

GENERAL TERMS AND CONDITIONS FOR ASSISTANCE SERVICES AND INSURANCE COVERAGE

This collective insurance contract has been subscribed by AVI INTERNATIONAL with EUROPE ASSISTANCE, also acting in the name and on behalf of its Irish branch, EUROPE ASSISTANCE SA IRISH BRANCH.

AVI International – Les Assurances de Paris, simplified joint stock insurance and reinsurance brokerage company with a share capital of 100,000 euros, registered with the ORIAS under n° 07 000 002 and with the Paris company registration office under the number 323 234 575, with its headquarters at 40-44, rue de Washington, 75008 Paris.

EUROPE ASSISTANCE, a French company with a share capital of 35,402,786 €, registered at the Nanterre company register office under the number 451 366 405, company governed by the French Insurance Code having its headquarters at 1 Promenade de la Bonnette – 92230 GENNEVILLIERS.

Also acting in the name and on behalf of its Irish branch, of which the trading name is EUROPE ASSISTANCE SA IRISH BRANCH, and of which the main establishment is at 4th Floor, 4-8 Eden Quay, Dublin 1, D01 N5W8, Ireland, registered in Ireland under certificate n° 907089.

TABLE OF COVERAGE

COVERAGE	COVERAGE AMOUNTS AND LIMITS
MEDICAL COSTS in a foreign country or the country of residence (if included in the special terms and conditions)	
In the event of hospitalization: Mandatory call to the Assistance Centre	Maximum entire world: 1,000,000 € / 1,100,000 \$ Number of events: unlimited Excess per claim: NONE
Other than hospitalization Up to 100% of real costs	Maximum entire world: 1,000,000 € / 1,100,000 \$ Number of events: unlimited Excess per claim: NONE
Psychiatric and psychological care:	
Trip less than 3 months	Not covered
Trip from 3 to 6 months	Maximum per person: 300 € / 333 \$
Trip over 6 months	Maximum per person: 600 € / 666 \$
Reeducation, kinesitherapy, chiropractic:	
Trip less than 3 months	Maximum per person: 200 € / 222 \$
Trip from 3 to 6 months	Maximum per person: 200 € / 222 \$
Trip over 6 months	Maximum per person: 400 € / 444 \$
Following an accident	Real costs
Emergency dental care:	
Trip less than 3 months	Maximum per person: 200 € / 222 \$
Trip from 3 to 6 months	Maximum per person: 400 € / 444 \$
Trip over 6 months	Maximum per person: 800 € / 888 \$
Dental care consecutive to an accident (orthodontic treatment)	Maximum per person and per tooth: 420 € / 462 \$
Optician expenses (spectacles/contact lenses) consecutive to an accident	Maximum 420 € / 462 \$
MEDICAL ASSISTANCE AND REPATRIATION	
Dispatch of essential medication not available locally	Real costs
Repatriation of the policy holder to their home	Real costs
Return of an accompanying policy holder	1 st class rail travel or economy class flight
Payment of a travel ticket for one or two of the policy holder's family members (in the event of extended hospitalization or for the identification of the policy holder's body)	Maximum per person: 1,400 € / 1,540 \$ if hospitalization is in excess of 3 days 2,800 € / 3,080 \$ if hospitalization is in excess of 7 days (two persons)

