

CANCELLATION POLICY Premier 2AM n° 2014/75167515

1 Insurance cover

The Insurer covers the insured for the reimbursement of any expenses the recovery of which is impossible, caused by cancellation, modification or curtailment of a trip or covered cruise resulting from one of the events indicated hereafter :

- Death, sickness or an accident, the latter which might occur in the same conditions to the insured person, his spouse or husband, his progenitors and heirs (father, mother, grandfather, grandmother, children and grand-children), those of his spouse or husband, his brothers and sisters, son-in-law and sister-in-law as well as any other person usually living in the same house, the persons indicated on the same travel certificate, associates, or all other persons who might temporarily replace the insured in his professional duties (when liberal including medical).
- Complications due to pregnancy deriving in the total interruption of any professional or other activities, and provided at the time of booking the person had not been pregnant for more than 7 months.
- An important Material Prejudice caused to the insured person's real estate or his professional offices when he has liberal practise or manages a firm, and when his presence is absolutely required or either by police authorities.
- The insured becomes redundant under the procedure known as redundancy provided the latter has not been initiated before the booking of this trip or cruise is made. Being called to a preliminary appraisal meeting forms part of the procedure.

The sickness or the accident must, in order for the cover to be effective, result in a medical prescription either to hospitalisation or forgoing to quit the bedroom of the usual home or to perform any professional activity. The insured person commits, in case of sickness or accident, to release his doctor from medical secrecy and/or to obtain commitment to the same from the person responsible for the claim. No indemnity will be allowed in case the expert doctor appointed by the broker administrator is unable to obtain the medical information necessary to the instruction of the claim file.

2 Effective date, duration, and termination of coverage

The policy must be concluded at the time of booking the trip or the boat rental and at the latest after a 15 days cooling-off delay after signature.

However in case of a specific requirement to the broker administrator by way of a hand written letter, the cover might be granted at the date of the requirement, after study.

2.1 Effective date of coverage

Cover in respect of each Trip shall commence at the stated dates and after effective payment of the premium.

- As per the Cancellation cover, it will start :
 - in case of sickness, accident or death, as soon as the payment of the premium is effective.
 - in case of serious material damage, 10 days maximum before the date of departure.
- As per the Curtailment cover, it will start at the date of cruise departure.

2.2 Waiting period

In case of subscription after a 15 days cooling-off delay after signature, the waiting period will be 15 days, except in case of turned out accident.

2.3 Termination of coverage

As per the cancellation cover, it ends the day following the departure date zero hour.

3 Maximum liability and limitations

The maximum liability of the insurer amounts to 5.000 € per insured person, and to 30.000 € per claim.

In case of cancellation, this insurance will reimburse those expenses that are not recoverable as per the contractual sales conditions, and by default:

- If modification or cancellation happen during the 90 days period prior the date of departure (10 days maximum prior the date of departure in case of serious material damage), up to 5.000 € per insured person.
- If modification or cancellation happen more than 90 days period prior the date of departure, up to 200 € per insured person.

In case of curtailment, the indemnity will be that proportion of the unused services rated prorata temporis.

The excess amount equals 15% of the total claim with a minimum of 80 €.

4 Territorial limits

Coverage or benefits under the present contract apply everywhere in the world.

5 Exclusions

Cancellation and curtailment coverage will not be granted under the following circumstances:

- Death of the insured caused by illness the first symptoms of which were known before signature of the booking, unless it was declared terminated ;
- Sickness suffered by the insured, unless it was declared terminated ;
- Any complications due to pregnancy, unless an unforeseeable complication certified by a duly appointed medical authority, and in any event as from the first day of the 7th month, miscarriage, delivery, post partum and other consequences ;
- Sickness necessitating psychological or psychiatric treatment including nervous breakdown ;
- Victims of hold-up, kidnapping, attacks by pirates, brawl, or shooting ;
- Summons before a Court for jury service, witness in a criminal court case, or as per appointment in the capacity of expert;
- Notification to attend to an retake exam ;
- Notification of a job assignment or of a training by the national job center or employment agency. ;
- Refusal of a visa by country authorities ;
- Attempt to commit or committing intentional self-injury or suicide by the insured ;
- Forgotten vaccination ;
- Non stabilised Sickness recorded prior to buying the covered travel and susceptible of sudden complications before departure date ;
- Disabilities known by the insured person prior to the effective date as well as their consequences or aggravations, or the person causing the cancellation is in hospital at the date of booking for the scheduled travel or at the date of buying this policy ;
- Consequences of usage of drugs, alcohol, or any medicine non supported by medical prescription ;
- Any negligence or omission by the insured person resulting in his inability to take part to the scheduled travel or rental contract ;
- Any intentional, criminal or illegal act by the insured person ;
- Accidents occurred during competitions, races, or training sessions, necessitating the usage of motor propelled vehicle ;
- Accidents caused by the use of air vehicle other than airplanes of official air transport companies ;
- Ionising radiation's or contamination's by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel ; The radioactivity, toxic, explosive or other hazardous properties of any explosive nuclear component thereof ;
- Cancellation and curtailment originating, for whatever reason, from the lack of any document indispensable for travelling such as passport, visa, transportation ticket, vaccination certificate ;
- Cancellation and curtailment originating from the rental, transportation or travel organisations for whatever reason ;

6 Insurance premium

Coverage by this policy is granted in exchange of a premium paid in total for the full period of time, amounting to 3% -taxes included -of the total price of the cruise, of the boat rental price, and of the return ticket cost of airline transportation for the party, subject to a minimum of 65€.