal debtor or its recognition interrupts the limitation period against the guarantor (Article 2246 of the French Civil Code).

The limitation period may also be interrupted by:
- the appointment of an expert following a claim;
- the sending of a registered letter with acknowledgement of receipt (sent by the Insurer to the Insured with regard to the action for payment of the premium, and sent by the Insured to the Insurer with regard to the payment of the claim compensation).

ARTICLE 10 - SETTLEMENT OF DISPUTES

Any dispute arising between the Insurer and the Insured relating to the determination and payment of benefits shall be submitted by the first party to act, in the absence of an amicable resolution, to the competent court of the beneficiary's domicile in accordance with the provisions of Article R.114-1 of the French Insurance Code.

ARTICLE 11 - FALSE DECLARATIONS

When they change the nature of the risk or reduce our opinion of it:

- **Any concealment or intentionally false declaration on your part shall result in the nullification of the policy. We shall retain all premiums paid, and we shall be entitled to demand payment of the premiums due, as provided for in Article L.113.8 of the French Insurance Code.**
- **Any omission or inaccurate declaration by you for which bad faith is not established shall result in the termination of the policy 10 days after the notification sent to you by registered letter and/or the application of the reduction in compensation under the French Insurance Code as provided for in Article L.113.9.**

ARTICLE 12 - SUPERVISORY AUTHORITY

The authority responsible for the supervision of MUTUAIDE ASSISTANCE is the Autorité de Contrôle Prudentiel et de Résolution (ACPR) - 4, place de Budapest - CS 92 459 - 75 436 Paris Cedex 9.

Travel Insurance
Insurance Product Information Document

Company: Mutuaide Assistance, Approval No. 4021137 - Insurance company authorised in France and governed by the French Insurance Code

Product: SAMBOAT ASSISTANCE NO. 10544

This document is a summary presentation of the main characteristics of the product. It does not take into account your specific needs and requests. Full information on this product can be found in the pre-contractual and contractual documentation.

What type of insurance is it?
SAMBOAT ASSISTANCE is an assistance policy designed to cover the Insured throughout the duration of his/her trip.

What is insured?

✓ **Repatriation or medical transport**
Actual costs

✓ **Repatriation of accompanying persons**
Return ticket * + connecting taxi

✓ **Repatriation of children under the age of 18**
Return ticket * + connecting taxi

✓ **Visit of a relative**
Round-trip ticket *

✓ **Extension of stay**
Hotel costs €80 per night / Max 10 nights

✓ **Continuation of stay**
Return ticket * + connecting taxi

✓ **Medical expenses outside the country of residence**
Europe and Mediterranean countries: €100,000
Rest of the world: €300,000
Dental care: €250/person

✓ **Shipment of medicines abroad**
Shipping costs

✓ **Shipment of prostheses abroad**
Shipping costs

✓ **Repatriation of body**
Actual costs
- Funeral expenses necessary for transport: actual costs
-Coffin costs: €1,000

✓ **Death formalities and identification of body**
Round-trip ticket *+
Hotel expenses €100 per night / Max 3 nights

✓ **Early return**
Return ticket *(Max €750) + connecting taxi

✓ **Return not possible**
Hotel expenses €80 per night / Max 5 nights
Excess: 1 night

✓ **Replacement driver**
Transport ticket * or Driver

✓ **Sea and mountain search or rescue costs**
Maximum €15,000

✓ **Official Papers**
Shipping costs

✓ **Teleconsultation before departure**
1 call

What is not insured?

✗ **The consequences of a civil or foreign war, popular uprisings, acts of terrorism**

✗ **The use of narcotics or drugs not medically prescribed**

✗ **Accidents resulting from your participation, even as an amateur in the following sports: motor sports (regardless of the motor vehicle used), aerial sports, high mountain mountaineering, bobsleigh, hunting dangerous animals, ice hockey, skeleton, combat sports, caving, snow sports with an international, national or regional classification**

Are there any exclusions to the cover?

The main policy exclusions are:

- **An act of negligence on your part**
- **The state of inebriation**
- **Customs fees**
- **Voluntary non-compliance with the regulations of the visited country or the practice of activities not authorised by the local authorities**
- **Services that have not been requested during the trip or that have not been organised by us or in agreement with us, do not give rise, a posteriori, to reimbursement or compensation**
- **Costs incurred after the return from the trip or expiry of the cover**
- **Official prohibitions, seizures or restrictions by law enforcement**
- **Professional practice of any sport**
- **Costs incurred after the return from the trip or expiry of the cover**

Where am I covered?

The cover applies worldwide.

What are my obligations?

- When the policy is taken out
The Insured is required to pay the premium.
The Insured is required to answer accurately the questions asked by the Insurer, in particular in the declaration form enabling it to assess the risks covered.

- In the event of a claim
The Insured must contact the assistance platform and obtain its prior agreement before taking any initiative or incurring any expense. In all cases, the Insured is required to provide the Insurer with all documents and supporting items necessary for the implementation of assistance benefits provided for in the policy.

When and how to make payments?

The premium is payable when the policy is taken out, by any means of payment accepted by the rental company.

