

2026 01 12

# GENERAL TERMS AND CONDITIONS OF INSURANCE VALID INFORMATION NOTICE

## CAMPINGS.COM CANCELLATION INSURANCE

20260112-0000007428

### PREAMBLE

CAMPINGS.COM Travel Cancellation Insurance consists of **insurance cover** provided by **IMA ASSURANCES**, a public limited company with a fully paid-up share capital of €157,000,000, governed by the French Insurance Code, whose registered office is located at 118 avenue de Paris - CS 40 000 - 79033 Niort Cedex 9, registered in the Niort Trade and Companies Register under number 481.511.632, subject to the supervision of the Prudential Control and Resolution Authority located at 4 place de Budapest, CS 92459, 75436 PARIS CEDEX 09 (hereinafter referred to as the "Insurer").

Policies are distributed by **Campings.com**, a simplified joint stock company with capital of €100,000, whose registered office is located at 18-20 rue du Faubourg du Temple, 75011 Paris, registered with the Bobigny Trade and Companies Register under number 508 290 947, acting as an ancillary insurance intermediary under the conditions set out in Article L513-1 of the Insurance Code (hereinafter the "Distributor").

Subscriptions are managed by **PHENOMEN**, a simplified joint stock company with capital of €10,000, whose registered office is located at 141 AVENUE DE WAGRAM, registered with the Paris Trade and Companies Register under number 833 740 699 and with ORIAS under number 18000514 (hereinafter the "Managing Broker").

### PURPOSE

The purpose of this contract is to define the insurance cover and the conditions for its implementation granted by **IMA ASSURANCES** to persons holding a **Travel Cancellation Insurance** contract.

# SUMMARY

Preamble

Table of cover Definitions

- I. Scope**
- II. General terms and conditions**

## COVERAGE INSURANCE

- 1. Cancellation cover**
- 2. Interruption of stay cover**
  
- 3. General provisions**
- 4. Exclusions common to all coverages**
- 5. Right of withdrawal**
- 6. Personal data protection**
- 7. Restrictive conditions of application**

## Table of cover

### CAMPINGS.COM CANCELLATION INSURANCE POLICY

These cover apply for a maximum stay of 90 consecutive days consecutive days.

COVER	AMOUNTS
<b>Cancellation cover</b>	<b>Coverage limit</b>
Reimbursement of cancellation costs	Up to €8,000 including VAT per Insured Person and a maximum of €40,000 including VAT per event Maximum of 9 insured persons Illness, accident, death: €50 excess All other causes: Excess of 25% of the total cost of the trip with a minimum of €50 including VAT
<b>Interruption of stay</b>	<b>Limitation of cover</b>
Pro rata reimbursement of unused land-based services in the event of medical repatriation of the Insured	Up to €8,000 including VAT per Insured Person and a maximum of €40,000 including VAT per event

## Definitions common to all cover

The following definitions apply to all coverages, except for specific definitions specific to each coverage.

### Accident

A sudden and fortuitous event resulting from the sudden action of an external cause, involuntary, unpredictable, unrelated to illness, which causes physical damage.

### You, the Insured

The following are considered Insured Parties:

- **The Insured if they take out the policy on their own behalf and are domiciled in mainland France, Corsica and the French overseas departments and territories (Guadeloupe, French Guiana, Martinique, Mayotte and Réunion).**
- **The natural person(s) designated by the Insured on the Membership Certificate, benefiting from the cover taken out and mentioned on the Membership Certificate,**
- **who are under 75 years of age at the time of enrolment and during the Insured Trip.**
- **A maximum of 9 persons may be insured under the same insurance policy.**

## **Cancellation**

The outright cancellation of the trip booked by the insured person, following the reasons and circumstances giving rise to the application of the "CANCELLATION" cover, which are listed in the "CANCELLATION" section.

## **Insurer**

The insurance cover is provided by IMA ASSURANCES, a public limited company with a fully paid-up share capital of €157,000,000, governed by the French Insurance Code, whose registered office is located at 118 avenue de Paris - CS 40 000 - 79 033 Niort Cedex 9, registered in the Niort Trade and Companies Register under number 481.511.632, and subject to the supervision of the Prudential Control and Resolution Authority located at 4 place de Budapest, 75436 PARIS CEDEX 09.

## **Attack**

Any act of violence against persons and/or property in the country of travel, with the aim of seriously disrupting public order through intimidation and terror, recognised and recorded as such by the French Ministry of Europe and Foreign Affairs.

## **Medical authority**

Any person holding a valid medical or surgical degree in the country where the bodily injury or illness occurs. The medical authority must be a third party to the insured.

## **Force majeureForce majeure**

An exceptional, unforeseeable and unavoidable event within the meaning of Article 1218 of the Civil Code, preventing all or part of a guarantee.

## **Natural disaster**

An event caused by the abnormal intensity of a natural agent and recognised as such by the public authorities of the country in which it occurs.

## **Certificate of membership**

The document sent by email by the Managing Broker to the Insured to confirm their membership of the Contract

## Spouse

Spouse of the Insured, not legally separated, cohabiting partner or any person who has entered into a civil partnership with the Insured and lives under the same roof as the Insured.

## Place of residence

The Insured's main and usual place of residence as stated on their tax notice and located in mainland France, Corsica and the DROM (Guadeloupe, French Guiana, Martinique, Mayotte and Réunion).

## Accidental material damage

Any destruction, total or partial deterioration, visible from the outside, affecting the use - in accordance with the manufacturer's standards - of the damaged property and caused by an Accident. Accidental material damage must have been reported to the Insured's comprehensive home insurer.

## Major event at destination

A major event at destination refers to the following events:

- **Major climatic events in terms of intensity: flooding caused by river overflow, runoff, wave action, sea flooding, mudslides and torrential lava flows, tidal waves, earthquakes, volcanic eruptions, cyclonic winds, storms of abnormal intensity that have resulted in a natural disaster declaration if they occurred in France, or that have caused extensive material damage and/or human casualties if they occurred abroad.**
- **Major political events of significant intensity and duration leading to either serious disturbances of the established internal order within a state, or armed conflicts between several states or within the same state between armed groups. Only areas or countries formally advised against by the Ministry of Europe and Foreign Affairs are covered.**

These events must occur within a radius of 100 kilometres of the holiday destination.

