

FAR AWAY

CRÉATION VOYAGES

Our insurance cover

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Every trip sold by FAR AWAY automatically includes an **assistance, accident, illness and repatriation guarantee**. The **cancellation guarantee** is offered as an option, at a rate of 5% of the total price of the trip. This page sets out what these two covers contain: it is a summary, not a contract.

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How our insurance works

FAR AWAY has selected two covers, designed to meet the two risks that genuinely bear upon a trip: **a health incident at the destination**, and **being prevented from travelling**.

WHAT IS INCLUDED IN ALL OUR TRIPS

The **assistance, accident, illness and repatriation** guarantee is built into every trip and service sold by FAR AWAY as a matter of course, at no extra charge and with no step required on your part. It covers medical repatriation, medical expenses abroad, assistance in the event of death, baggage, curtailment, personal accident and personal liability abroad.

WHAT REMAINS OPTIONAL

The **cancellation and fixed price** guarantee is optional. It is taken out **at the time of booking**, for an amount of **5% of the total price of the trip, transport included**. Once the scale of termination charges in our terms and conditions of sale has begun to run, it can no longer be taken out.

WHO CARRIES THE RISK

The covers are taken out through the broker **ASSURINCO**, 122 quai de Tounis, 31000 Toulouse. Assistance and repatriation services are operated by **MUTUAIDE ASSISTANCE**. The contact details of the assistance centre, reachable 24 hours a day, 7 days a week, together with your policy references, appear on the travel documents issued to you before departure.

Part I — Assistance, accident, illness and repatriation

Cover **included as a matter of course** in every trip and service sold by FAR AWAY.

1. What the cover includes

The cover applies throughout the duration of the trip shown on your invoice, subject to a limit of **90 consecutive days**. It takes effect on the day of departure, at the assembly point indicated by the organiser, and ends on the day of return.

Assistance services may be put in hand only **with the prior agreement of the assistance provider**. This is the most important rule in the whole of this document: medical expenditure incurred without having first telephoned the assistance centre is not reimbursed after the event.

2. Assistance in the event of illness or injury

COVER	MAXIMUM AMOUNT INCLUDING TAX	EXCESS
Medical repatriation or medical transport, including where the illness is linked to an epidemic or a pandemic	Actual costs	None
Accompaniment during repatriation	Travel ticket	None
Return of children under 15	Travel ticket	None
Early return in the event of the serious illness of a close relative or of serious damage to property	Travel ticket	None
Attendance of a close relative in the event of hospitalisation	Travel ticket	None
Hotel costs of a person attending at your bedside	€80 per day, 5 days	None
Extension of the stay on the spot for an accompanying person	€80 per day, 5 days	None
Medical expenses abroad and advance of hospitalisation costs , including epidemic or pandemic	€500,000 per event	None
Dental emergencies	€100	None

Medical expenses are reimbursed in addition to the benefits payable by your state social security scheme and your complementary health insurer. Before departing for the European Economic Area, provide yourself with your European

Health Insurance Card.

3. Specific cover in the event of an epidemic or a pandemic

COVER	MAXIMUM AMOUNT INCLUDING TAX	EXCESS
Hotel costs following placement in quarantine	€150 per night per person, 14 nights maximum	None
Psychological support following a quarantine	6 telephone consultations per event	None
Return rendered impossible by travel restriction measures	€1,000 per person — €50,000 per group, plus hotel costs of €150 per night per person, 14 nights maximum	None
Local telephone package abroad	Up to €80	None
Emergency suitcase	€100 per person — €350 per family	None
Home help on return	15 hours spread over 4 weeks	None
Delivery of household shopping	15 days maximum, one delivery per week	None
Psychological support following a repatriation	6 telephone consultations per event	None

4. Assistance in the event of death

COVER	MAXIMUM AMOUNT INCLUDING TAX	EXCESS
Repatriation of the body	Actual costs	None
Funeral expenses necessary for transport	€2,000	None

5. Traveller assistance

COVER	MAXIMUM AMOUNT INCLUDING TAX	EXCESS
Transmission of urgent messages	Transmission costs	None
Search and rescue costs	€3,000 per person — €6,000 per event	None
Advance of criminal bail	€5,000	None
Payment of lawyers' fees abroad	€1,000	None
Dispatch of essential medicines unobtainable locally	Dispatch costs	None
Advance of funds abroad in the event of the loss or theft of means of payment	€1,000	None
Illness or accident of a minor or disabled child remaining at home	Transport costs	None

6. Baggage and personal effects

COVER	MAXIMUM AMOUNT INCLUDING TAX	EXCESS
Loss, theft or damage to baggage and sports equipment	€2,500 per person	€30 per person
Essential items in the event of delivery delayed by more than 24 hours	€150 per person	None

Prescription spectacles are covered where they are destroyed or damaged in a bodily accident that has given rise to assistance. Where they are destroyed for any other reason, cover is limited to two pairs per year, subject to a limit of €300 per pair.

