

STUDIES HEALTH PLAN MASTER
Policy No. 4 089 042

Particular and General Conditions

The policy is ACA compliant (Patient Protection And Affordable Care Act)

SECTION 1 – COMMON DEFINITIONS

Insurer

AIG Europe Limited. A company Registered in England and Wales under company number: 01486260. Registered Office: The AIG Building, 58 Fenchurch Street, London EC3M 4AB, United Kingdom

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AIG Europe Limited is rated ratings: A+ (S&P)

Accident

Any bodily impairment unintended on the part of the insured, arising from the sudden action of an external cause of which the insured is the victim.

Serious accident

Any unintentional bodily impairment of which an Insured is a victim and resulting from the sudden and unexpected action of an external cause and all the pathological manifestations that are the direct consequence of such bodily impairment.

The following shall be considered to be Accidents:

- Infections caused directly by an insured accident, excluding any infection resulting from human intervention after an insured accident.
- Poisoning and bodily injuries due to the unintentional consumption of toxic or corrosive substances.
- Asphyxia due to the unexpected action of gases or vapours.
- Drowning and infectious diseases as a consequence of falling into water or an infected liquid.
- Frostbite, heat stroke, sunstroke as well as starvation and exhaustion as a result of shipwreck, forced landing, collapse, avalanche and flood.
- Bodily injuries resulting from an assault, terrorist act or attack of which the Insured is the victim, unless it is proven that he/she took an active part as the perpetrator or instigator of these events.

Previous accident or illness

Any temporary or permanent impairment of the physical well-being of the insured assessed by a competent medical authority, prior to the inception date of the policy.

Assistance provider

AVA ASSISTANCE, appointed by the Insurance Company.

Insured

Any client of the policyholder, aged over 14 years and under 40 years, having enrolled on the policy and whose premium payment is up to date.

Baggage

The Insured's suitcases, trunks and hand luggage as well as their contents, provided that this involves clothes and personal belongings carried by the Insured in the course of the insured journey or objects purchased during this journey.

Beneficiary

For all covers, the beneficiary shall be the insured him- or herself, unless otherwise stipulated in the policy.

Assistance card

Assistance card issued by AVA to each Insured on which appear his/her name and forename, dates of the start and end of his/her stay, identification number and the telephone contact details of the assistance platform.

Enrolment and premium management centre

AVA, appointed by the Insurance Company.

Centre for the notification and management of claims except for Assistance and Medical Expenses in the case of Hospitalisation

AVA, appointed by the Insurance Company.

Spouse/Partner

- The person linked to the Insured by the ties of marriage and not judicially separated.
- The Cohabitee or Partner: this is the person who has lived, as if married, with the Insured for at least six months, and in the same community of interests as a married couple.
- The Joint Signatory to a Civil Partnership with the Insured.

Enrolment application

Document duly completed and signed by the Insured on which appear his/her surname and forename, address, dates of stay, destination country, period of cover, option chosen if applicable, the date on which this document is drawn up and the corresponding insurance premium. In the event of Loss, the Insurer shall only take account of enrolments for which the corresponding insurance premium has been paid.

Bodily injury

Any physical impairment sustained by a person.

Consequential financial loss

Any monetary loss resulting from the loss of enjoyment of a right, the interruption of a service provided by a person or by a movable or immovable item of property, or the loss of a benefit or profit directly consequent upon insured bodily injury or property damage.

Property damage

Any impairment, deterioration, loss or destruction of an object or a substance, including any physical injury to animals.

Home

The Insured's place of habitual residence on the date of his/her enrolment (Metropolitan France, Principalities of Andorra and Monaco, Corsica, 'DOM-TOM' (overseas provinces and overseas territories), countries of the European Union, Switzerland, Norway). The address for tax purposes is considered to be the home address in the event of a dispute.

Children

The legitimate, natural or adopted children of the insured and/or of his/her spouse/partner.

Abroad

Any country, territory or possession outside Metropolitan France.

By agreement, 'DOM-ROM' (overseas provinces and overseas regions), 'PTOM' (overseas countries and territories) and 'COM' (overseas communities) shall be deemed equivalent to 'abroad' with respect to Medical Expenses cover.

Family

The spouse/partner of the insured, the father, mother, grandparents, children, grandchildren, sons-in-law, daughters-in-law, sisters and brothers of the insured and/or of his/her spouse/partner.

Deductible

A flat-rate sum specified in the policy and borne by the Insured in the event of indemnity being paid as a result of a loss. The deductible may also be expressed in hours or days. In this case, the cover concerned shall attach upon expiry of the period specified or in excess of the percentage laid down.

Civil war

Armed conflict between two or more parties belonging to the same state and whose adversaries are of different ethnicity, faith or ideology. In particular, the following shall be deemed equivalent to civil war: an armed rebellion, revolution, sedition, insurrection, coup d'état, the consequences of martial law, border closures ordered by a government or by local authorities. It shall be for the Insurance Company to prove that the loss results from one of these acts of civil war.

Foreign war

Armed conflict, whether declared or not, perpetrated by one state on another state. An invasion or state of siege shall also be considered to be a foreign war. If an accident takes place, it shall be for the Insured to prove that the loss results from an act other than an act of foreign war.