Accommodation expenses for one or two members of the family (in the event of hospitalization or for the identification of the policy holder's body)	70 € / 77 \$ per night limited to 1,050 € / 1,155 \$ 105 € / 115 \$ per night limited to 1,575 € / 1,732 \$ (for both persons)
Payment of the extended trip costs for the policy holder	150 € / 165 \$ per night limited to 1,500 € / 1,650 \$ maximum total First class train travel or economy class flight
Payment of the extended trip costs for the accompanying party	150 € / 165 \$ per night limited to 1,500 € / 1,650 \$ maximum total First class train travel or economy class flight
Repatriation of the remains in the event of the death of the policy holder	Real costs
Coffin costs in the event of the death of the policy holder	2,000 € / 2,200 \$
Early return of the policy holder in the event of the hospitalization or death of a family member	One-way ticket (economy class) for trips of less than 5 months Return ticket (economy class) for trips longer than 5 months
Legal assistance in a foreign country	Maximum per policy holder: 3,000 € / 3,300 \$
Advance of bail in a foreign country	Maximum per policy holder: 7,500 € / 8,250 \$
Advance of funds	Maximum per policy holder: 1,000 € / 1,100 \$
Transmission of urgent messages	Real costs
Search and rescue costs	Maximum per policy holder: 2,000 € / 2,200 \$ Maximum per event: 15,000 € / 16,500 \$
BAGGAGE COVER	
Baggage loss, theft or damage	Maximum per policy holder: 3,000 € / 3,330 \$ Limit per valuable item: 350 € / 385 \$ per item Maximum valuables: 700 € / 770 \$
Baggage delayed over 24 hours	Excess per claim: 24 hours Maximum 200 € / 222 \$ per person And Maximum 1,000 € / 1,100 \$ per event
PERSONAL ACCIDENT	
Death benefit	Amount per policy holder: 15,000 € / 16,650 \$
Permanent accidental disability benefit	Maximum per policy holder: up to 100,000 € / 111,000 \$ Relative excess for disability: NONE
CIVIL LIABILITY	
Private civil liability in a foreign country	Maximum physical injury liability: 1,000,000 € / 1,110,000 \$ Maximum property liability: 500,000 € / 555,000 \$

	Legal assistance included
DELAYED TRANSPORT	
In the event of a delay of more than 24 hours compared to the scheduled time	<p>Excess per claim: 24 hours</p> <p>Compensation amount: 70 € / 77 \$ per additional 24 hours</p> <p>Maximum: 420 E / 462 \$ per person</p>

* All this cover has been calculated in euros and converted to USD using an exchange rate of **1 € = 1.11 \$ US**. These amounts may vary depending of fluctuations in the exchange rate during the cover period.

SOME ADVICE...

BEFORE TRAVELLING TO A FOREIGN COUNTRY

- Check your contract to make sure it covers the country you are travelling to and the length of your trip.
- Remember to take the forms for the length and type of trip you are going on, as well as for the country you are travelling to (there is specific legislation for the European Economic Area). These different forms can be obtained from your local Health Service so that, if you fall ill or have an accident, your medical costs will be directly covered by the Health Service.
- When you travel to countries that are outside the European Union and the European Economic Area (EEA), before leaving you should find out whether this country has a social security agreement with your Health Service. To do this, you must ask your Health Service whether you enter the scope of application of the agreement and whether you have any formalities to complete (forms, etc.).
To obtain these documents, contact the relevant organisation before your departure.
- If you are taking a treatment, remember to take your medication with you and check on their transport requirements depending on your means of transport and destination.
- As we cannot be a substitute for emergency services, and especially if you are going to take part in physical or motorised activities that have an element of risk, or if you are travelling to an isolated area, we recommend that you first make sure that an emergency rescue system has been set up by the appropriate authorities in the country to answer any possible rescue requests.
- If you lose your keys, or if they are stolen, it might be important to have their number to hand. Make sure you note these numbers down.

Similarly, if your identification documents or your means of payment are lost or stolen, it is easier to replace them if you have made copies of them and noted down your passport, identity document and bank card numbers, and if you keep them separate from the originals.

WHEN ON SITE

- If you fall ill or are injured, contact us as quickly as possible, after having called the emergency services, which we cannot substitute.

CAUTION

- You should read the General terms and conditions carefully. They detail the rights and duties of each party, and answer any questions you may have.
- Some pathologies may be a limit to the contract's application conditions. We advise you to read the contract General terms and conditions, and more especially section 8.5. "What are the general exclusions applicable to the contract?" very carefully. "
- Your **AVI ASSISTANCE** contract is composed of the 2 following elements
 - these General terms and conditions: their purpose is to define the conditions covering assistance services and insurance cover and how they are applied, as well as the associated exclusions with regards to the Policy holders of the AVI ASSISTANCE contract subscribed on their behalf by the Subscriber,
 - Special terms and conditions: these summarise what the Subscriber has declared, the cover and the subscribed zones, as well as the cover amounts applicable to Policy holders.