## Epidemic

A contagious disease whose spread constitutes an epidemic according to the World Health Organisation Health Organisation (WHO) or the competent health authority in your country of residence.

## Abroad

Any country other than the country of residence of the Insured.

## Europe

The following countries: Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, Switzerland, United Kingdom. Czech Republic, Romania, United Kingdom, Slovakia, Slovenia, Sweden, Greece, Switzerland.

## Force majeure

An exceptional, unforeseeable and unavoidable event within the meaning of Article 1218 of the Civil Code, preventing the performance of all or part of a guarantee.

## France

Metropolitan France, including Corsica and the DROMs (Guadeloupe, Martinique, French Guiana, Mayotte, Réunion).

## Excess

A fixed amount payable by the Insured in the event of compensation following a Claim. The Excess may also be expressed as a period of time or a percentage.

## War

War is defined as armed opposition, whether declared or undeclared, by one state against another state. Foreign war, invasion or state of siege are also considered as such.

## Illness

Any change in the Insured's state of health that is not the result of a physical accident, is sudden and unforeseeable, occurs during the period of validity of the contract, is confirmed by an authorised medical authority, and requires medical care that prevents the normal continuation of the stay.

## Pre-existing or chronic illness

Illness diagnosed by an authorised medical authority prior to the contract being taken out, which has relapsed or worsened in the 6 months preceding the purchase of the insurance contract.

## Serious illness

Sudden and unforeseeable deterioration in health certified by a competent medical authority resulting in the prescription of medication for the patient and

resulting in the cessation of all professional activity and requiring medical care that prevents the continuation of the stay.

### Family member

Legal or common-law spouse, first- and second-degree relatives of the Insured (direct ascendants or descendants, siblings, grandparents or grandchildren), as well as parents-in-law. They must be resident in the same country as the Insured.

### Pandemic

An epidemic spreading across one or more continents and declared a pandemic by the World Health Organisation (WHO) or the competent health authority in your country of residence.

### Limitation

In accordance with Articles L.114-1 and L.114-2 of the French Insurance Code, any action arising from this contract is time-barred two years after the event that gave rise to it. However, this period does not run:

- 1. In the event of concealment, omission, false or inaccurate declaration regarding the risk incurred, from the date on which the Insurer became aware of it;**
- 2. In the event of a claim, only from the date on which the interested parties became aware of it, if they can prove that they were unaware of it until then.**

When the Insured's action against IMA ASSURANCES is based on a claim by a Third Party, the limitation period shall only run from the date on which that Third Party brought legal proceedings against the beneficiary or was compensated by the latter.

In accordance with Article L114-2 of the Insurance Code, the limitation period is interrupted by one of the ordinary causes of interruption of the limitation period and by the appointment of experts following a claim.

The interruption of the limitation period may also result from the sending of a registered letter or a registered electronic message, with acknowledgement of receipt, addressed by IMA ASSURANCES to the beneficiaries with regard to the action for payment of the Premium and by the beneficiaries to IMA ASSURANCES with regard to the payment of the indemnity.

The ordinary causes for interruption of the limitation period are described in Articles 2240 to 2246 of the Civil Code: unequivocal acknowledgement by the debtor of the right against which he was prescribing (Article 2240 of the Civil Code), legal proceedings, even in summary proceedings (Articles 2241 to 2243 of the Civil Code), a protective measure taken pursuant to the Code of Civil Enforcement Procedures, an act of enforcement or a summons made to a joint and several debtor (Articles 2244 to 2246 of the Civil Code).

In accordance with Article L114-3 of the Insurance Code: by way of derogation from Article 2254 of the Civil Code, IMA ASSURANCES and the beneficiaries may not, even by mutual agreement, modify the duration of the limitation period or add to the causes for its suspension or interruption.

### **Land services**

Land services are defined as all tourist services other than air transport, i.e. sightseeing tours, accommodation, meals if included in a tourist package and provided they were purchased at the same time as the covered trip.

### **Claim**

Any random event whose damaging consequences are covered by the guarantees of this contract. All damage resulting from the same cause is deemed to constitute a single Claim.

### **Territoriality**

The cover provided by the Insurance Contract is valid worldwide.

### **Third party**

Any person other than the Insured, members of their family as defined in the contract, and the ascendants and descendants of family members.

### **Theft**

Fraudulent removal of movable property belonging to the Insured, whether or not following threats or violence against the Insured.

### **Travel**

One or more private stays, lasting at least one night, booked on the Distributor's website.

## I. SCOPE

### Beneficiaries

The following are considered Beneficiaries:

- **The Insured if they take out the policy on their own behalf and are domiciled in mainland France, Corsica and the French overseas departments and territories (Guadeloupe, French Guiana, Martinique, Mayotte and Réunion).**
- **The natural person(s) designated by the Insured on the Membership Certificate, benefiting from the cover taken out and mentioned on the Membership Certificate.**
- **who are under 75 years of age at the time of enrolment and during the Insured Trip.**

A maximum of 9 persons may be insured under the same insurance policy.

### Validity of cover

Coverage takes effect immediately after the insured person takes out the insurance policy at the time of purchase of the trip and payment of the premium to the distributor, for the duration of the stay indicated on the invoice issued by the distributor, up to a maximum of 90 consecutive days.

Coverage ceases:

- **Automatically on the day of departure for the "Trip Cancellation" cover**
- **Automatically on the last day of the Trip indicated on the invoice issued by the Travel Organiser, up to a maximum of 90 consecutive days, for the Trip Interruption Cover**
- **If the withdrawal period is exercised under the conditions set out in Article V;**
- **In all other cases provided for in the Insurance Code.**

### Claim notification

How to report a claim?

