

# What do we Cover ?

Death, Accident or Serious Illness, Hospitalisation, including relapses or aggravations of an Accident or Previous Illness contracted prior to registration of travel or this cancellation cover

- of the Insured
- of his/her spouse
- of one of the Insured's Family members or a person usually living with the Insured
- of the Insured's professional replacement or person in charge of looking after the children, whose name is specified on the insurance application
- of the person accompanying the Insured during the trip

Hospitalisation lasting more than 48 hours or the death of an uncle, an aunt, nephews and nieces of the Insured, or of his/her spouse.

Material damage (more than 50% destroyed) or significant theft, occurring at the Insured's Home or business premises owned, rented, or occupied by the Insured at no-charge, and any place which requires his/her presence to mitigate the damage.

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Pregnancy not known at the time of booking the trip and where, due to its nature, travel is not recommended.

Redundancy / Contractual termination of the Insured or of his/her Spouse, as long as the redundancy occurred before registering for this cover.

Notification of having to re-sit a University exam on a date which falls during the Holiday, and not being aware of the re-sit date before taking out this cover.

Contraindication and following vaccination.

Depressed state, physical/mental illness, or nervous disorder requiring Hospitalisation for more than 4 consecutive days.

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Obtaining a salaried employment or a paid apprenticeship before departure while the Insured was enrolled in the ANPE (French National Employment Agency), excluding extension, renewal, or modification of work or apprenticeship contracts (e.g. a temporary contract becoming a rolling contract).

Cancellation or modification of the Insured's paid holidays imposed by his/her employer, although they were granted by the employer before booking the Holiday and before taking out this policy (in this case, a 25% excess applies), excluding professionals, company legal representatives and managers, self-employed workers and artisans.

Professional transfer requiring the Insured to move as long as the transfer had not been initiated prior to purchasing the Holiday (in this case, a 25% excess applies), excluding professionals, company legal representatives and managers, self-employed workers and artisans.

Tourist visa refused by the authorities of the country for the Holiday, as long as a valid request was made by the requested deadline, provided that no other previous request has been made and already refused by the competent authorities for a previous Holiday.

A summons on a date falling within the planned Holiday dates and unknown at the time of subscribing to this policy, which cannot be deferred and which requires the Insured's presence for one of the following administrative reasons:

- a- Summons in preparation for child adoption,
- b- Summons as a witness or a juror,
- c- Summons for an organ transplant.

Natural disaster (according to the law No. 86-600 of 13 July 1986, as amended) occurring at the Holiday location, resulting in a travel ban for the site (town, district, etc.) by the local or municipal authorities for all or part of the travel period appearing on the booking agreement, and occurring after taking out this policy. Ban from the site (town, district, etc.) within a 5 km radius around the Holiday location, by the local or municipal authorities, following pollution of the sea or an epidemic.

Cancellation of one of the persons accompanying the Insured (maximum of 9 persons) registered at the same time as the Insured and insured by the same contract, the reason for cancellation being one of the aforementioned reasons. Notwithstanding, if the Insured wishes to leave without this person, the Insurer

will reimburse the additional accommodation costs resulting from the cancellation, or single cabin fees only if the cancellation file merits a reimbursement.

Separation (civil partnership or marriage): in the event of a divorce or separation, insofar as the proceeding was opened in front of the courts after booking the Holiday on presentation of an official document. 25% excess applies to the claim amount.

Only if the everything except extension is subscribed to:

The cover applies to all cases of cancellation, if departure is prevented by a random event, that can be proven.

By random event we mean any non-intentional circumstances on your part or a member of your family, on the part of the insured or a member of his/her family and not excluded under this contract, unforeseeable on the subscription date and arising from the sudden action of an external cause.

## WHAT WE EXCLUDE:

Claims resulting from the occurrence of the following events are always excluded from any contractual coverage:

- Accidents caused or provoked intentionally by the Insured or the Beneficiary of the contract.
- Consequences of suicide or attempted suicide by the Insured.
- Consequences resulting from the consumption of drugs, narcotics, similar substances and medicines not prescribed by an authorised medical authority.
- Consequences of the Insured's alcoholic state which is determined by being over the blood alcohol limit level set by the French law governing road traffic safety.
- Nervous and mental disorders, notwithstanding the contrary provisions mentioned in this policy.