Request the detail of this information from the Subscriber, who has a duty to provide it to you.

In order to apply, the services and cover described below must have been subscribed to and indicated in the Special terms and conditions.

1. INSURANCE AND ASSISTANCE GENERALITIES

1.1. PURPOSE OF THE CONTRACT

The purpose of these General terms and conditions applicable to the insurance/assistance contract signed between EUROP ASSISTANCE (a company governed by the French Insurance Code) and the Subscriber, is to define the rights and duties of EUROP ASSISTANCE, the Subscriber, and the Beneficiaries defined below.

They determine the services covered and provided by EUROPE ASSISTANCE to the Beneficiary Policy holders:

- Of contract n° **IB1600283SP** for subscription to the Security Passport contract
- Of contract n° **IB1600283SPG**, for subscription to the “Major Risks” option.

It has previously been stated that the Policy-holding Beneficiary who signs up to this contract may have reason to stay in a foreign country other than their country of residence for a previously determined and limited period of time, for the purpose of undertaking language studies, training courses or working holidays.

The purpose of this contract is to cover the Policy holder, within the limits and conditions defined below, during a trip to a foreign country made in the framework of their studies, a language trip, a school exchange programme, as an au pair, for an internship or a tourist trip.

The cover for this contract is applicable in the country of residence for a maximum of 30 days on condition of having a return ticket.

Nevertheless, the Insurer does not have a duty to provide insurance cover if doing so exposes it to:

- a sanction, prohibition or restriction resulting from United Nations resolutions;
- to commercial or economic sanctions resulting from the application of European Union, United Kingdom or United States laws and/or regulations.

It is agreed that the cover and services below cannot be subscribed to independently of each other:

- Baggage loss, theft and damage and Delays to baggage
- Refund of Medical Costs following a covered accident or illness.
- Assistance, Repatriation following an accident or illness.
- Death or permanent disability following a covered Accident.
- Civil liability in a foreign country.
- Delayed transport

In the event of a subscription to the “Major risk” option, the Policy holder will also be covered for the following risks:

- **MANUAL OR PHYSICAL ACTIVITY** whether paid or not, in the context of a training course with a company or laboratory. Injuries to the Policy holder consecutive to an accident that occurred during this training course will be covered as subsidiary and complementary cover when the hosting company or training session tutor do not have insurance, or have insufficient insurance cover, especially an Excess.

- **DANGEROUS SPORTS:** Only the sports listed in appendix 1 are covered. Damage consecutive to the exercise of hunting or consecutive to the participation in official competitions and their qualifying rounds, as well as attempts to break records remain excluded. In the event of the Policy holder having an accident while practising a sport in a club, the Insurer will intervene after the Policy holder's strops club coverage has been fully exhausted.

1.2. DEFINITIONS

1.2.1. Definitions common to all the assistance services and insurance cover

For the application of this contract, the terms below are defined as follows:

- **Policy holder/Beneficiary**

A Policy holder/Beneficiary is:

- Any physical person staying in a foreign country who has signed this contract with the Subscriber, and whose surname and name feature on the subscription form or on the list of participants supplied by the tour operator and on the insurance card, and who has paid the corresponding premium,

In this contract, Policy holders are also referred to as "you".

- **Accident (to the person)**

A sudden and unexpected event caused by the sudden effects of an external factor suffered by the Policy holder and not intended by the Policy holder.

- **Assault**

Any physical injury, not intended by the policy holder, resulting from the deliberate, sudden and brutal action of another person or group of persons.