As soon as the first sign of the Illness or as soon as you become aware of the event giving rise to the cover, you must **IMMEDIATELY** notify the Distributor.

At the same time, the claim must be reported within 5 days of the Insured becoming aware of it, except in cases of unforeseeable circumstances or force majeure, via the link

<https://claim.meetch.io/campings>

If the Insured fails to meet this deadline for reporting the Claim and if the Insurer proves that this delay has caused it harm, the Insured will not benefit from the Cover (Article L 113-2 of the Insurance Code).

### Settlement

Compensation is payable in euros.

In the event that the invoice to be compensated has been issued in a foreign currency, payment shall be made in euros at the official exchange rate of the European Central Bank or, failing that, any other central bank according to the currency concerned on the date of issue of the original invoice.

### Covered sports and/or adventure activities

Sports activities are covered by the contract provided that they are **not the main reason for the Trip and that they are not practised professionally and/or in the context of competitions (competition means any occasion where the sports activity is practised as part of an event organised by a Third Party other than the Policyholder and/or the Insured)..**

In the case of activities carried out through a professional, the insurance cover provided by this contract will be in addition to any cover provided by the insurance contract taken out by the professional carrying out the activity.

#### **The following sporting activities are expressly excluded from the insurance contract:**

- Participation as a competitor in a competitive sport or rally giving entitlement to a national or international ranking organised by a sports federation for which a licence is issued, as well as training for such competitions.
- The professional practice of any sport,
- Participation in competitions or endurance or speed trials and their preparatory trials, aboard any land, water or air vehicle,
- The consequences of failure to comply with recognised safety rules relating to the practice of any recreational sporting activity,
- Expenses incurred after the return from the Trip or the 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), sports
- participation, even as an amateur, in races, competitions and their preparatory trials involving motor vehicles (watercraft or land vehicles, except for second category tourist rallies), or in the following sports considered dangerous: the use of private aircraft as a pilot or passenger, parachuting, microlight flying, hang gliding, paragliding, ski jumping, mountaineering, alpine climbing, rock climbing, ice climbing, caving,

scuba diving beyond a depth of 40 metres, the use of a two- or three-wheeled motor vehicle with an engine capacity exceeding 125 cm<sup>3</sup> and record attempts, skateboarding, base jumping, speed riding, snow kiting, extreme skiing, freeriding, bicycle motocross, motocross, combat sports, polo, American football, gliding, bungee jumping, kite surfing, scuba diving with autonomous apparatus, diving without an instructor, hunting dangerous animals, bobsleigh, ice hockey, skeleton, combat sports, snow sports involving international, national or regional rankings,

## II. GENERAL TERMS AND CONDITIONS

### Insurance cover

#### Advice for Travellers

- **The Insured must report the Claim to us within 5 working days of becoming aware of it, except in cases of unforeseeable circumstances or force majeure.**
- **The Insured must not forget to cancel the Distributor immediately, as soon as a competent medical authority has determined that they are unable to travel (due to illness or accident) and for any other Claim, as soon as it occurs.**
- **In the event of illness or accident, interruption of stay can only be taken into account if repatriation is decided by an assistance company.**

#### 1. Cancellation cover

##### Effective date and duration of cover

The Cover takes effect immediately after the Insured Party has taken out the insurance policy for said Cover at the time of purchasing the Trip and paying the premium to the Distributor, for the duration of the stay indicated on the invoice issued by the Distributor, up to a maximum of 90 consecutive days.

The Cover ceases:

- Automatically on the day of departure for the "Trip Cancellation" Cover;
- If the withdrawal period is exercised under the conditions set out in Article V;
- In all other cases provided for in the Insurance Code.

##### Purpose of the cover

Claims are covered subject to the exclusions, limitations of the Cover and the compliance with the reporting deadlines and formalities set out in this information notice.

The Cover shall only apply if the Insurance Contract is in force on the date the Claim occurs.

The purpose of the "Campings.com Cancellation" insurance is to reimburse the Insured in whole or in part :

- **The cancellation fees applied by campings.com in the event of trip cancellation,**
- **Physical accident or death, including the consequences, sequelae, complications or aggravation of a serious illness or serious physical accident occurring between the date of taking out the contract and the departure date**
- **Pregnancy complications up to the 28th week resulting in the complete cessation of all professional or other activities, provided that at the time of departure, the pregnancy is not more than 6 months along or, if the nature of the trip is incompatible with the state of pregnancy,**
- **Denied boarding following a temperature check of the Insured upon arrival at the departure airport,**
- **Property damage requiring the Insured's presence on the scheduled departure date to take the necessary protective measures, following a fire, water damage or natural events affecting more than 50% of private or professional premises,**
- **Theft from private or professional premises, requiring the Insured's presence on the day of departure, provided that it occurred within 48 hours prior to departure on the Trip,**
- **A call for an organ transplant, on a date falling during the planned Trip, provided that the call was not known at the time of taking out the Insurance Contract.**
- **Contraindication to vaccination, side effects of vaccination, or medical inability to undergo preventive treatment necessary for the chosen travel destination, or in connection with your vaccination passport,**
- **Serious damage to the Insured's vehicle occurring within 48 hours prior to departure, and to the extent that it can no longer be used to travel to the place of Travel or the point of departure.**
- **Accident or breakdown of the means of transport during pre-transport, resulting in a delay of more than two hours, causing the Insured to miss their booked flight for departure, provided that the Insured has made arrangements to arrive at the airport at least two hours before the boarding deadline,**
- **Redundancy, provided that the procedure had not been initiated on the date of taking out the Insurance Contract and/or that the Insured was not aware of the date of the event at the time of taking out the Insurance Contract,**
- **Obtaining salaried employment or a paid internship, taking effect before or during the planned dates of the Trip, while the Insured was registered with Pôle Emploi, provided that this is not a case of extension, renewal or modification.**