Hospitalisation

The fact of receiving care in a hospital establishment requiring a minimum stay of 24 hours consecutively.

A hospital establishment shall be considered to be: a hospital or a clinic entitled to perform actions or treatments on sick or injured persons, possessing local administrative authorisations allowing such practices, and also the necessary personnel.

Illness

Any deterioration in health or any bodily impairment assessed by a qualified medical authority, while the policy is in force.

Serious illness

Any sudden deterioration in health assessed by a qualified medical authority, involving the cessation of any professional or other activity, and comprising a qualified prognosis or long evolution requiring intensive medical treatment with, in general, hospitalisation for assessment and care.

Maximum any one event

Should the cover operate in favour of several Insureds who are victims of the same event, the Insurance Company's cover shall in any case be limited to the maximum amount specified in respect of this cover irrespective of the number of victims. Subsequently, the indemnities shall be reduced and settled proportionately to the number of victims.

Information leaflet

Document previously drawn up the Insurance Company, presented to the Insured and detailing all of the conditions governing interventions, the nature of coverage and limit of liability, exclusions and policy limits, in accordance with Article L 140-4 of the Insurance Code.

Valuable items

Shotguns, sports equipment and materials, jewellery, objects made with precious materials, precious stones, pearls, watches, furs, photographic and cinematographic equipment, laptop and mobile telephone equipment, audiovisual recording or production equipment as well as their accessories.

Stay

Any trip linked to the professional or private activities of the Insured, made both in France and abroad.

Loss

Occurrence of an event specified in the policy. All of the claims relating to the same causative event or occurrence shall constitute one and the same loss.

Policyholder

AVA acting both on its own account and on behalf of its clients.

Territorial scope

Worldwide.

TABLE OF BENEFITS/LIMITS

COVERAGE	SUMS INSURED AND LIMITS
<ul style="list-style-type: none"> Loss, theft or damage to baggage 	Maximum any one Insured and in all: \$2,250 Valuable items limit: \$1,130 Deductible on each file: \$30
MEDICAL EXPENSES ABROAD (in-patient and out-patient) Medical expenses per accident or illness (consultation, pharmacy, analyses) Deductible per claim Maximum out of pocket Emergency dental care treatment Maternity Deductible per maternity file Deductible per file without hospitalization Inpatient or outpatient mental health benefit Similar narcotics or substances Prescribing spectacles or contact lenses as a result of an accident	Direct care of medical expenses by the insurer Unlimited No \$ 1500 \$ 340 100% real expenses No No Unlimited Unlimited \$ 340
MEDICAL EXPENSES IN FRANCE	Limited to the Maximum Stipulated Rate

	In the event of hospitalisation: \$1,130,000 Maximum without hospitalisation: \$16,900 With no deductible in either case
ASSISTANCE AND REPATRIATION	
<ul style="list-style-type: none"> ▪ Sending essential medicines unable to be found locally ▪ Sending a doctor abroad ▪ Transporting the Insured to the medical centre ▪ Repatriating the Insured to his/her home address ▪ Repatriating the Insured's body to his/her country of origin in the event of death ▪ Meeting the costs of a travel ticket ▪ And the accommodation expenses of a member of the Insured's family ▪ Meeting the costs of extending the Insured's stay ▪ Return of persons accompanying the Insured ▪ And meeting their accommodation expenses ▪ Early return of the Insured ▪ Legal assistance abroad ▪ Bail bond abroad ▪ Advance of funds ▪ Sending urgent messages ▪ Search and rescue expenses 	Actual expenses Actual expenses Actual expenses Actual expenses Actual expenses Return ticket Maximum any one person and per day \$57 Maximum: \$570 Maximum any one Insured and per day: \$57 Maximum : \$570 Return ticket Maximum any one person and per day: \$57 Maximum : \$570 One-way return ticket Maximum any one Insured: \$3,400 Maximum any one Insured : \$8,500 Maximum any one Insured : \$570 Actual expenses Maximum any one Insured : \$5,700 Maximum any one event \$28,000
PERSONAL ACCIDENT	
Capital accidental death	Maximum any one insured : \$9,900
Capital accidental permanent disability	Up to : \$49,600
DAILY BENEFIT IN THE EVENT OF HOSPITALISATION	\$34 per day (deductible 24 hours), in addition to actual expenses for hospitalisation
PUBLIC LIABILITY ABROAD	
Water damage and Fire damage	Maximum any one Insured: \$113,000 Deductible.....\$ 90

SECTION 2 – INCEPTION AND PERIOD OF POLICY COVERS

The policy covers shall take effect on the departure date at 0:00 hours, stated on the Enrolment Application and no earlier than the following day at 0:00 hours on the date on which the enrolment form is signed by the Insured. The covers shall cease as soon as the Insured returns to his/her Home or no later than the following day at 0:00 hours on the date of his/her return stated on his/her Enrolment Application. They shall attach to the Insured 24 hours a day throughout the period of his/her stay in accordance with the dates and destination country specified on his/her Enrolment Application.

Under no circumstances can the period of cover exceed 365 consecutive days.

