



SUMMARY OF THE TYPES OF COVER PROVIDED BY PERSONAL ACCIDENT POLICY NO. 35.528.203 WHICH IS DEEMED TO BE AN INFORMATIONAL NOTICE IN ACCORDANCE WITH ARTICLE L141-4 of the French Insurance Code

INSURER

Tokio Marine Europe S.A.
(Tokio Marine HCC)
French branch
6-8 boulevard Haussmann
75009 PARIS

PURPOSE OF THE COVER

The purpose of this contract is to provide cover for the person(s) defined below against the accidents to which they may fall victim throughout the term of the contract.

INSURED PERSONS

This contract covers policyholders under the age of 75 (except for the extensions of guarantees included in this document) who have subscribed to this policy for their participation in the event are covered by this policy

SCOPES OF APPLICATION OF THE COVER

The guarantees of the present contract take effect during the participation of the Insured in the event for which he/she is registered and has taken out the present guarantee.

It is specified that for events comprising several races, a single subscription is necessary for cover to be acquired for all of them.

Cover is acquired as soon as the starting line is crossed or as soon as the Insured enters a starting SAS and ceases at the latest when the finishing line is crossed or when the Insured abandons the race.

Except for holidays marketed by VSO, in which case cover applies for the entire duration of the holiday.

PERSONAL ACCIDENT DEFINITIONS

Accident

All bodily harm not intentionally caused by the victim and that was caused by the sudden effect of an external cause.

As an extension to this definition, this contract covers pathological

manifestations that are the direct consequence of said bodily harm. **The following are assimilated to accidents:**

- injuries caused by fire, steam jets, acids and corrosive substances, lightning and electric current;
- asphyxia by immersion and asphyxia by unexpected absorption of gas or vapours;
- the consequences of poisoning and bodily injuries caused by the unintentional absorption of toxic or corrosive substances;
- cases of heliosis, hyperaemia and freezing as a result of shipwrecks, forced landings, collapses, avalanches, floods or all other events that are accidental in nature;
- the direct consequences of animal bites or insect stings, excluding illnesses (such as malaria and sleeping sickness), for which the primary origin can be linked to such bites or stings
- injuries that may occur during the practice of underwater diving, including those caused by hydrocussion or a decompression phenomenon;
- bodily injuries that result from assaults or attacks of which the Insured is victim, unless it is proved that the Insured actively participated therein as perpetrator or instigator of said events;
- the physiological consequences of surgical operations, provided that said operations

were made necessary by an accident that is eligible for cover.

The following are not assimilated to accidents:

- myocardial infarction, cerebral embolism, epileptic fits and subarachnoid haemorrhage.

EXCLUSIONS

ACCIDENTS CAUSED OR THAT ARE INTENTIONALLY TRIGGERED BY THE INSURED, THE CONSEQUENCES OF THE INSURED'S SUICIDE OR ATTEMPTED SUICIDE, AS WELL AS ACCIDENTS CAUSED BY

THE USE OF DRUGS OR NARCOTICS THAT ARE NOT MEDICALLY PRESCRIBED.

ACCIDENTS THAT RESULT FROM THE INSURED PARTICIPATING IN A BRAWL (EXCEPT IN THE EVENT OF SELF-DEFENCE OR ASSISTANCE TO A PERSON IN DANGER), A DUEL, MISDEMEANOUR OR CRIMINAL ACT.

ACCIDENTS THAT OCCUR DURING THE USE OF APPARATUS THAT MAKES AIR TRAVEL POSSIBLE, WHETHER AS A PILOT OR MEMBER OF THE CREW, OR DURING THE PRACTICE OF SPORTS USING OR BASED ON SAID APPARATUS.

ACCIDENTS CAUSED BY THE ACTUAL PRACTICE, AS AN AMATEUR, OF ALL SPORTS THAT REQUIRE THE USE OF MECHANICAL, MOTORISED MEANS OF TRANSPORT, WHETHER AS DRIVER OR PASSENGER. PRACTICE OF A SPORT MUST BE UNDERSTOOD TO MEAN TRAINING, TRIALS AND PARTICIPATION IN SPORTING EVENTS OR COMPETITIONS.