- type of contract or assignment provided by a temporary employment agency,
- A summons of an imperative, unforeseeable and non-postponable nature by an administrative authority on a date falling during the planned Trip, provided that the summons was not known at the time of taking out the Insurance Contract,
  - A summons, on a date falling during the Trip, to a university resit examination, provided that the failure of the examination was not known at the time of taking out the Insurance Contract,
  - Summoning of the Insured as a juror or witness during the Trip, provided that this summons was not known to the Insured at the time of taking out the Insurance Contract,
  - Refusal of a tourist visa by the authorities of the country chosen for your Trip, provided that the Insured has not submitted any application that would have been refused by these authorities during a previous Trip, that the procedures have enabled them to take a position prior to the Trip, and provided that the requirements of the administrative authorities of that country are met,
  - Non-disciplinary job transfer imposed by the employer, requiring the Insured to move during the period of your insured stay or within 8 days prior to your departure, provided that the transfer was not known at the time of joining the Insurance Contract. This cause is granted to salaried employees, excluding members of the liberal professions, managers, legal representatives of companies, self-employed persons, craftsmen and intermittent workers in the entertainment industry.
  - Cancellation or change of the date of paid leave by the employer. This cause is granted to salaried employees, excluding members of the liberal professions, managers, legal representatives of companies, self-employed workers, craftsmen and intermittent workers in the entertainment industry. This leave, which corresponds to an acquired right, must have been agreed in writing by the employer prior to taking out the insurance policy.
  - Summoning for the adoption of a child during the Trip, provided that the summoning was not known at the time of taking out the Insurance Contract,
  - Appointment for in vitro fertilisation during the Trip, provided that the appointment was not known at the time of taking out the Insurance Contract,
  - Cancellation due to the separation of a married couple, civil partners or cohabiting partners,
  - Theft, within 48 hours prior to departure, of identity documents (passport, identity card) essential for crossing the borders planned during the Trip,
  - Riots, attacks, acts of terrorism, pollution following an industrial accident occurring near the campsite where the trip is taking place

when the following two conditions are met:

- The event has caused material damage and bodily injury in the city or cities of destination of your Trip.
- Your departure date is scheduled less than 30 days after the event and no event of the same nature has occurred in the area concerned in the 30 days prior to taking out the insurance policy, which must occur after taking out the insurance policy
- Any other unforeseeable event of any kind constituting an immediate, real and serious obstacle preventing departure and/or the performance of the activities planned during the Trip. An unforeseeable event is defined as any sudden, unpredictable circumstance beyond the control of the Insured justifying the Cancellation or interruption of the Trip. The unforeseeable event must have a direct causal link with the inability to depart.

### Limitation of cancellation cover

Trips purchased simultaneously on the Distributor's website are covered for a maximum amount of €8,000 including VAT per claim in the event of trip cancellation, less an excess of €50 in the event of cancellation for medical reasons and 25% of the trip price for other reasons, with a minimum of €50. The maximum reimbursement is €40,000 including VAT per event.

Trips purchased simultaneously on the Distributor's website are covered for a maximum amount of €8,000 including VAT per Insured Person in the event of Trip interruption. The compensation paid under this Contract may not under any circumstances exceed the price of the Trip declared when this Contract was taken out. The Insurer shall reimburse the amount of the cancellation fees invoiced in accordance with the cancellation scale set out in the travel agency's general terms and conditions.

### Calculation of the reimbursement of cancellation fees

The Insurer shall reimburse the Cancellation Costs incurred by the Insured and invoiced by the Distributor, up to the limits specified, less the Insurance Premium. An excess of €50 including VAT will be applied from the moment the claim is opened for causes related to illness, accident and death, or 25% of the total amount up to the defined limit for all other causes, with a minimum of €50.



#### Example 1 – Cancellation for medical reasons (serious illness)

##### **Situation**

*The Insured has booked a Trip worth £2,000 including VAT, but falls seriously ill 10 days before departure. He has reported his Claim within the required time frame and provided the necessary medical documentation.*

<i>Costs invoiced by the Distributor</i>	€2,000 including VAT
<i>Reimbursable amount</i>	€2,000 including VAT (excluding visa fees, insurance, application fees)
<i>Applicable excess</i>	€50 (Illness = medical cause)
<input type="checkbox"/> <i>Amount compensated</i>	€2,000 – €50 = <b>€1,950</b> including VAT

 <b>Example 2 – Cancellation due to terrorist attack</b>	
<p><b>Situation</b>  <i>The Insured has booked a trip abroad costing €3,500 including VAT. Three days before departure, an attack makes the destination inaccessible. He decides to cancel. The event is sudden, justified and beyond his control.</i></p>	
<i>Costs charged by the distributor</i>	€3,500 including VAT
<i>Refundable amount</i>	€3,500 including VAT
<i>Applicable excess</i>	25% of the amount, as this is not a medical reason medical → 25% of €3,500 = €875
<input type="checkbox"/> <i>Amount compensated</i>	€3,500 – €875 = <b>€2,625</b> including VAT

### Obligation in the event of a claim

The event leading to the cancellation of the trip must always occur after the date of subscription to this contract.

The Insured is required to inform the Travel Organiser immediately.

Under penalty of forfeiture, the Insured or the person authorised to report the Claim is required to report the Claim to the Insurer within 5 days of becoming aware of it, except in cases of unforeseeable circumstances or force majeure.