In the event of loss, theft or damage in the course of carriage, a report must be made **immediately on arrival** to the carrier: without that document, no indemnity can be paid.

7. Curtailment

COVER	MAXIMUM AMOUNT INCLUDING TAX	EXCESS
Total or partial curtailment of the stay	€6,000 per person — €30,000 per event	None

The cover reimburses, on a pro rata basis, the land arrangements not used following a repatriation or an early return accepted under the assistance cover.

8. Personal accident

COVER	MAXIMUM AMOUNT INCLUDING TAX	EXCESS
Permanent disability	€15,000 per insured person	Qualifying threshold: 10%
Death	€15,000 per insured person	Not applicable
Maximum per event	€1,500,000	—

Where several insured persons are victims of one and the same accident, the death and disability covers are capped in the aggregate at €1,500,000 and the sums payable are reduced proportionately. The death cover applies worldwide; the disability cover applies in France and worldwide for trips not exceeding three consecutive months.

9. Personal liability abroad

COVER	MAXIMUM AMOUNT INCLUDING TAX	EXCESS
Bodily injury, property damage and consequential financial loss	€4,500,000 per claim	Nil for bodily injury
Of which property damage and consequential financial loss	€750,000 per claim	€150
Criminal defence and recovery of losses following an accident	Up to €41,006 per dispute	€296 for out-of-court action — €1,195 for legal proceedings

This cover applies to damage you cause to a third party during the trip, excluding damage caused in the course of a professional activity and damage falling within compulsory insurance, in particular motor insurance.

10. Main exclusions

The following, in particular, are not covered: services not requested during the trip or not arranged with the agreement of the assistance provider; costs incurred after the return or after the expiry of the cover; damage caused intentionally, and taking part in a crime, an offence or a brawl, save in self-defence; being under the influence of alcohol and the use of narcotics or of medicines not prescribed; suicide and attempted suicide; the practice of a sport professionally, licensed competition and training for it; motor sports and air sports, high-mountain climbing, caving, combat sports, bobsleigh, skeleton, ice hockey and the hunting of dangerous animals; failure to observe the safety rules attaching to a sporting activity; the use of aerial navigation apparatus, weapons of war, explosives and firearms; the deliberate disregard of local regulations; war, riots, strikes, civil commotion, acts of terrorism and hostage-taking; natural disasters and pollution; epidemics and pandemics, save where the cover expressly provides for them; irradiation of nuclear origin.

This list is not exhaustive. The exclusions in full are set out in the policy wording, which is issued before departure.

Part II — Cancellation and fixed-price guarantee

Optional cover, at a rate of **5% of the total price of the trip, transport included.**

1. Taking out the cover and inception

The cancellation cover must be taken out **on the very day of booking**, and at the latest before the scale of termination charges set out in clause 10.2 of our terms and conditions of sale has begun to run. After that moment it can no longer be taken out: this is the rule most frequently overlooked, and it admits of no exception.

It takes effect at midday on the day following payment of the premium and ends when the insured services begin. The premium, payable in full when the cover is taken out, **is under no circumstances refundable**, including where the trip is cancelled.

2. Amounts and excesses

REASON FOR CANCELLATION	MAXIMUM AMOUNT INCLUDING TAX	EXCESS
Serious illness, serious bodily accident, death		None
Cancellation for illness in the event of an epidemic or a pandemic		10% of the cancellation charges
Refusal of boarding following a temperature check	€6,000 per person €30,000 per event	10% of the cancellation charges
Named perils		€70 per person
Any substantiated reason		€70 per person

The indemnity may not in any event exceed the price of the trip declared when the cover was taken out.

3. Cancellation on medical grounds

Covered are **serious illness** — including a serious illness linked to an epidemic or a pandemic and arising within the 30 days preceding departure —, **serious accident** and **death**, as well as the consequences, after-effects, complications or worsening of an illness or an accident diagnosed before the booking, affecting:

- yourself, your spouse or de facto partner, your ascendants or descendants, your guardian, or any person habitually living under your roof;
- your brothers and sisters, including the children of the spouse or partner of one of your direct ascendants, brothers-in-law, sisters-in-law, sons-in-law, daughters-in-law, fathers-in-law and mothers-in-law;
- your professional replacement named when the cover was taken out;
- the person named when the cover was taken out to look after or accompany your minor children, or the disabled person living under your roof;
- any other member of your family, provided that there is hospitalisation of more than 48 hours or death.

Also covered are:

- being declared a **contact case** within the 14 days preceding departure, on production of supporting evidence from the health insurance authority or the regional health agency;
- **refusal of boarding** following a temperature check at the airport of departure, on production of supporting evidence from the carrier or the health authorities;
- **the absence of vaccination**, where the country of destination did not require a vaccine when the cover was taken out and subsequently requires one without leaving you the time to obtain it, or where there is a certified medical contraindication.