When does the cover begin and when does it end?

Start of cover
Cover takes effect on the day of departure at sea.

Right of waiver
In accordance with Article L.112-10 of the French Insurance Code, an Insured who takes out an insurance policy for non-professional purposes may cancel this new policy, without costs or penalties, if he or she can prove that he or she has pre-existing cover for one of the risks covered by the new policy, as long as it has not been fully performed or the Insured has not invoked any cover, and within a limit of thirty calendar days from the conclusion of the new policy.

End of cover
The cover expires on the day the boat is returned, the date shown on the rental contract, with a maximum of 90 consecutive days.

How can I cancel the policy?

This policy cannot be cancelled.

INFORMATION AND ADVICE SHEET PRIOR TO ENROLMENT IN GROUP DAMAGE INSURANCE CONTRACTS n°10544

Please read this document carefully before purchasing your insurance policy.

This document explains:

- Who is involved in the distribution of your insurance,
- In what capacity each party is acting,
- How remuneration works,
- How to file a claim.
- Your right to opt out

You acknowledge that you have been informed of the possibility that the information and documents relating to the insurance contract may be communicated to you in a durable medium other than paper.

This document constitutes pre-contractual information and has no contractual value. The general terms and conditions of insurance as well as the information document on the insurance product describe the scope of the guarantees, the exclusions and the applicable obligations. Only these contractual documents are authentic and determine the rights and obligations of the parties. We invite you to read them before subscribing.

PREAMBLE

Contract 10548 is subscribed by Lacani, a simplified joint-stock company whose registered office is located at 223 Avenue Emile Counord, 33300 Bordeaux, registered with the Bordeaux Trade and Companies Register under number 799 758 412, with the Insurer Mutuaide Assistance (hereinafter referred to as "the Insurer" or "Mutuaide"), 126, rue de la Piazza - CS 20010 – 93196 Noisy le Grand CEDEX. SA with a capital of €15,180,660 – Company governed by the Insurance Code – Subject to the control of the Autorité de Contrôle Prudentiel de Résolution – 4 Place de Budapest, CS 92459, 75436 Paris Cedex 09 – 383 974 086 RCS Bobigny – VAT FR 31 383 974 086.

This Agreement is distributed by NEAT - an insurance brokerage company, SAS with a share capital of €106,032.48, whose registered office is located at 16 Place des Quinconces, 33000 Bordeaux, registered with the Bordeaux Trade and Companies Register under number 913 676 581 and with ORIAS under number 22004644 - Intra-community VAT number: FR69913676581 - Professional Civil Liability and Financial Guarantee in accordance with Articles L 512-6 and L 512-7 of the Insurance Code.

The management of the Agreement is delegated to Neat in its capacity as manager (hereinafter "NEAT" or the "Manager").

Mutuaide and Neat are authorised to carry on insurance activities in France under the freedom to provide services notified to the ACPR.

REMUNERATION IN CONNECTION WITH THE PROPOSED CONTRACT

It is specified that in return for distribution operations, NEAT is remunerated on the basis of commissions, i.e. remuneration included in the insurance premium, calculated on the basis of qualitative criteria, so as not to harm the interests of customers.

Sam Boat is paid in administrative fees for the presentation, placement and implementation of your insurance.

CLAIMS MANAGEMENT INFORMATION

In the event of a complaint regarding the distribution of this contract, we invite you to inform NEAT by writing to complaints@neat.eu.
If you are not satisfied with the answer you receive, you can send a letter to:

Neat

Claims Department

16 Place des Quinconces

33000 BORDEAUX

Neat will acknowledge receipt of your mail within 10 business days.
If the disagreement persists, you can refer the matter to the Insurance Mediation Service in your country of residence. You can find the contact details of the company by clicking on the following link:

https://www.neat.eu/en/dispute-resolutionentities-eea

For the settlement of cross-border disputes, it is also possible to lodge a complaint with the competent foreign system by requesting the activation of the FIN-NET procedure, which can be accessed via the website
https://finance.ec.europa.eu/consumerfinance-and-payments/retail-financial-services/financial-dispute-resolution-network-fin-net/make-complaint-about-financial-serviceprovider-another-eea-country_en.

RIGHT OF WITHDRAWAL

In the case of distance selling, you have a right to withdraw from this contract for a period of (14) fourteen (calendar) days from its conclusion, without costs or penalties. However, if you benefit from one or more insurance premiums offered to you, so that you do not have to pay a premium over one or more months at the beginning of the contract, this period only runs from the payment of all or part of the first premium.

This period begins to run:

a) Either from the day on which the distance contract is concluded;

b) Or from the day on which the interested party receives the contractual conditions and information, if the latter date is later than the date mentioned in a).

Please note: The right of cancellation does not apply to insurance policies with a term of less than one month.

When you exercise your right to waive, the Insurer via Sam Boat is obliged to reimburse you the amount of the premium paid.

However, the full premium remains due to the Insurer if you exercise your right of cancellation while a Claim involving the guarantee of the contract has occurred during the 14-day cancellation period. **For any waiver request, you can contact Sam Boat.**