In order to obtain compensation for their Claim, the Insured must provide the following supporting documents:

- In the event of illness or physical accident: Initial medical certificate\* specifying the date and nature of the accident or illness.
- In the event of infection with Covid-19 (SARS-CoV-2 or coronavirus 2019 or its variants)
  - o If the Insured Person is affected: the positive result of the test for

**SARS-CoV-2 or its variants, the certificate provided by social security and a sick note.**

- **If a family member is affected: the positive test result, the certificate from social security, the sick note for the family member concerned and proof of the family relationship. In the absence of proof of kinship, a sworn statement specifying, for example, that the common-law spouse resides under the same roof as the Insured or specifying the relationship of the family member to the Insured.**

- In the event of death: Copy of the death certificate.
- In the event of pregnancy complications: Medical certificate\* attesting that the Insured must be bedridden on the date of departure or for the duration of the Trip.
- In the event of denied boarding following a temperature check of the Insured upon arrival at the departure airport: Proof issued by the transport company that denied boarding, or by the health authorities
- In the event of material damage: A copy of the claim made to the insurer of the damaged property.
- In the event of theft: A copy of the police report. - In the event of a summons for an organ transplant: Copy of the official appointment letter.
- In the event of a contraindication to vaccination, side effects from vaccination, or inability to undergo preventive treatment necessary for the trip: Medical certificate\* attesting to the contraindication.
- In the event of serious damage to the Insured's vehicle: Copy of the vehicle repair/towing invoice.
- In the event of an accident or breakdown of the means of transport: proof from the mechanic establishing the impossibility of travelling.
- In the event of redundancy: the letter of dismissal sent by the employer and specifying the economic reason.
- If you have obtained salaried employment or a paid internship: Letter of employment from the employer or internship certificate.
- If you receive a mandatory summons from a government agency, for a resit exam, or as a jury member or witness: Copy of the official summons.
- In the event of a tourist visa refusal: Copy of the refusal.
- In the event of professional constraints: Copy of the assignment order issued by the employer of the insured person concerned, with a copy of the identity documents of the line manager who ordered the business trip or the obligation to be at work.
- In the event of cancellation or change of the date of paid leave by the employer: letter from the employer cancelling previously approved leave.
- In the event of a summons for child adoption or in vitro fertilisation: Copy of the official summons.
- In the event of separation of a married couple, civil partnership or cohabiting couple: legal and administrative documents proving the actual nature of the separation or cohabitation in the case of cohabitation (divorce proceedings, termination of civil partnership, any documents proving

the couple's cohabitation, EDF GDF and TELECOM bills, joint bank accounts, joint tax returns joint declaration, etc.).

- For any other unforeseen event: All information requested by the managing broker to establish, in view of the nature of the event, the circumstances surrounding its occurrence \*The medical certificate must be issued by a medical authority that is independent of the insured party. All supporting documents relating to the Claim must be sent to the Managing Broker by the means indicated in Article 1 Scope of Application - Claim Declaration.

Furthermore, the Insured shall provide the Managing Broker with any document that the Insurer deems necessary to assess the validity of their claim for compensation. If deemed necessary, the Insurer may seek the opinion of an expert to assess the Claim. If the Insured acts in bad faith by using inaccurate documents as supporting evidence, using fraudulent means or making inaccurate or incomplete statements, the Cover shall not be granted to the Insured. The Insurer reserves the right to take legal action before the criminal courts.

## 2. Interruption of stay cover

### Effective date and duration of cover

Coverage takes effect immediately after the Insured takes out the insurance policy for said Coverage at the time of purchase of the Trip and payment of the premium to the Distributor, for the duration of the stay indicated on the invoice issued by the Distributor, up to a maximum of 90 consecutive days.

The cover ceases:

- Automatically on the last day of the Trip indicated on the invoice issued by the Travel Organiser, up to a maximum of 90 consecutive days, for Trip Interruption Cover.
- In the event of exercising the right of withdrawal under the conditions set out in Article V;
- In all other cases provided for in the Insurance Code.

### Purpose of the cover

If the Insured must interrupt their stay, the cover provides for the reimbursement of the portion of the unused Land Services on a pro rata basis, up to a maximum of €8,000 including VAT per Insured for one of the following reasons:

- **Medical repatriation of the Insured by an assistance company due to serious illness or serious bodily injury.**
- **Serious illness, serious bodily injury or death of a family member of the Insured who is not participating in the Trip.**
- **Theft, serious damage caused by fire, explosion, water damage, or damage caused by natural forces, in private or professional premises, requiring the presence of the Insured Party in order to take the necessary protective measures.**

The interruption of stay compensation will be calculated from the day after the date of repatriation or early return, carried out by an assistance company.

### Limitation of cover

The Trip Interruption cover may not exceed the cost of the Trip, up to a maximum of £8,000 including VAT per Insured Person. The maximum reimbursement is £40,000 including VAT per event.

### Obligation in the event of a claim

Under penalty of forfeiture, the Insured or their representative is required to inform the Insurer of the Claim within 5 days of becoming aware of it, except in cases of unforeseeable circumstances or force majeure.

Your file must include the following documents:

To obtain compensation for their claim, the Insured must provide the following supporting documents:

- In all cases: the original detailed invoices from the tour operator showing the land services and transport services, where applicable, the certificate or supporting document from the assistance company confirming the date of repatriation or early return and the reason for it, and the Insured's bank details for the insurance company (to enable the compensation to be transferred).
- In the event of illness or physical accident: Initial medical certificate\* specifying the date and nature of the accident or illness.
- In the event of the death of a member of the Insured's family who is not participating in the Trip : Copy of the death certificate.
- In the event of material damage: Copy of the claim made to the insurer of the damaged property.
- In the event of theft: Copy of the police report.

\*The medical certificate must be issued by a medical authority that is independent of the Insured.

All supporting documents relating to the Claim must be sent to the managing Broker by the means indicated in Article I. Conditions of Application, Claim Declaration clause.

In addition, the Insured must provide the managing broker with any documents that the Insurer deems necessary to assess the validity of the claim.

If deemed necessary, the Insurer may seek the opinion of an expert to assess the Claim.

If the Insured acts in bad faith by using inaccurate documents as supporting evidence, using fraudulent means or making inaccurate or incomplete statements, the Insured shall not be entitled to the Cover.

The Insurer reserves the right to take legal action before the criminal courts.

.

### III. GENERAL PROVISIONS

#### Subrogation

IMA ASSURANCES is subrogated, up to the cost of the insurance granted, to the rights and actions of an Insured against Third Parties who, through their actions, caused the damage giving rise to coverage by IMA ASSURANCES; i.e. IMA ASSURANCES will, in place of the Insured, take legal action against the party responsible if IMA ASSURANCES deems it appropriate.

#### Signature

The subscription is validated by the Insured's electronic signature.