It is for you to establish the reality of the situation relied upon. The insurer may refuse to accept the claim, on the advice of its medical officers, if the evidence supplied does not establish the substance of the facts.

4. Cancellation for named perils

Cover is granted, to the exclusion of any other reason and after deduction of the excess, in the following cases:

- **Serious material damage** imperatively requiring your presence on the day of departure, following a burglary, a fire, water damage or natural elements, and affecting your main or second home, your farm, or your business premises if

you are a company director, a member of the management committee or a member of a liberal profession;

- your **summons for an organ transplant**;
- a **contraindication to vaccination**, the after-effects of vaccination, or medical inability to follow a preventive treatment required for the destination;
- **serious damage to your vehicle** in the 48 hours preceding departure, rendering it unusable for reaching the departure point;
- an **accident or breakdown of your means of transport** during the pre-travel journey to the departure point, causing a delay of more than two hours and causing you to miss your flight, provided that you had planned to arrive at the airport at least two hours before the boarding deadline;
- your **redundancy** or that of your spouse, provided that the procedure had not been commenced on the date the policy was taken out;
- the **obtaining of a job or of a paid internship** taking effect before or during the trip while you were registered as unemployed, excluding any extension, renewal or temporary-work assignment;
- your **compulsory, unforeseeable and non-postponable summons by a public authority** on a date falling during the trip;
- your **summons to a resit examination** in higher education, provided that the failure was not known when the policy was taken out;
- the **refusal of a tourist visa** by the authorities of the country of destination, provided that no earlier application has been refused for a previous trip and that you completed the formalities in good time;
- your non-disciplinary **job relocation** imposed by your employer, obliging you to move house during the trip or in the 8 days preceding it, and not known when the policy was taken out;
- your **summons for an adoption** during the trip, not known when the policy was taken out;
- the **separation** of a couple who are married, in a civil partnership or in a publicly acknowledged cohabiting relationship, on production of the legal documents establishing it;
- the cancellation, for a covered reason, of one or more persons booked at the same time as you and insured on the same basis, where that withdrawal results in your travelling alone or as a pair;
- the **change of your holiday dates by your employer**, for employees only, excluding liberal professions, company directors and legal representatives, and subject to the employer's prior agreement;
- a **riot, attack or act of terrorism** occurring abroad in a city of destination, where at least two of the following three conditions are met: the event caused material damage and personal injury in that city; the French Ministry of Foreign Affairs strongly advises against travelling there; departure is scheduled less than 30 days after the event, the event having occurred after your booking;
- the **theft of your identity papers** in the 4 days preceding departure, provided that a prompt report is made to the police authorities.

5. Cancellation for any substantiated reason

Cover is also granted, after deduction of the excess, for any other **fortuitous event** constituting an immediate, real and serious obstacle preventing your departure or the carrying out of the planned activities. A circumstance is fortuitous where it is sudden, unforeseeable and beyond your control; it must have a direct causal link with your inability to travel.

6. Transport delay

COVER	MAXIMUM AMOUNT INCLUDING TAX	THRESHOLD
Aircraft or train delay	€120 per person	4 hours

The flat-rate indemnity is payable in the event of a delay of more than 4 hours in relation to the scheduled departure time for a flight, or to the scheduled arrival time for a train. It applies to the outward journey as well as to the return journey, and to delays occurring during a stopover. Excluded are delays resulting from the withdrawal of an aircraft announced more than 24 hours before departure, and missing the flight or train on which the booking was confirmed, for whatever reason.

7. The guarantee of a fixed price

Taking out cancellation cover entails a **price freeze**. The price shown in the contract becomes firm, final and non-revisable: no change may be made after the contract has been concluded, including in the event of a variation in the cost of fuel, in air or airport taxes, in government or local taxes, in exchange rates, or in any other surcharge.

In practice, this cover neutralises, in your favour, the price revision clause set out in clause 6.4 of our terms and conditions of sale.

8. Total group cancellation

This optional extension, taken out in addition to cancellation cover, covers the cancellation of an entire group, up to a limit of **€50,000 per event**, after deduction of an excess of 10% of the cancellation charges, with a minimum of €20 and a maximum of €80 per person. It applies in particular in the event of:

- serious illness, serious accident or death of the group leader;
- an attack or act of terrorism in France or at the destination, within the 45 days preceding departure and within a radius of 100 km of the place of stay;
- a natural disaster declared by prefectural order, under the same conditions as to time and distance, including for the railway stations, ports and airports serving the destination;
- administrative closure of the receiving establishment at the destination, provided that this is an isolated measure that was not known at the time of booking;
- a decision of the head of the school following a prefectural order making travel dangerous, within the 72 hours preceding departure;
- total administrative closure of the school, at the place of departure or at the destination, within the 14 days preceding departure, as a result of strikes, riots, national mourning or an act of terrorism.