SECTION 3 - NATURE OF COVERAGE AND LIMIT OF LIABILITY

1 – COVER AGAINST LOSS, THEFT OR DAMAGE TO BAGGAGE

Nature of cover

The cover shall grant reimbursement, up to the limits of liability and subject to the deductible specified in the "Table of Limits", in respect of:

- the loss, theft or total or partial destruction of the Insured's baggage and personal belongings while they are being carried by the airline on which the Insured is travelling and with whom his/her baggage and personal belongings have been duly checked in.
- only in case of theft with mugging during the entire stay.

In all cases, the indemnity shall be calculated on the basis of the replacement value of items of the same nature less depreciation and cannot exceed the amount of loss sustained, nor take into account the consequential loss.

In the first year following purchase, the reimbursement value shall be calculated up to the amount of 75% of the purchase price. From the second year following purchase, the value shall be reduced by 10% per year.

Valuable items shall be covered up to the limits of liability specified in the "Table of Limits".

Where the loss, theft or total or partial destruction of the Insured's baggage and personal belongings comes within the public liability of an airline company with whom they were duly checked in, the Insurer's cover shall apply after exhaustion and exclusively as a supplement to the indemnities that the carrier has to pay without being able to exceed the maximum amounts specified in the "Table of Limits".

Procedure in the event of loss

In addition to the rules specified in the section "Common procedure in the event of loss", the Insured or his/her representative must:

- **In case of theft with mugging, refer the matter that same day to the local authorities by filing a complaint.**
- **If the baggage was entrusted to a carrier, make a declaration to the latter, specifying the damage.**
- **In the event of total or partial destruction, ensure that it is recorded in writing by a competent authority or by an official, or otherwise by a witness.**
- **Notify the management centre by registered letter within 5 working days.**
- **Specify the number of the present insurance policy.**
- **Supply all the original documents and information proving the basis of his/her claim and/or which are requested by the management centre.**

If the stolen or lost items are found and returned to the Insured, the latter undertakes to advise the management centre and to return to them the indemnities already paid out under the present policy.

2 – MEDICAL EXPENSES COVER

Insured interest

We pay for medical expenses (treatment, hospitalisation expenses, pharmaceutical costs, fees, ambulance costs), up to the limit indicated in the "Table of benefits".

These expenses must be exclusively prescribed by a medical authority possessing the qualifications or authorisations required in the country where it operates, and legally entitled to practise its profession.

This plan includes unlimited coverage expressed in dollars and number of visits for pre-existing conditions, the consumption of any drug, nervous and mental diseases. This plan includes substances abuses.

All prescriptions will require a co-payment, no upfront cost for medications This is not a refund policy.

Procedures in the event of an Hospitalisation:

In the event of an Accident or Illness affecting the Insured requiring his/her Hospitalisation, the Insured (or his/her legal representative) must, except in the case of force majeure, contact the Assistance Provider which shall provide him/her with the full contact details of the hospital establishment nearest to the area where the Insured is situated.

If, owing to his/her condition, the Insured (or his/her legal representative) finds it impossible to make this contact prior to his/her Hospitalisation, he/she shall contact the Assistance Provider as soon as his/her condition so allows.

Should the hospital establishment refuse to accept direct payment of the expenses by the Assistance Provider, the Insured shall pay these expenses as an advance and shall be reimbursed 100% of the actual expenses, up to the limit any one person and per file, laid down in the "Table of Benefits".

Details of limits of liability

- Medical expenses without hospitalisation: 100% of the actual expenses.
- Medical expenses in the event of hospitalisation: 100% of the actual expenses.
- Emergency dental treatment: 100% of the actual expenses up to the limit, any one person and in all, laid down in the "Table of Limits" subject to a Deductible on each file specified in the "Table of Limits", in respect of costs resulting from emergency dental services (which could not be postponed, owing to the consequences of the Insured's pathological condition) involving the following treatments: dressing, filling, root canal work or extraction.
- Prescribing spectacles or contact lenses as a result of an Accident: if, as a result of an insured Accident, the Insured has to have spectacles or contact lenses prescribed, the Insurance Company shall meet these costs up to the limit of liability specified in the "Table of Limits".
- Maternity Expenses, and Complications of Pregnancy are payable on the same basis as any other Sickness

Cessation of payment of Medical Expenses

- **Abroad:**
Cessation of payment at the end of the Insured's stay, as per the date appearing on his/her Enrolment Application and his/her Assistance Card.
Payment shall nevertheless continue for a maximum of 90 days beyond that date, if and only if the event giving rise to the Loss occurred during the currency of the policy.
- **In France** (Metropolitan France, Principality of Monaco, Corsica, 'DOM-TOM' (overseas provinces and overseas territories).

Definitive return:

Cessation of payment as soon as the Insured returns to France.

Payment shall nevertheless continue for a maximum of 90 days from the date of the definitive return, if and only if the event giving rise to the Loss occurred during the currency of the policy.

This payment shall be made up to the limit and subject to the deductible specified in the "Table of Limits" and as a supplement to the French Social Security benefit for those who pay national insurance, and failing this, limited to the stipulated rate of the French Social Security scheme.