The electronic signature refers to any technical process that meets the requirements of the eIDAS regulation and is used to identify the Insured and obtain their consent to subscribe to this contract, guaranteeing the link between the Insured's identity and the signed contract.

The Insured expressly agrees that, in the event of the use of the electronic signature service in accordance with the above, the proof file and all the elements it contains relating to this use are admissible in court and constitute proof of the data and facts it contains.

#### Termination

The Insurer may terminate the contract by registered letter with acknowledgement of receipt sent to the Insured's address mentioned in the Special Conditions:

- **If the Premium is not paid within 10 days of its due date, the Insurer may suspend cover thirty days after giving formal notice to the Insured. Forty days after the formal notice is sent, if payment has not been made, the contract shall be automatically terminated.**
- **In the event of an inaccurate risk declaration or failure to declare an increase in risk in accordance with the terms and conditions set out in Articles L.113-4 and L.113-9 of the Insurance Code.**

#### Terms and conditions of membership

- **Who can sign up to the Contract?**

Any natural person of legal age residing in France who has made a purchase from the Distributor purchased one or more Trips simultaneously from the Distributor.

- **How do I sign up for the Contract?**

Any adult who wishes to benefit from the Guarantee for the Trip(s) purchased simultaneously must sign up to the Contract by giving their consent to the insurance offer at the same time as purchasing the Trip(s) on the Distributor's website or by telephone with the Distributor when booking their Trip(s), after having read the standardised information document, the information and advice sheet and this information notice, and having accepted the terms thereof. The invoice certifying payment of the purchase price, including all taxes, for the Trip(s) must be kept in a durable medium.

- **Proof of membership**

Electronic data stored by the Insurer or any agent of its choice shall be deemed to constitute the Insured's signature, shall be binding on the Insured and may be accepted as proof of the Insured's identity and consent to the insurance offer and the terms of this Information Notice.

- **Confirmation of acceptance of the Contract**

The Managing Broker shall send the Insured, by e-mail, a Certificate of Membership and this Information Notice, as well as, as a reminder, the pre-contractual information documents, which the Insured also undertakes to keep on a durable medium.

## Premium

The amount of the premium depends on the total amount including VAT of the Trip purchased by the Insured. The amount is indicated to the Insured before they agree to take out the policy and then, once the policy has been taken out, on the Certificate of Insurance. The insurance premium is paid in full by the Insured to the Distributor at the same time as the Trip is purchased.

## Compensation terms

The costs reimbursed by IMA ASSURANCES will only be those applicable on the day of the event giving rise to the Cancellation. IMA ASSURANCES will not reimburse costs incurred as a result of late notification of the event.

Once all supporting documents have been received and validated, within the limits of the cover mentioned above, if the Insured is eligible for Cover, the costs will be reimbursed to the Insured by bank transfer within 5 working days of the date on which the Managing Broker has validated the Claim file. If the Trip is subsequently cancelled with the Distributor, reimbursement of Cancellation costs, in the event of Illness, will only take place from the date of the contraindication noted by a competent authority, in accordance with the Cancellation scale set out in the Distributor's special terms and conditions of sale.

## Claims related to a Claim and mediation

A complaint is a statement expressing dissatisfaction with the assistance provided or the relationship with the Insurer during the provision of such assistance (a

request for service or provision, a request for information, clarification or an opinion is not a claim).

In the event of a complaint, Policyholders may contact the Insurer's Customer Service Department by email at [serviceconso@ima.eu](mailto:serviceconso@ima.eu) or by post at 118 avenue de Paris - CS 40 000 - 79 033 Niort Cedex 9.

The Customer Service Department undertakes to acknowledge receipt of the complaint within ten working days of its submission and to respond within a maximum of two months from the date of submission of the complaint.

If the disagreement persists after the Consumer Service has responded, or if no response is received within the regulatory time limit, Policyholders may refer the matter to the Insurance Ombudsman by email at the following address: [www.mediation-assurance.org](http://www.mediation-assurance.org) or by post at the following address: La Médiation de l'Assurance - TSA 50110 - 75441 PARIS CEDEX 09. The request to the mediator must be submitted within one year of the written Complaint.

### Requests for changes

For all requests for changes to the contract (change of travel dates, address, addition or removal of an Insured Party, etc.), the Insured Party undertakes to notify Campings.com of the changes to be taken into account in writing as soon as possible. In the event of failure to comply with this obligation, IMA ASSURANCES reserves the right to suspend the cover provided under this contract.

Campings.com provides the Insured Party with a website accessible at the following address: [www.campings.com](http://www.campings.com)

### Applicable law

This contract is subject to French law.

## IV. GENERAL EXCLUSIONS FROM ALL COVERAGE

- **Administrative fees of less than €50, gratuities, visa fees and the premium paid under the Insurance Contract,**
- **Services that were not requested during the Trip or that were not organised by the Insurer, or in agreement with the Insurer,**
- **Meal and hotel expenses,**
- **Damage caused intentionally by the Beneficiary and damage resulting from their participation in a crime, offence or brawl, except in cases of self-defence,**
- **The amount of convictions and their consequences,**
- **The use of narcotics or drugs not prescribed by a doctor,**