9. Non-refundable sums

The following are never refunded, even in the event of a covered cancellation: booking fees of less than €50, gratuities, visa fees, and the insurance premium itself. An excess per insured person — or per booking for rentals and sea crossings — is deducted from the indemnity.

10. Main exclusions

Cancellation cover does not cover an inability to travel connected with the closure of borders, with the practical organisation of the trip by the organiser, or with the accommodation or security conditions at the destination.

Also excluded are: any circumstance that merely detracts from the enjoyment of the trip; pregnancy beyond the 28th week, and in all cases voluntary termination of pregnancy, childbirth and in vitro fertilisation; failure to be vaccinated; any event for which the travel organiser or the agency is liable under the French Tourism Code; the failure, including the financial failure, of the organiser or of the carrier; lack or excess of snow, save under the special conditions applicable to resorts situated above 1,500 metres between 15 December and 15 April; mental, psychological or psychiatric conditions that have not given rise to hospitalisation of more than three consecutive days after the policy was taken out; accidents connected with the amateur practice of motor or air sports; pollution, the local health situation, natural disasters and weather events; the consequences of criminal proceedings against you; any event occurring between the booking of the trip and the taking out of the insurance contract; the absence of any fortuitous element; intentional or reprehensible acts, states of intoxication and the consumption of narcotics or of medicines not prescribed; the mere fact that the French Ministry of Foreign Affairs advises against travel to the destination; negligence; failure to present the documents essential for the trip — passport, identity card, visa, travel tickets, vaccination record — save in the event of theft in the 4 days preceding departure.

This list is not exhaustive. The full exclusions are set out in the policy wording.

Common provisions

1. Duration and territorial scope

The cover applies to the travel dates shown on your invoice, up to a limit of **90 consecutive days**. Where no return date is stated, the contract terminates automatically 90 days after the departure date. Covers other than cancellation require the place of departure and of return to be in Europe.

2. Reporting a claim

The procedure differs according to the cover concerned, and the order in which the steps are taken determines whether compensation is payable.

ASSISTANCE, REPATRIATION, MEDICAL EXPENSES

Contact the **assistance centre as soon as the event occurs**, before incurring any medical expense whatsoever. It is the assistance provider that determines acceptance of the claim and arranges the services. The contact details, available 24 hours a day, 7 days a week, are shown on your travel documents.

CANCELLATION, BAGGAGE, CURTAILMENT, TRANSPORT DELAY, PUBLIC LIABILITY

Notification must be given **in writing only**, to the claims handler, via the online claims portal or by post. You will be given a file reference: please quote it in all correspondence. Notify FAR AWAY at the same time, in writing: the date on which the agency receives your cancellation request determines the scale of charges applicable, irrespective of the insurer's decision.

The access arrangements and the addresses are shown on the documents provided before departure. Our customer service team will help you to compile your file, but the decision to accept the claim rests with the insurer alone.

3. Withdrawal, limitation period, subrogation

If you are already covered by an earlier contract insuring the same risks, you have a right of withdrawal under the conditions laid down by the French Insurance Code, for as long as no cover has been called upon.

In accordance with Article L. 114-1 of the French Insurance Code, any action arising out of the contract is subject to a limitation period of **two years** from the event giving rise to it. That period is extended to ten years for death cover.

Payment is made within ten days of the agreement of the parties or of an enforceable court decision. Once compensation has been paid, the insurer is subrogated to your rights and actions against liable third parties, up to the amounts paid.

4. Complaints and insurance mediation

In the event of a disagreement over the handling of a claim, first send a written complaint to the insurer's complaints department, whose address is given in the policy wording. Failing a satisfactory solution, you may refer the matter free of charge to **La Médiation de l'Assurance** (the French insurance ombudsman) — TSA 50110, 75441 Paris Cedex 09 — whose referral procedure is published at www.mediation-assurance.org.

This remedy is separate from the one provided for in clause 22 of our terms and conditions of sale, which concerns disputes relating to the trip itself and falls within the remit of the Médiateur du Tourisme et du Voyage (the French travel and tourism ombudsman).

5. Scope of this document

This document is a **summary provided for information purposes**, intended to enable you to understand the extent of the cover before entering into a commitment. It does not replace the contract. **Only the general and specific terms of the insurance contract are authoritative**: they alone define the full extent of the cover, the amounts, the excesses, the exclusions and the insured person's obligations. They are provided to you before the policy is taken out and are available at any time on request from FAR AWAY.

The cover may change each time the contracts are renewed. The applicable version is the one in force on the date of your booking, provided with your sales contract.