- **Subscriber**

Refers to AVI International

- **Insurance/Assistance**

The insurance cover and assistance services are provided by EUROPE ASSISTANCE, a company governed by the French Insurance Code, a joint stock company with a share capital of 35,402,786 €, 451 366 405 RCS Nanterre, with its company headquarters at 1, promenade de la Bonnette, 92230 Gennevilliers also acting in the name and on behalf of its Irish branch of which the trading name is EUROPE ASSISTANCE SA IRISH BRANCH and of which the main establishment is at 4th Floor, 4-8 Eden Quay, Dublin 1, D01 N5W8, Ireland., registered in Ireland under certificate N° 907089.

In this contract, EUROPE ASSISTANCE is referred to by "us" or "we".

- **Act of terrorism**

Any violent, criminal or illegal act committed against people and/or property in the country in which you are travelling or in your country of residence in the case of a temporary return of less than 30 days, within your contract's validity dates, the purpose of which is to seriously threaten public order through intimidation and terror, and which is the subject of media coverage.

This act of terrorism must be recognised as such by the French Ministry of foreign and European affairs.

- **Baggage**

The Policy holder's suitcases, trunks, and hand baggage and their content, as long as the contents are clothing and personal effects carried by the Policy holder for the covered trip, or objects purchased during the trip.

- **Beneficiary**

The Policy Holder for all cover except death cover. In the event of death, the Beneficiary is the non-separated spouse or partner, or failing this their children both born and unborn, and failing this the Policy holder's legal beneficiaries.

- **Claim declaration and management centre**

AVI INTERNATIONAL, mandated by the Insurer

- **Collective event**

A single event having a single cause (same location, same date) generating several claims from the Policy holders of the same Subscriber.

- **DROM**

DROM refers to Guadeloupe, Guyana, Martinique, Mayotte and Reunion.

- **Emergency dental care**

This refers to the relief of pain relative to a tooth or gum infection that was contracted and begun after the effective arrival date in the host country and requiring emergency care.

- **Event**

Any situation defined by these General terms and conditions to be a cause of a request to the Insurer/Assistance to provide cover.

- **Excess**

The share of the costs that remains at your expense.

- **Family member**

A family member is the spouse, civil partner or usual partner living under the same roof, the Policy holder's children, father, mother, parents-in-law, brothers and sisters.

- **Foreign country**

The term foreign country covers all countries except your country of residence.

- **France**

France refers to metropolitan France, Monaco and French overseas territories and DROM.

- **Home address**

Your main and usual place of residence declared as such on your income tax returns filed before your departure abroad is considered to be your Residence.

- **Hospitalization**

Any admission of a Policy holder to hospital centre (hospital or clinic) proven by a hospitalization form prescribed by a medical doctor, consecutive to an Illness or Accident and requiring at least one night in the establishment.

- **Illness**

A pathological condition diagnosed by a medical doctor, which is of a sudden and unforeseeable nature and requiring medical attention.

- **Insurance card**

The insurance card issued to each Policy holder by AVI INTERNATIONAL, on which features their surname and first name, the trip start and end dates, the identification number, policy number and assistance centre phone numbers.

- **“Major risk” Option**

When the major risk option has been subscribed to, it covers the following situations:

- In the context of a manual or physical activity, whether paid or not, in the context of a training course in a company or laboratory, injuries to the Policy holder consecutive to an accident that occurred during a training course will be covered as subsidiary and complementary cover when the hosting company or training session tutor do not have insurance, or have insufficient insurance cover, especially an Excess.
- Use of a motorcycle or motorised vehicle: use as the driver or the passenger of all two or three wheeled vehicles.
- The practise of a dangerous sport listed in appendix 1. In the event of the Policy holder having an accident while practising a sport in a club, the Insurer will intervene after the Policy holder's strops club coverage has been fully exhausted.

- **Natural Disaster**

A natural phenomenon such as an earthquake, a volcanic eruption, a tidal wave, a flood or a natural disaster caused by the abnormal intensity of a natural agent, and recognised as such by the public authorities in the country in which it occurs.

- **Place of residence**

Your main and usual place of residence in your country of residence is considered to be your Place of residence.

- **Pre-existing conditions**

Any event, the origin of which is a pre-existing illness and/or injury that has been diagnosed and/or treated by continuous hospitalization, day hospitalization or outpatient hospitalization during the 6 months prior to his/her departure to the trip cannot be covered, whether the event is the appearance or the deterioration of the said condition.