- Alcohol intoxication,
- Customs fees,
- Participation as a competitor in a competitive sport or rally entitling the participant to a national or international ranking, organised by a sports federation for which a licence is issued, as well as training for such competitions.
- The professional practice of any sport,
- Participation in endurance or speed competitions or events and their preparatory trials, aboard any land, water or air vehicle,
- The consequences of non-compliance with recognised safety rules related to the practice of any recreational sporting activity,
- Expenses incurred after returning from the Trip or after the 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), air sports, high-altitude mountaineering, bobsleigh, hunting dangerous animals, ice hockey, skeleton, combat sports, caving, snow sports involving international, national or regional rankings,
- Deliberate failure to comply with the regulations of the country visited or the practice of activities not authorised by the local authorities,
- Official prohibitions, seizures or constraints by law enforcement agencies,
- The Beneficiary's use of air navigation devices,
- The damage resulting from intentional or or fraudulent of the Insured in accordance with Article L.113-1 of the Insurance Code,
- Suicide and attempted suicide,
- epidemics and pandemics, pollution, natural disasters,
- public transport or refinery strikes,
- Requests for reimbursement of transport tickets to travel to the holiday destination or to return home in the event of trip interruption,
- Requests for reimbursement of services not listed on the Travel registration form and therefore not guaranteed (even if these services are purchased from the organiser's local representative on site),
- Interruptions to the trip where the event causing the interruption was known before the start of the trip,
- An event, illness or accident that was first diagnosed, relapsed, worsened or required hospitalisation before the date of enrolment in the insurance contract,
- Pregnancy, including complications beyond the 28th week and, in all cases, voluntary termination of pregnancy, childbirth, in vitro fertilisation and their consequences,
- Any circumstance that does not prevent departure or prevent the insured from remaining at the destination until the end of the trip,

- Failure to obtain vaccinations,
- Any failure, including financial failure, on the part of the carrier, making it impossible the performance of its contractual obligations,
- Lack of or excessive snowfall,
- Any medical event whose diagnosis, symptoms or cause are of a mental, psychological or psychiatric nature, and which did not result in hospitalisation for more than 3 consecutive days after taking out the Insurance Contract,
- The consequences of criminal proceedings against the Insured,
- The fact that the geographical destination of the Trip is not recommended by the French Ministry of Foreign Affairs,
- An act of negligence on the part of the Insured in the preparation of the Trip,
- Any event for which the Travel Agency may be held liable under the Tourism Code in force,
- Failure to present, for any reason whatsoever, documents essential for the Trip, such as a passport, identity card, visa, transport tickets, vaccination certificate, except in the event of theft, within 48 hours prior to departure, of the passport or identity card,
- Acts of war or civil war and similar events, riots, civil unrest, acts of violence for political reasons, attacks or terrorist acts, strikes, lockouts and industrial disputes, expropriations or interventions equivalent to expropriation, seizures, withdrawals, decrees or various interventions by a higher authority, as well as damage resulting from natural disasters or nuclear energy, the use of war machines, explosives and firearms.

Notwithstanding the exclusion "Epidemics, Pandemics, as defined by the Ministry of Health or the WHO", the following is covered: Cancellation or interruption of Travel by the Insured due to infection with Covid-19 (SARS-CoV-2 or coronavirus 2019 or its variants) and resulting in either medical treatment or isolation in the absence of symptoms.

Coverage is extended only to "contact cases" participating in the trip as indicated at the time of enrolment in the Contract.

Coverage is only applicable if the Insured has completed the full vaccination schedule.

## V. RIGHT OF WITHDRAWAL

For any Trip booked more than one month before the departure date, the Insured may withdraw from the Contract within 30 calendar days of receiving the contractual documents or, in the case of a free period, from the date of payment of all or part of the first premium, without justification and without incurring any penalty, provided that your contract has not been fully executed and you have not reported any Claims. The Insured may exercise their right of withdrawal by simply cancelling their insurance application in their customer area on the Managing Broker's website using the following template: "I, the undersigned, Surname, First Name and Address, hereby declare that I am withdrawing from the "Campings.com Cancellation" Insurance, Date and Place, Signature".

The Managing Broker, on behalf of the Insurer, will then refund the insurance premium paid at the time of enrolment.

## VI. PERSONAL DATA PROTECTION

MEETCH Travel, a simplified joint stock company with capital of €100,000, whose registered office is located at 18-20 rue du Faubourg du Temple, 75011 Paris, registered with the Bobigny Trade and Companies Register under number 508 290 947, acting as an ancillary insurance intermediary under the conditions set out in Article L513-1 of the Insurance Code, collects, as Data Controller, all or part of the following categories of data, in connection with the subscription and management of the assistance contract:

- data relating to the identification of the policyholder and, where applicable, the Insured Parties under the contract;
- data relating to family circumstances;
- data necessary for the subscription and application of the contract as well as for the monitoring of the contractual relationship.

IMA ASSURANCES, a public limited company with fully paid-up capital of €157,000,000, governed by the French Insurance Code, with its registered office at 118 avenue de Paris - CS 40 000 - 79033 Niort Cedex 9, registered in the Niort Trade and Companies Register under number 481.511.632, subject to the supervision of the Prudential Control and Resolution Authority located at 4 place de Budapest, CS 92459, 75436 PARIS CEDEX 09, collects, in its capacity as Data Controller, all or part of the following categories of data, within the framework of the performance of the assistance contract:

- information necessary for the provision of assistance services;
- location data for persons or property: in this context, a mobile device geolocation service, subject to the Insured's prior consent, may be offered in order to provide assistance services more effectively. In any event, journeys are not tracked;
- where applicable, data relating to lifestyle, physical condition and health for the purposes of implementing the personalised support programme for

to which the Insured gave their consent when taking out the contract or implementing implementation of assistance services;

- medical data for which the Insured has given their consent when taking out the policy or implementing assistance services.

This data is used by MEETCH Travel and IMA ASSURANCES, each within their respective scope:

- for the purposes of contractual performance for:
  - the subscription and management of contracts;
  - the performance of contracts and in particular the provision of assistance services;
  - the exercise of recourse and the management of claims and litigation;
- in the legitimate interest of the data controller, unless the Insured Party objects. at the contact details listed below:
  - the compilation of statistics, technical studies and marketing analyses, in particular to optimise business processes, improve the insured person's experience by optimising the customer journey, provide offers that are more suited to the market and monitor the quality of services provided;
  - operations relating to customer management, in particular relationship monitoring (e.g. conducting satisfaction surveys, recording calls);
  - launching prevention campaigns (e.g. alerts related to bad weather);
  - telephone and mail prospecting operations. The Insured may opt out of receiving commercial prospecting by telephone by registering free of charge on the telephone prospecting opt-out list on the website: [www.bloctel.gouv.fr](http://www.bloctel.gouv.fr) or by post to Société Opposetel - Service Bloctel - Bâtiment A1 2-98 bd Victor Hugo, 92110 Clichy. This registration prohibits professionals from contacting them by telephone except in the case of pre-existing contractual relationships;
- within the framework of legal obligations:
  - the implementation of anti-fraud measures. If an anomaly, inconsistency or report is detected, the person may be added to a list of individuals presenting a fraud risk;
  - responding to official requests from an authority. public or judicial authority duly authorised;
  - the fight against money laundering and terrorist financing. In this regard, the monitoring of contracts may result in the drafting of a suspicious activity report in accordance with the relevant provisions of the law;
  - the deployment of anti-corruption measures;
  - the management of requests for rights (access, opposition, etc.).