ACCIDENTS CAUSED BY WAR, WHETHER CIVIL OR FOREIGN DECLARED OR UNDECLARED.

ACCIDENTS CAUSED BY IONIZING RADIATION EMITTED BY NUCLEAR FUELS OR RADIOACTIVE WASTE, OR CAUSED BY WEAPONS OR DEVICES THAT ARE DESIGNED TO EXPLODE THROUGH MODIFICATION OF THE STRUCTURE OF THE ATOMIC NUCLEUS.

DEPENDENT CHILDREN

The INSURED's dependent children are the ones taken into account by the tax administration to determine the dependents'

allowance applicable to the income tax calculation.

The dependent children are the ones living when the accident takes place and who survive the INSURED.

Is equally considered as a dependent child, the viable child born within THREE HUNDRED DAYS after the INSURED's death.

NATURE OF THE INDEMNITIES

Death

If, within a maximum of 24 months as from the accident suffered by the Insured, said accident causes death, we guarantee the payment of the benefit for which the amount is determined on the reverse to the person, or between the persons designated as beneficiaries (see over).

When, prior to death, the same accident has given rise to the payment of an indemnity for permanent disability pursuant to the following conditions, the benefit shall be decreased by the amount of said indemnity.

Disappearance

The officially recognised disappearance of the Insured's body during the shipwreck, the disappearance or destruction of the means of transport in which the Insured was travelling, shall give rise to a presumption of death upon expiration of a period of one year as from the date of the accident.

However, if it is found at any time whatsoever after the payment of an indemnity in respect of the disappearance of the Insured, that the Insured is still alive, the monies unduly paid in this respect must be repaid to us in full.

Permanent disability

Where the accident causes permanent disability, we shall pay the Insured an indemnity for which the maximum amount corresponds to the rate of 100% on the scale printed on the reverse.

If the disability is only partial, the Insured shall only be entitled to a fraction of the indemnity proportionate to the degree of disability.

The disabilities not listed shall be indemnified according to the seriousness thereof, compared to those listed.

The indemnity is all-inclusive and contractual in nature: it shall be determined in accordance with the rules specified above, without taking into account the age or the profession of the Insured.

The degree of disability shall be determined at a time when the definitive consequences of the accident can be determined with certainty, and, at the latest, unless conditions to the contrary are agreed on mutually between the Insured and us, upon expiry of a period of one year as from the date of the accident.

The death and disability cover cannot be combined when they result from the same accident.

Multiple disabilities

Where the same accident causes multiple, separate disabilities, the principal disability shall first be evaluated under the conditions provided for above; the other disabilities shall then be assessed successively, proportionately to the remaining capacity after the addition of the previous disabilities, without the aggregate rate being able to exceed 100%.

The absolute functional disability of a member or organ shall be assimilated to the loss of said member of organ.

The loss of members or organs that were non-functional before the accident shall not give rise to any indemnity. If the accident affects a member or organ that is already disabled, the indemnity shall be determined by the difference between the state prior and subsequent to the accident. Under no circumstances can the evaluation of injuries that are a result of the accident be increased by the disabled condition of members or organs that the accident did not affect.

Nervous impairments and nervous injuries can be taken into account, inasmuch as they are the consequence of a covered accident, only if they are

evidenced by clearly characterised clinical signs during examinations.

Short-term disability

The amount of the indemnity indicated in the enrolment shall will be paid during the period for which a covered accident totally prevents the Insured from carrying out their normal professional activity.

In the event the Insured resumes their activity, even partially, the payment of the indemnity will stop. The indemnity is payable as from the day following the accident, after the application of the deductible indicated in the Special Conditions, and until recovery or stabilization. However, it cannot exceed 365 days for the same accident (except if otherwise provided in the Special Conditions).

Should a relapse occur within three months after the resumption of the activities, the deductible will not apply a second time and the indemnity will be paid as from the first day of the new disability, under the same claim.