Temporary return:

If the Insured stays in France temporarily for a period of less than 30 consecutive days (e.g. holidays), even though his/her planned stay abroad has not ended and his/her contract is still valid, in accordance with the dates appearing on his/her Enrolment Application and Assistance Card, he/she shall benefit from the payment of medical expenses arising from an accident or an illness.

This payment shall be made up to the limit and subject to the deductible specified in the "Table of Limits" and as a supplement to the French Social Security benefit for those who pay national insurance, and failing this, limited to the stipulated rate of the French Social Security scheme.

3 – ASSISTANCE AND REPATRIATION COVER

Inception and period of cover

This cover shall attach to the Insured, in the event of an accident or illness of which he/she is a victim, 24 hours a day throughout the period of each stay during the academic year.

Intervention Conditions

For any intervention the Insured or his/her representative must contact the Assistance Provider beforehand. The contact details are given in the section "WHAT TO DO IN THE EVENT OF A LOSS" and on the Assistance Card.

In all cases, only the Assistance Provider's medical authorities shall be empowered to decide on repatriation, the choice of means of transport and the place of hospitalisation, and, if necessary, they shall liaise with the local attending physician and/or the family doctor.

Reservations shall be made by the Assistance Provider, who is entitled to ask the Insured for any unused travel tickets.

The Assistance Provider shall only be obliged to meet the costs in excess of those that the Insured ought normally to have incurred for his/her return.

Nature of benefits and coverage

Sending essential medicines abroad that cannot be found locally

The Assistance Provider shall search, on behalf of the Insured who is abroad, for necessary medicines and send them to him/her as soon as possible, within the limits of the legislation of the country where he/she is located.

The cost of these medicines shall be borne by the Insured. Treatments in progress before departure shall not be covered. Contraceptives shall not be considered to be medicines.

Sending a doctor abroad

Should it be considered necessary, both on account of the state of health of the Insured and the prevailing circumstances, the Assistance Provider shall send out a doctor or a medical team in order better to judge the measures to be taken and to organise them.

Transporting the Insured to the medical centre

The Assistance Provider shall organise and meet the cost of transporting the Insured to a more appropriate or better equipped hospital establishment.

Depending on the seriousness and circumstances, he/she shall be transported by rail (1st class), in a seat, couchette or sleeping car, ambulance or light ambulance, scheduled airline in a seat or on a stretcher, or private air ambulance.

Repatriation of the Insured to his/her home address

The Assistance Provider shall repatriate the Insured to his/her home address when he/she is in a condition to leave the medical centre. Repatriation as well as the most suitable methods shall be decided and chosen by the Assistance Provider under the same conditions as above.

Repatriation of the body in the event of death

In the event of an Insured's death occurring during the journey, the Assistance Provider shall meet the cost and organise the transportation of the Insured's body to his/her home address.

The costs of burial, embalming, the coffin and the ceremony, unless they are made obligatory by local legislation, shall not be covered under the present policy.

Provision of a travel ticket and accommodation expenses for a member of the Insured's family in the event of prolonged hospitalisation

If neither the Insured's spouse/partner nor any adult member of the Insured's family is accompanying him/her, and if his/her state of health does not allow him/her to be repatriated, and if his/her stay in a local hospital is longer than 3 consecutive days (or 48 hours if the Insured is a minor or disabled), the Assistance Provider shall make available free of charge to the Insured's spouse/partner or to a member of his/her family, resident in his/her home country, a return air ticket (economy class) or train ticket (1st class) to enable him/her to go to the Insured's bedside.

Moreover, the Assistance Provider shall organise and pay for the accommodation of that person up to the amount specified in the "Table of Limits".

Meeting the costs of extending the Insured's stay

If the Insured's state of health does not require his/her hospitalisation, if the Assistance Provider cannot bring about his/her repatriation and if the scheduled period of his/her trip has ended, the Assistance Provider shall meet the costs of extending the Insured's stay up to the amount specified in the "Table of Limits".

Likewise, the Assistance Provider shall make available to the Insured and meet the cost, up to the amount specified in the "Table of Limits", of a travel ticket, limited to an air ticket (economy class) or train ticket (1st class), to enable him/her to return home, provided that he/she cannot use the travel ticket initially provided in connection with his/her stay.

Return of persons accompanying the Insured and meeting their accommodation expenses

If the Insured is hospitalised or repatriated by the Assistance Provider, the latter shall organise and pay for the following:

- For the Insured's spouse/partner and/or children, or for a maximum of two members of his/her Family or for one person without any family connections, beneficiaries under the present policy, entered on the same Enrolment Application as the Insured's and travelling with him/her.
 - The costs of an early return Home or to the place of burial, limited to an air ticket (economy class) or train ticket (1st class), provided that the travel ticket initially provided in connection with the stay of such persons cannot be used.
 - The costs of extending the Stay of such persons up to the amount specified in the "Table of Limits".
- For a member of the Family or close relative of the Insured, residing in his/her home country, in order to take charge of and take back to their Home the Insured's minor or disabled children, if he/she is travelling alone with them:
 - A return air ticket (economy class) or rail ticket (1st class).
 - The accommodation expenses of that person up to the amount specified in the "Table of Limits".