The following are also excluded, Accidents occurring in the following situations:

- When the Insured plays a sport professionally, practices or participates in an amateur motor-driven vehicle race on land, in the air, or on water.
- When the Insured uses, acting as pilot or passenger, a microlight aircraft, hang-glider, flying wing, parachute or a paraglide.
- When the Insured participates in brawls (except in cases of genuine defence), crimes, betting of any nature.
- The consequences and/or incidences resulting from Civil War or Foreign war, riots, popular movements, strikes, acts of piracy, acts of terrorism, effects of sources of radioactivity, epidemics, pollution, climatic events, natural disasters except in the event of compensating victims of Natural Disasters within the scope of law 86-600 of 13/07/1986.
- Travel to and/or through the following countries will always be excluded from the contractual cover benefit: Afghanistan, Cuba, Liberia, or Sudan.

The following are always excluded from the contractual cover benefit: any Insured or Beneficiary appearing on any official, government, or police database listing known or presumed terrorists, any Insured or Beneficiary who is a member of a terrorist organisation, trafficking narcotics, recognised as a supplier in the trade of illegal nuclear, chemical or biological weapons.

# Campez Couvert

Les annulations ont parfois du bon

## Insurance Cancellation and Interruption to Camping Holiday

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TOLEDEh.p.a.

Campez Couvert  
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[www.campez-couvert.com](http://www.campez-couvert.com)

Société de courtage en assurances  
Zac Portsec Nord 16 Rue Isaac Newton  
18000 Bourges

ORIAS 11061317 - [www.orias.fr](http://www.orias.fr) - SIRET 529150542 00023 - RC FINA02569  
IMP-BRO-001/15

# File a Claim

To be sent within 5 days following the claim event to :

**GRITCHEN AFFINITY**  
Service Sinistre  
CS70139 -18021 Bourges Cedex

Last Name : \_\_\_\_\_  
First Name : \_\_\_\_\_  
Date of birth : \_\_\_\_\_  
Address : \_\_\_\_\_  
\_\_\_\_\_  
Post Code : \_\_\_\_\_  
Town : \_\_\_\_\_  
Country : \_\_\_\_\_  
Telephone : \_\_\_\_\_  
Email : \_\_\_\_\_

Name of the campsite : \_\_\_\_\_  
Booking date : \_\_\_\_\_  
Amount for the stay : \_\_\_\_\_  
Amount paid : \_\_\_\_\_  
Date of the claim : \_\_\_\_\_  
Circumstance of the claim : \_\_\_\_\_

Signed on : \_\_\_\_\_ Date : \_\_\_\_ / \_\_\_\_ /20 \_\_\_\_  
Signature : \_\_\_\_\_

Do you have any questions ?  
Any additional information to add : \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

# How does it work ?

- 1** I pay my deposit with the campsite
- 2** Then I receive my certificate.
- 3** In the event of claim, I inform the campsite
- 4** File a claim:  
**On line:** [www.campez-couvert.com/sinistres](http://www.campez-couvert.com/sinistres)  
**By email :** [sinistres@campez-couvert.com](mailto:sinistres@campez-couvert.com)  
**By letter :** **Gritchen Affinity**  
27 Rue Charles Durand  
CS70139 – 18021 Bourges Cedex  
**Supporting document**
  - In the event of illness or accident, a medical certificate specifying the origin, nature, severity and the foreseeable consequences of the illness or accident.
  - In the event of death, a certificate and the civil status certificate.
  - In the other cases, any supporting document.
- 5** Once the complete file has been received, I am refunded within 48 hours.

# Campsite Holiday Cancellation and Interruption

Your campsite offers you insurance enabling you to be refunded in instalments or sums if you have to cancel or interrupt your holiday for any reasons which are not your fault.

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## SUMMARY OF COVER

| COVER                         | AMOUNT AND LIMITS                                  |
|-------------------------------|--|
| Cancellation Insurance        | conditions apply the scale of cancellation charges |
|                               | €5 000 € per claim<br>€ 30 000 € per event         |
| Excess                        | € 15 per claim                                     |
| COVER                         | AMOUNT AND LIMITS                                  |
| <b>Interruption Insurance</b> | Refund on a pro rata basis                         |
|                               | € 4 000 per claim<br>€ 25 000 per event            |
| Effective date :              | <b>the day of subscription to this policy</b>      |
| Expiration of the cover :     | <b>the departure date</b>                          |