- **Property made available**

Movable or immovable property belonging to third parties of which the Beneficiary has the temporary use.

- **Territoriality**

Entire world.

- **Travel**

. All your travel, both inside and outside your destination country, not exceeding 12 consecutive months, renewable.

- **Trip**

Trip means the period the Policy holder stays in a Foreign country or in the country of residence (a maximum period of 30 days on condition of having a return ticket) for which the dates and destination are on the Subscription form.

- **Valuables**

Sports equipment, jewellery, objects made from precious materials, precious stones, pearls, watches, furs, photographic equipment, film making equipment, computers or mobile phones, recording or sound or image production equipment and their accessories.

1.2.2 Definitions specific to insurance coverage

- **Claim**

A claim is any unexpected event of a type that is included in the Policy holder's cover under by this contract.

For private civil liability, all the complaints connected to a single generating cause or originating from the same initial technical cause are one and only one claim, including if there are several third parties.

- **Collective event**

A single event having a single cause (same location, same date) generating several claims from the Policy holders of the same Subscriber.

- **Consecutive immaterial damage**

Any financial prejudice resulting from the loss of the benefit of a right, the interruption of a service provided by a person or property, the loss of a benefit which is the consequence of covered physical injury or damage to property.

- **Damage to property**

Any deterioration, damage or destruction, either total or partial, or disappearance of an object.

- **Obsolescence**

The depreciation in the value of goods on the day of the Claim, due to their age.

- **Physical injury**

Any physical injury (injury, death) not voluntarily suffered by a physical person.

- **Serious accident**

A sudden and unexpected event caused by the sudden effects of an external factor suffered by the Policy holder, not intended by the victim, and resulting in the impossibility of the Policy holder from travelling by their own means

- **Wear and tear**

The depreciation in the value of goods on the day of the Claim, from their use or their maintenance conditions.

1.3. WHICH TYPES OF TRIP ARE COVERED?

The assistance services and insurance cover provided by the contract described in the following sections apply to all trips to a Foreign country in the framework of a language study trip, an internship, study trip or private travel for a maximum of 12 months, renewable, during the Beneficiary's coverage period.

It is the Subscriber's duty to check that the Policy holders meet the subscription conditions defined in these General terms and conditions.

1.4. WHAT IS THE CONTRACT'S GEOGRAPHICAL COVERAGE?

The assistance and insurance coverage applies to the whole world. Exceptionally, some services and coverage applies in the Place of residence for a maximum of 30 days on condition of having a return ticket.

EXCLUSIONS: in general, countries in a state of civil war or at war with a foreign country, in a state of recognised political instability, or subject to popular uprisings, riots, acts of terrorism, reprisals, restriction to the free movement of persons and property (for whatever reason, especially health, security, meteorological, etc.) or the disintegration of the atomic core or any radiation from a radioactive energy source are excluded.

1.5. INTERVENTION CONDITIONS

We will use all possible and necessary resources to assist you where you are in the zone defined in the General terms and conditions and in compliance with the terms of these General terms and conditions.

However, we will only be able to act under the following conditions:

- that there are no obstacles to the free movement of persons and property, either by land, sea or air, and for any reason, especially following a decision of or recommendation by the local, national or international authorities, or the occurrence of a Natural disaster or a war situation,
- that at least the international airport closest to your location is open,
- that the safety of the persons providing the assistance services is guaranteed, it being agreed that it is not within our remit to carry out military operations.

1.6. HOW TO USE OUR SERVICES

1.6.1. If you need assistance

In an emergency it is essential to contact primary local emergency services for all problems they cover.

In all cases, our intervention cannot be a substitute for the intervention of local public services, or of any person we would have a duty to call upon under local and/or international regulations.

In order to allow us to act, we recommend that you prepare your call.