Early return of the Insured

In the event of death or hospitalisation lasting more than 48 consecutive hours of a member of the Insured's family, the Assistance Provider shall make available and pay for a travel ticket, limited to an air ticket (economy class) or train ticket (1st class), to enable him/her to return home, provided that he/she cannot use the travel ticket initially provided in connection with his/her journey.

Legal assistance abroad

If the Insured is imprisoned or threatened with imprisonment, provided that the acts of which he/she is accused are not liable to punishment for a criminal act in accordance with local legislation, the Assistance Provider shall pay the costs of a lawyer up to the amount specified in the "Table of Limits".

Bail bond

If the Insured is imprisoned or threatened with imprisonment, provided that the acts of which he/she is accused are not liable to punishment for a criminal act in accordance with local legislation, the Assistance Provider shall advance funds for the bail bond required from the Insured up to the amount specified in the "Table of Limits".

For the reimbursement of that sum, the Assistance Provider shall grant the Insured a period of three months from the date of the advance. If the bond is refunded before the end of that period by the country's authorities, it must immediately be returned to the Assistance Provider. If the Insured is summonsed before a court and fails to appear, the Assistance Provider shall immediately demand reimbursement of the bail bond which the Insured is unable to recover owing to his/her non-appearance. Legal proceedings may be brought if the bail bond is not repaid within the specified period.

Sending urgent messages

At the express request of the Insured, the Assistance Provider shall pass on 24 hours a day to their addressee in France messages of an urgent and strictly personal nature.

Advancing funds abroad

In the event of loss or theft of the Insured's bank cards, his/her identity papers (such as passport, visa, identity card, etc.) and/or his/her return travel ticket, the Assistance Provider shall make available to the Insured a maximum sum specified in the "Table of Limits" in order to help him/her replace them.

In return, the Assistance Provider shall ask him/her at the same time for a financial guarantee in France.

Search and rescue expenses

The Insurance Company shall reimburse, up to the amount specified in the "Table of Limits", the search and rescue expenses (including the use of sledges and helicopters) relating to the operations organised by civil or military rescuers or organisations specialising in the obligation of intervening as a result of the disappearance or accidental bodily injury of the Insured.

Only expenses incurred by organisations authorised to come to the aid of the insured and which have been billed to him/her may be reimbursed.

4 – DAILY BENEFIT COVER IN THE EVENT OF HOSPITALISATION

If an Insured is the victim of an insured accident or illness and his condition requires Hospitalisation, the Insurer shall pay the Insured a benefit specified in the "Table of Limits", for each day spent in hospital, for a maximum period of three hundred and sixty-five days.

THE PERSONAL ACCIDENT COVER

Nature of the cover

A capital payment in the event of accidental death In case of death occurring immediately or within 2 years from the consequences of a covered accident, the Insurer agrees to pay the Recipient(s) the capital indicated in " Table of limits " . The capital beneficiary is the spouse of the insured, failing children of the Insured, failing the legal right holders of the Insured. A capital payment in case of accidental disability When an Insured suffers a covered accident and is medically established that persists partial or total permanent disability, the insurer pays the insured capital indicated in " Table of Limits " multiplied by the degree of disability of the insured, in accordance with Code disability Scale for Accidents at Work in accordance with the law of 30 October 1946 under the Code of Social Security. The Insured can not demand any compensation before disability has been recognized, before full consolidation. Consolidation means the date from which the state of the Insured is considered stabilized from a medical point of view and there are permanent sequelaes. Accumulated allowance No accident can give rise simultaneously to the payment of death benefits and accidental disabilities.

However, if after having received compensation resulting from a covered accident subsequent disability, the Insured dies within two years of the action of the same accident, the Insurer shall pay to the beneficiary (s) the capital provided in case of accidental death after deduction of compensation already paid for disability.

5 – COVER FOR “NON-OCCUPATIONAL LIFE” LIABILITY OUTSIDE THE HOME COUNTRY

Insured interest

The Insurer shall cover the Insured against the financial consequences of the liability that it may incur under current legislation or case-law owing to bodily injury, property damage or consequential financial loss caused to third parties.

Cover shall only attach to loss or damage resulting from an act in his/her non-occupational life committed by the Insured during a professional assignment outside his/her home country.

Limit of liability

This is fixed at Six Hundred Eighty Five Thousand dollars (\$685,000) any one loss for all bodily injuries, property damage and consequential financial losses combined – upper limit reduced to One Million Five Hundred Thousand dollars (\$1,500,000) any one loss for loss and damage occurring or claims made in the USA or CANADA (including their territories or possessions), subject to the following sublimits:

- Food Poisoning: Two Million Fifty Five Thousand dollars (\$2,055,000) any one insurance year.
- Property Damage and Consequential Financial Loss: Two Million Fifty Five Thousand dollars (\$2,055,000) any one loss, having applied a deductible on each loss of One Hundred and Ten dollars (\$110).

This amount shall form the limit of the Insurer's liability for all of the losses or damage arising from the same initial cause, irrespective of the number of victims.

Should these losses or damage manifest themselves over more than one insurance year, the loss shall attach to the insurance year during which the first manifestation of the losses or damage occurred.