With the consent of the Insured, this data may be used for electronic marketing purposes in order to offer them products that are equivalent or complementary to the assistance service.

This data may be transmitted by IMA ASSURANCES or made available to the following entities, who need to know it and within the limits of their respective responsibilities:

- distributors and service providers responsible for managing the customer portfolio;
- to service providers responsible for providing assistance services and to any party involved in the assistance operation, including the authorities, in order to obtain any necessary authorisations. Certain assistance providers may be data controllers; in this case, they collect and process the personal data they receive in accordance with their own privacy policy;
- to technical subcontractors for administration and IT maintenance operations maintenance operations;
- entities of the IMA Group acting as subcontractors for the purposes referred to above;
- to trade unions and professional federations for operations managed by or at the initiative of these bodies;
  - to *MEETCH Travel* for activity reporting purposes, with the exception of any medical data and unless notified otherwise to the contact details below.

In addition, they may be pooled with data from other insurers as part of a professional system designed to combat fraud, for which ALFA (the Agency for the Fight against Insurance Fraud) is the data controller. The pooled data consists of data relating to motor insurance policies and claims reported to insurers. In this context, the data is intended for authorised ALFA staff and organisations directly affected by fraud (insurance organisations, judicial authorities, ministerial officers, court officials, third-party organisations authorised by law or regulation). To exercise their rights in relation to this processing, beneficiaries may contact ALFA at 1 rue Jules Lefebvre, 75431 Paris Cedex 09.

They may be transferred outside the European Union in the event of an incident occurring outside this territory and/or be accessible from countries outside the European Union in the context of IT administration and maintenance operations.

Under no circumstances will the data be transferred to a third party for commercial purposes. The data stored in the personal digital space is not accessible to anyone except authorised administrators in the context of portal administration and maintenance operations.

Health data is stored by a health data host for the duration of the contract; it is then archived for the duration of the prescription period.

The request for the provision of services implies the beneficiaries' express authorisation for IMA ASSURANCES to disclose any medical information that may be collected to any professional who needs to know it in order to carry out the task entrusted to them. Under these conditions, the Insured Parties acknowledge that they release any healthcare professionals who may be involved

in the implementation of the cover from their obligation of professional secrecy regarding medical information

In the event that the Insured provides information about third parties, the Insured undertakes to inform them of the use of their data as defined in this article.

Recordings or double listening are carried out on some of the calls made to IMA ASSURANCES assistance services in the context of:

- improving employee skills;
- monitoring advice and the quality of customer relations;
- compiling factual information that can be used for prevention and resolution of disputes, litigation and pre-litigation;
- protecting employees in the event of verbal abuse and incivility towards them;
- conducting experiments related to management and quality monitoring objectives, as well as analysing conversations using artificial intelligence techniques;
- managing requests to exercise your rights;
- the implementation of control mechanisms, particularly in the fight against fraud and corruption.

These recordings are intended solely for authorised personnel at IMA ASSURANCES and may be transmitted to and/or accessed by technical service providers involved in the implementation and analysis of telephone conversations. The Insured may object to this by informing the advisor during telephone contacts.

The data is kept for a maximum of the duration of the contractual relationship plus the applicable limitation periods. It is then anonymised for statistical purposes. Recordings are kept for a period of six months, except in the event of a dispute, in which case they are kept for the duration of the dispute and until all avenues of appeal have been exhausted.

For purposes subject to consent, the Insured may withdraw their consent at any time by contacting the Data Protection Officer at the address below. In this case, they agree to no longer benefit from the associated services.

Under the conditions provided for by law, the Insured has the right to access, rectify, delete, restrict, transfer and object to the use of their data. They may exercise these rights, subject to providing proof of identity, by contacting: IMA GIE - Legal Affairs Department - Data Protection Officer - 118 avenue de Paris - 79000 Niort - [dpo@ima.eu](mailto:dpo@ima.eu) .

The Insured Party has the right to lodge a complaint with the competent personal data protection supervisory authority if they consider that the processing of personal data concerning them constitutes a breach of legal provisions.

## VII. RESTRICTIVE CONDITIONS OF APPLICATION

### **False declaration**

Any intentional false declaration by the Insured Party upon the occurrence of a covered event shall result in the loss of the right to cover. It is the responsibility of the Assistance Provider to establish the fraudulent nature of the declaration.

**IMA ASSURANCES**, a public limited company with a fully paid-up share capital of €157,000,000, governed by the French Insurance Code, with its registered office at 118 avenue de Paris - CS 40 000 - 79033 Niort Cedex 9, registered in the Niort Trade and Companies Register under number 481.511.632, subject to the supervision of the Prudential Control and Resolution Authority located at 4 place de Budapest, CS 92459, 75436 PARIS CEDEX 09.

**Campings.com**, a simplified joint stock company with capital of €100,000, whose registered office is located at 18-20 rue du Faubourg du Temple, 75011 Paris, registered with the Bobigny Trade and Companies Register under number 508 290 947, acting as an insurance intermediary on an ancillary basis in accordance with the conditions set out in Article L513-1 of the French Insurance Code.

**PHENOMEN**, a simplified joint stock company with capital of €10,000, whose registered office is located at 141 AVENUE DE WAGRAM, registered with the Paris Trade and Companies Register under number 833 740 699 and with ORIAS under number 18000514.