We will request the following information:

- **your surname and first name(s),**
- **your exact location, the address and a phone number where we can reach you,**
- **your contract number.**

You must imperatively:

- **obtain our prior approval before taking any initiatives or committing to any expenditure,**
 - **comply with the solutions we recommend,**
 - **provide us with all the elements relative to the subscribed contract,**
- supply all documentary evidence of the expenditure for which you are claiming the refund. Original copies of all documentary evidence must be sent to us on request**

A. In the USA, you may contact GMMI:

For any questions about medical referrals, medical assistance and medical-related claims in the USA:

Toll Free within the US 1 844 358 5815

(Local +1 954 334 8134).

For less time sensitive matters you can reach GMMI at the following Email:
customerservice@gmmi.com

Fax: +1-954-370-8130

B- Anywhere else in the world, you may contact Europ Assistance:

- **From any other foreign country: +33 9 69 32 10 83**
- **From France: 09 69 32 10 83**
- **email: service-medical@europ-assistance.fr**
- **fax: +33 1 41 85 85 71 (from France 01 41 85 85 71)**

1.6.2. What are the conditions for the application of assistance services and insurance coverage?

We reserve the right to request any proof to support any request for assistance or insurance claims (death certificate, proof of family relationship, proof of the age of parents, proof of Residence or Place of residence, proof of expenses and your tax due notice on condition that all information on it other than your name, address and persons living under your roof has been redacted).

For the “ADVANCE PAYMENT OF HOSPITALIZATION COSTS” service, certain documents and documentary proof will be demanded before any advance payments are made

We will take action on the strict condition that the Event concerned by the cover was uncertain at the time the policy was taken out and on the departure date and time.

Any event, the origin of which is a pre-existing illness and/or injury that has been diagnosed and/or treated by continuous hospitalization, day hospitalization or outpatient hospitalization during the 6 months prior to his/her departure to the trip cannot be covered, whether the event is the appearance or the deterioration of the said condition.

If EUROP ASSISTANCE is led to initiating an intervention because there are no verifying elements available, and after consulting with the Subscriber, the cost of the intervention initiated by EUROP ASSISTANCE will be invoiced to the Subscriber and payable on receipt. If the Subscriber wishes, they can recover the amount from the person who requested the assistance if this person is not the Policy holder.

1.6.3. You wish to make a claim covered by the insurance coverage

Within 2 working days, starting from the moment you are aware of the Claim event for cover for a theft, and within 5 days for all other cases, on condition that this affects the insurer's interests, you, or any person acting on your behalf, must make the claim to:

AVI International
40-44 Rue Washington
75008 PARIS
claims@avi-international.com

1.6.4. Multiple coverage

If the risks covered by this contract are also covered by another insurance policy, you must inform us of the name of the insurance company with which the other policy was taken out (article L 121-4 of the French Insurance Code) as soon as you become aware of this information, and at the latest when making the Claim.

1.6.5. False declarations

When they change the subject of the risk or reduce our opinion of the risk:

- **any withheld information or intentionally false declarations by the Subscriber or yourself, bearing on the elements composing the risk, void the contract. The premiums paid remain in our possession and we will be entitled to demand the payment of all due premiums as defined by article L 113-8 of the French Insurance Code,**
- **if you or the Subscriber withhold information or make incorrect declarations, but it cannot be proved that it was done intentionally, the contract will be terminated 10 days after notice sent to you by registered letter and/or the application of reduced compensation in compliance with article L 113-9 of the French Insurance Code.**

1.6.6. Cancellation of assistance and coverage due to fraudulent declarations

In the event of a Claim or a request for assistance using assistance and/or insurance coverage (as defined in these General terms and conditions), if you knowingly use incorrect documents as elements of proof or use fraudulent practices or make false declarations or withhold information, you will lose all entitlement to the assistance services and insurance coverage defined in these General terms and conditions for which these declarations are required.

1.7. WHAT SHOULD YOU DO WITH YOUR TRAVEL TICKETS?

When transport is organised and paid under the contract's coverage, you undertake either to reserve us the right to use the transport tickets in your possession, or to refund us the amount of the refund you obtain from the organisation that issued your transport tickets.