This amount shall form the limit of the Insurer's liability for all of the losses attaching to the same insurance year, it being specified that:

- The limits of liability fixed in this way shall include inquiry, investigation, loss adjustment and lawyer's expenses and fees as well as the costs of litigation, and shall be reduced and finally exhausted by any out-of-court or judicial settlement of indemnity or expenses and fees.
- In the event of the limit of liability "any one insurance year" being exhausted before expiry of the insurance year, cover can only be reinstated for losses subsequent to the signing of an endorsement placing on record the agreement of the parties on this point and fixing the additional premium resulting therefrom.
- The limit of liability "any one insurance year" shall be reinstated automatically and completely on the first day of each insurance year.
- And notwithstanding the present stipulations, the right to cancel enjoyed by the parties, in accordance with the law or the policy, shall continue to apply.

Time restriction affecting policy cover

The cover triggered by the Prejudicial Event shall protect the Insured against the financial consequences of losses where the Prejudicial Event occurs between the initial inception of cover and its cancellation or expiry date, and this, irrespective of the date of the other features constituting the loss.

SECTION 4 - EXCLUSIONS

1 – EXCLUSIONS COMMON TO ALL SECTIONS OF COVER

The following shall always be excluded from all policy covers:

Accidents occurring in the following circumstances :

- If the Insured participates in brawls (except in the case of self-defence), crimes or bets of any kind.
- You are not covered under this policy if you are on any official government or police database of suspected or actual terrorists, members of terrorist organisations, drug traffickers or illegal suppliers of nuclear, chemical or biological weapons.

2 - EXCLUSIONS SPECIFIC TO LOSS, THEFT OR DAMAGE TO BAGGAGE COVER

Apart from the exclusions specified in the Section “Exclusions common to all sections of cover”, the following shall never be covered:

- Documents, identity papers, credit cards, magnetic cards, travel tickets and vouchers, cash, certificates and securities, keys, skis, bicycles, sailboards, boats or any other means of transport, professional equipment, musical instruments, objets d'art, antiques, collections, goods, spectacles, contact lenses, prostheses and appliances of all kinds, clothing or accessories worn by the Insured, perishable goods and foodstuffs.
- Losses and damage caused by normal wear and tear, depreciation and inherent defects in the item.
- Poor handling of the item attributable to the Insured or to any other person.
- Poor or defective inner or outer packaging.
- If items are left unattended in a public place or in unlocked premises commonly made available to several occupiers.
- Loss or damage resulting from confiscation, seizure or destruction by order of an administrative authority.

3 - EXCLUSIONS SPECIFIC TO ASSISTANCE, REPATRIATION AND MEDICAL EXPENSES ABROAD COVERS

Apart from the exclusions specified in the Section “Exclusions common to all sections of cover”, the following shall never be covered:

- The costs of burial, embalming and the ceremony, unless they are made obligatory by local legislation.
- Costs incurred by the Insured without the prior agreement of the Assistance Provider.
- The costs of meals, hotels, travel, road tolls, fuel, taxi or customs, except for those included under the cover.
- Acts liable to criminal penalties in accordance with the legislation of the country in which the Insured is located.
- Abortions and their consequences, except in the event of medically recognised necessity or as a result of an insured Accident or Illness, treatments relating to infertility.
- Courses of treatment at a spa, rehabilitation, costs of spectacles, contact lenses, prostheses of all kinds,
- The costs of transplanting organs not made necessary by an insured accident or illness.
- The costs of cosmetic or reconstructive surgery, sessions of acupuncture, physiotherapy, chiropractic or osteopathy not resulting from an insured accident or illness.
- Vaccination costs except those mandated by local law.
- The costs of treatments not prescribed by a qualified medical authority.
- The lack of pathology.

4 - EXCLUSIONS SPECIFIC TO PUBLIC LIABILITY COVERS

- Loss or damage caused by the Insured during hunting.
- Loss or damage caused by the Insured in his/her home country.
- Loss or damage occurring during the use of motor vehicles or traction units, sailing or motor boats, aircraft or riding animals which the Insured or the persons for whom he/she is legally liable owns, drives, rides or keeps.
- Property damage resulting from fire, explosion or water damage if it occurs in the premises of which the Insured is the owner or occupier.

- Any consequences of contractual commitments undertaken by the Insured in so far as the obligations resulting therefrom exceed those that are binding on him/her in accordance with ordinary law.
- Fines.
- Judicial compensation by way of a penalty, usually known under the name of PUNITIVE or EXEMPLARY DAMAGES and generally defined as compensation supplementing the making good of the actual loss, which may be awarded to victims by the courts of the USA or CANADA, when they consider that the perpetrator of the loss or damage behaved in an "antisocial" or "extremely negligent" way or indeed "deliberately disregarded its consequences".

Cover shall not apply to loss or damage:

- Caused to property, including animals, controlled, managed, kept or used by the Insured, even if it/they is/are entrusted to him/her in connection with a voluntary activity.
- Caused to property, objects, products or animals sold by the Insured.
- Resulting from the Insured's participation in riots, civil commotion, attacks, acts of terrorism or sabotage.

