

EXTRACT OF GUARANTEES

I - STATEMENT OF GUARANTEES

A - Cancellation/Interruption/Delay of stay - Art. 3 and 4 of the General Conditions 12/2006

Events giving rise to guarantee:

a - Seriousness illness, accident or decease:

- of the reservee or any other person expressly mentioned in the reservation agreement,
- of their spouse (or any person living cohabiting under the same roof),
- of their ascendants or descendants in direct line,
- of their brothers or sisters,
- of their sons-in-law or daughters-in-law,
- of their nephews or nieces (only in the event of death),
- of their substitute in the context of a liberal profession (on condition that the substitute has been provided for before subscription of the guarantee).

b - Substantial damages caused to the premises of the reservee, whether this is a professional or private lease, a principal or secondary residence, following a fire, explosion, flood or theft, arising in the 48 hours prior to the beginning of the stay or during the stay and necessitating renovation of the premises and the presence of the reservee on location during the period of the stay initially provided for.

c - Serious damages affecting the vehicle of the reservee following an accident and arising in the 48 hours prior to departure and preventing the insured from using it.

d - Modification of the dates of holidays, imposed on the reservee by the employer, arising after reservation of the stay and affecting the period of stay.

e - Redundancy of the reservee (or his spouse) on condition that the invitation to the prior interview is subsequent to reservation of the stay.

f - Transfer of the reservee (or of his spouse), at the initiative of the employer, involving a change of domicile, on the express condition that the notification is subsequent to reservation of the stay.

h - Barriers or strikes duly justified, that prevent the reservee from attending at the places of stay by any means whatsoever (road, train, aeroplane or boat) and causing him a minimum delay of 48 hours.

i - Natural catastrophes in accordance with the Law of 13/07/1982 resulting in it being forbidden to stay on the site, by the competent authorities during all or part of the lease period.

Each event, to activate the guarantee, must arise subsequently to subscription of the insurance.

DEFINITIONS

Insured: the reservee and every person mentioned in the reservation agreement.

Sickness: an alteration to health duly noted by a competent medical authority, preventing the sick person from either leaving the residence or hospital establishment where he is receiving treatment at the date of the beginning of the reservation period and involving the absolute termination of all professional or other activity, or obliging him to interrupt the stay.

Accident: any unforeseen and sudden event, causing physical injury to the insured and not resulting from a deliberate act by him and preventing him from making the reserved stay or obliging him to interrupt it.

EXCLUSIONS - Art 4 and 11 of the General Conditions 12/2006

LOSSES RESULTING FROM THE FOLLOWING ARE NEVER GUARANTEED:

- FROM AN ACT OF THE INSURED OTHER THAN THOSE SET OUT IN THE AGREEMENT,

- FROM FACTS KNOWN PRIOR TO THE RESERVATION IT BEING STATED THAT AN UNFORESEEABLE AGGRAVATION OF A PRE-EXISTING SICKNESS DOES NOT CONSTITUTE A KNOWN SITUATION,
- COMPLICATIONS OR DELIVERY ARISING AFTER THE END OF THE 6TH MONTH OF PREGNANCY,
- SICKNESS OF A PSYCHOLOGICAL NATURE NOT ACCOMPANIED BY HOSPITALISATION AT THE DATE OF THE STAY,
- A SURGICAL OR MEDICAL INTERVENTION PROGRAMMED BEFORE THE RESERVATION OF THE STAY OR THAT MAY BE CARRIED OUT AFTER IT,
- FROM INTOXICATION, USE OF DRUGS, ALTERATION IN HEALTH RESULTING FROM THE ABSORPTION OF NON-PRESCRIBED MEDICINES,
- FROM A VACCINATION CONTRAINDICATION OR FROM AIR TRAVEL DUE TO PRE-EXISTING HEALTH PROBLEMS,
- FROM CIVIL OR FOREIGN WARS, RIOTS, ATTACKS, POPULAR MOVEMENTS,
- FROM INCIDENTS OF NUCLEAR OR CHEMICAL ORIGIN, FROM NATURAL CATASTROPHES,
- FROM NON-OBSERVANCE OF THE SERVICES PROVIDED IN THE INITIAL RESERVATION AGREEMENT, REGARDLESS OF THE REASONS.

II - NATURE AND AMOUNT OF THE GUARANTEES

Guarantee A: Cancellation/Interruption/Delay - Art. 3 of the General Conditions 12/2006

In the event of cancellation of stay, MACIFILIA - CORNHILL FRANCE shall reimburse the sums paid to the owner or his representative, and actually received, in accordance with the conditions of the initial reservation agreement.

In the event of interruption or delay of stay, MACIFILIA - CORNHILL FRANCE shall reimburse pro rata the services invoiced and not used (subject to payment having been received).

The insurance premium, the possible file costs and the costs and payments not included in the calculation of the premium shall under no circumstances be reimbursed.

A ceiling per loss of 3,800 €, all taxes included, shall be applied in the event of cancellation, interruption or delay (see Appendix 12/2006).

III - EFFECTIVE DATE AND DURATION OF GUARANTEES

The Cancellation guarantee shall take effect as of midday on the day after payment of the premium and for the period running from the advance reservation of the stay, the other guarantees only operating for the duration of the stay (including the return trip for Assistance).

IV - CLAIM DECLARATION

- In the event of a claim for Cancellation, Interruption or Delay

Advise the owner or his representative (Leasing Agency...) immediately and give notice of the claim in writing, within 5 working days from the date on which you became aware of it (period reduced to 2 working days in the event of theft) to the company MACIFILIA - CORNHILL FRANCE and forward to it the duly completed claim form.

V - COMMUNICATION OF THE AGREEMENT

The Insurer shall only be bound by the full text of the agreement (General Conditions 12/2006 and its Appendix). This may be obtained on simple demand to the Company.