SECTION 5 – PROCEDURE IN THE EVENT OF LOSS

NOTIFICATION OF LOSS

For Assistance services and the direct payment of Hospitalisation expenses :

- It is necessary, prior to any intervention, exclusively to contact the Assistance Provider.
- State the number of the present insurance policy, the agreement number and the Insured's identification number appearing on the Assistance Card.

After verification, the Assistance Provider shall issue an acceptance number. Payment of the expenses shall then be made directly to the hospital by the Assistance Provider.

Contact details of the Assistance Provider for assistance services and payment of hospitalisation medical expenses exclusively

AVA ASSISTANCE

Telephone:

- from abroad + 33 1 49 02 42 11
- from France 01 49 02 42 11

AIG Travel

3300 Business Park Drive
Stevens Point, WI 54482
+ 1 817 826 7090

Exceptional circumstances

The Assistance Provider cannot be held liable for delays or impediments in the performance of services in the event of strikes, riots, civil commotion, reprisals, restrictions on free movement, any act of sabotage or terrorism, civil or foreign war, release of heat or radiation resulting from the disintegration of atomic nuclei, radioactivity, or other cases of unforeseeable circumstances or force majeure.

For all other policy covers:

In order to benefit as soon as possible from his/her indemnity, the Insured or his/her legal representative must, under threat of forfeiture, report any loss likely to affect the policy covers from the time that he/she becomes aware of same:

- within 5 working days in the event of loss of, theft of or damage to Baggage,
- within 15 working days for the reimbursement of Medical Expenses without hospitalisation, "Personal Accident", "Public Liability Abroad".

In the event of non-notification or notification after the deadline, cover shall no longer be granted if the Insurer establishes that the delay caused it a loss, unless the Insured or his/her representative proves that, as a result of unforeseeable circumstances or force majeure, it was impossible for him/her to report the loss within the period laid down.

If the Insured or his/her representative intentionally uses inaccurate documents or fraudulent means, he/she shall entirely forfeit all entitlement to any indemnities. The same applies in the event of non-disclosure in the loss notification, tending to exaggerate or misrepresent the consequences of the accident or illness, to disguise its causes or to prolong its consequences.

Should the Insured refuse without valid grounds to submit to an examination by the Insurance Company's doctors and/or experts and if, after a notice given 48 hours in advance by registered letter, he/she persists in his/her refusal, he/she shall forfeit all entitlement to any indemnity for the loss in question.

Contact details of the centre for the notification and management of claims except for Assistance and Medical Expenses in the case of Hospitalisation

- For medical expenses without hospitalisation exclusively

AVA Assurances Voyages

**Address: 25 rue Maubeuge
75009 PARIS, FRANCE**

sinistres@ava.fr

**Telephone : from France: 01.53.20.44.23
from abroad: 33.1.53.20.44.23
Fax : 01.42.85.33.69
from abroad: 33.1.42.85.33.69**

DOCUMENTS NECESSARY FOR THE SETTLEMENT OF THE LOSS

In all cases, the Insurer shall necessarily require the following items to draw up the File:

- The identification number of the Insured and the policy number.
- A copy of the Enrolment Application for the present policy.

In addition, depending on circumstances, the Insurer shall also require the following items:

For loss, theft or damage to baggage cover:

- Copy of the complaint document in the event of theft with mugging, lodged with the competent local authorities, that same day or at the latest within 48 hours following the theft.
- Copy of the notification of loss, theft or total or partial destruction of the Baggage, sent to the air carrier.
- Original and nominative bills for lost, stolen or damaged items.
- The letter of compensation from the air carrier.

In the case of damaged property, the Insured may at any moment be asked to prove the damage, either by sending the damaged property to the management centre or by producing proof of the repair invoice for the aforementioned property.

For medical expenses without hospitalisation cover:

- The original supporting documents for the expenses.
- The medical file completed by the doctor.

For personal accident cover:

An affidavit giving details of the circumstances of the Accident and the name of any witnesses and if applicable, a report from the competent local authorities establishing the circumstances of the Accident. In the event of a road traffic Accident, it should be specified whether the Insured was the driver or a passenger in the vehicle.

In the event of death:

- A death certificate.
- A medical certificate recording and specifying the cause of death.
- An individual record of civil status, certified as true for each of the beneficiaries or assignees.

In the event of Permanent Disablement:

- A medical certificate giving an initial assessment.
- A disablement notice from Social Security placing on record the Permanent Disablement.

In the event of disappearance: it is agreed that if, on expiry of a minimum period of twelve months, having examined all the available evidence and proof, the Insurer has no reason not to presume that an Accident has occurred, in that case

the Insured's disappearance shall be deemed to constitute an event likely to lead to a claim under the present policy. Among other things, it is agreed that if, at any time, after the beneficiary(-ies) has/have been paid the flat-rate sum insured in settlement of the claim made, it is discovered that the Insured is still alive, in that case any sum paid by the Insurer must be returned to it.

For public liability cover:

- An affidavit giving details of the circumstances and consequences.
- Any correspondence, documents, summonses, legal letters concerning the loss.
- Also advise of any prosecutions or inquiries in which the Insured may be involved concerning the reported loss.

The Insured cannot propose any agreement, undertaking, offer, payment or indemnity without the written agreement of the Insurer.

For interruption of studies cover:

- The original invoices for the costs of the Insured's course of study.
- All the original documents and information proving the basis of his/her claim.

If additional medical documents or any other supporting document, as per the coverage in question, prove necessary for the settlement of the Loss, the Insured shall be personally alerted by the Claim Management Centre or the Insurer.

SETTLEMENT OF CLAIM

Upon the occurrence of the risk, the Insurance Company must perform within the agreed time limit the service determined by the policy and that shall be the limit of its obligation (Art L 113-5 of the Insurance Code).

The indemnity or benefit shall be paid at the registered office of the Insurance Company in France or of its authorised representative.

Following agreement between the parties, the indemnity or benefit shall be payable without interest within a period of 10 days after it is determined. Failing an agreement, payment shall be made within the same period following an enforceable court decision. Payment of the indemnity shall be final and shall release the Insurance Company from any subsequent recourse or appeal relating to the loss or its consequences.

Expert assessment

The loss or damage shall be evaluated by negotiation or, failing this, by an out-of-court expert's investigation, subject to the respective rights of the parties. Each of the parties shall choose an expert. If the experts thus appointed fail to reach an agreement, they shall choose a third expert. The three experts shall operate by mutual agreement and by a majority of votes. If one of the parties fails to appoint its expert, or if the two experts fail to agree on the choice of the third one, the appointment shall be made by the commercial court in the judicial district in which the loss occurred. This appointment shall take place on a simple request by the more diligent party made at the earliest 15 days after sending the other party a registered letter giving formal notice, with advice of delivery. Each party shall pay the costs and fees of its expert and, if necessary, half the fees of the third expert and of the costs of his/her appointment.

Independent aggravation of the accidental or pathological event

Whenever the consequences of an accident or an illness are aggravated by an empirical treatment, or by the Insured's negligence or refusal to submit to the medical treatment necessitated by his/her condition, the benefit shall be calculated not on the actual consequences of the case, but on those that would have been experienced in a normal healthy subject undergoing a rational and appropriate medical treatment.

SECTION 6 – GENERAL PROVISIONS

Penalty in the event of fraudulent misrepresentation

Any deliberate non-disclosure, omission or inaccuracy in the declaration of the risk shall be penalised, even if it had no effect on the loss in accordance with the conditions laid down by articles L 113-8 and L 113-9 of the Insurance Code.

Time-bar

In accordance with articles L 114-1 and L 114-2 of the Insurance Code, any actions shall be time-barred two years after the event giving rise to it.

Multiple insurances

The Insured can under no circumstances enrol several times on the present policy for the same period. Should this occur, the Insurance Company's liability shall, in any event, be limited to a single enrolment.

Control Authority

AIG Europe Limited is authorised by the UK Financial Services Authority, 25 The North Colonnade, Canary Wharf, London E14 5HS. In some or all respects, the regulatory systems applying in other countries where AIG Europe Limited

does business will be different from that of the United Kingdom. The conduct of business in France by the French branch of AIG Europe Limited is subject to applicable French laws and regulations.

Governing law and jurisdiction

This policy is governed by French law. The contracting parties hereby agree to submit any disputes to the French courts and waive their right to take proceedings in any other country.

Data Protection (French law no. 7801 of 06/01/78)

Personal data collected by the Insurer will be used for the purpose of underwriting as well as policy and Claims handling. For the same purpose such information may be communicated to our agents, service providers which may be situated outside the EU. To ensure safety and adequate protection of the data, such transfers have been authorised by the CNIL and protection is mainly obtained through the standard contractual clauses of the European Commission. Moreover for assistance services, in order to provide such services and control their quality, telephone conversation between the insured and the assistance company may be recorded. The personal data which will be collected during such calls are necessary for the assistance services to be provided. Those information are exclusively for the internal use of the assistance company and of the persons involved in the Claim handling within their respective roles.

Pursuant to law n°78-17 dated 6th January 1978, as modified, data subjects can exercised their rights of access, modification and objections by contacting us at AIG, Service Clients, Tour CB-21 92040 La Défense Cedex and providing us with their file reference together with a copy of their identity card. They can also object, by letter sent at the above address, to their personal data being used for marketing purposes. To learn more about the insurer's Privacy Policy please go to www.aig.com/fr-protection-des-donnees-personnelles

Complaints

In the event of dissatisfaction in relation to the finalisation or the execution of this contract, the Insured can make a complaint by writing to his/her usual contact at the Insurer or to « service clients » at:

AIG
Tour CB21
92040 Paris La Défense Cedex

The complaint will have to indicate its subject matter and the contract number to which it refers. The policy of the Insurer in relation to complaint handling is available on the Insurer's web site at: <http://www.aig.com>. Should the disagreement persists after a final response has been given by the insurer, the complainant may, after exhaustion of all available internal remedies, and without prejudice to his right of filing a legal action, write to the "ombudsman" of the Federation of French Insurer at : Médiateur de la Fédération Française des Sociétés d'Assurances BP290, 75425 PARIS CEDEX 09 FRANCE.