The amount paid for a short-term disability will be deducted from a potential death or permanent disability benefit arising from the same accident.

Health benefits

Payment to the Insured of an indemnity corresponding to the expenses arising from an accident covered by the contract: medical, surgery or pharmaceutical expenses, hospital or clinic, transport by ambulance or other vehicle in case of emergency. If the Insured is covered by the French social security scheme or another scheme covering the same risks, the Company will intervene as supplementary coverage for the covered benefits, provided the Insured shall not obtain an amount exceeding the actual disbursements.

However, it is specified that the expenses incurred for dentures after an accident are limited to the amounts set forth in the Special Conditions.

COVER EXTENSIONS

EXTENSION OF THE DEATH COVER TO INCLUDE THE NOTION OF "CARDIAC ACCIDENT", WITHIN THE STRICT LIMITS DEFINED BELOW:

Provided that the conditions mentioned below are all met, a "CARDIAC ACCIDENT" shall be deemed to be an event that is eligible to trigger the application of the "DEATH" cover provided for under this contract, inasmuch as an INSURED suffers from his/her very first heart attack, (i.e. when said cardiac accident, which is completely unforeseeable in nature, manifests itself for the very first time, whereas the INSURED never had the slightest warning of this type of accident previously, or never had the necessity or the medical need to receive medical care for this type of complaint). This type of specific cover, which is habitually provided by "HEALTH" Insurance, shall be taken into account under this contract, provided, however, that it can be medically proven, or at least attested with quasi-certainty by the doctors:

- that this first heart attack is due, according to all presumptions, to an outside phenomenon that is independent of the INSURED's state of health (for example, an intense psychological or emotional cause, or a decisive climatic phenomenon, etc.)
 - that it caused the immediate death of the INSURED, or the INSURED's death at the latest within three months of the first time it was medically observed.
 - the Insured must be under the age of 70 at the time of the events.
- DEATH COVER EXTENSION TO "ANEURYSM RUPTURE", WITHIN THE STRICT LIMITS DEFINED BELOW:
- The Insured must be less than 65 years old at the time of the facts,
 - The Insured has no history of vascular injuries (arteriosclerosis).

INSURER'S MAXIMUM LIABILITY

The maximum benefit guaranteed for an insured person cannot exceed the amount stated on the

enrolment form, depending on the policy plan purchased by the policyholder.

It is formally agreed that, if the cover were to be triggered for the benefit of several Insured victims of the same accident caused by the same event, and when the total of the DEATH and DISABILITY benefits purchased under the policy exceeds **EUR 10,000,000**, the Company's cover shall in any event be limited to said amount for the aggregate amount of the DEATH and PERMANENT DISABILITY benefits for the victims of the same accident. Therefore, it is understood that the indemnities shall be reduced and paid proportionately according to the benefit options purchased by each of the victims.

DECLARATION OF CLAIMS

The Insured or his/her assigns, yourself where applicable, or any authorised agent acting on their behalf are obliged to make a declaration of any claim, in writing or verbally in return for a receipt, to our Registered Office or to our representative designated in the contract, within fifteen days at the latest as from the date on which they are aware thereof.

If the declaration of claim is not made within the timeframe provided for above, except due to unforeseeable events or force majeure, we may declare the cover to have lapsed if we can prove that the delay in the declaration was detrimental to us (Article L.113-2 of the French Insurance Code).

The declaration of claim must include, in particular:

- the date, circumstances and place of the accident;
- the surname, first name, date of birth, address and profession of the victim(s);
- the initial medical certificate describing the nature of the injuries or wounds, as well as the probable consequences thereof;
- where applicable, the police or *gendarmerie* report, the names and addresses of the perpetrators of the accident, and of any witnesses.

DETERMINATION OF THE CAUSES AND CONSEQUENCES OF THE ACCIDENT

The causes of the accident and the consequences thereof, the disability rate and the duration of the total or partial temporary disability shall be determined by agreement between the parties or, absent an agreement, by two doctors, each appointed by one of the parties. In the event of a difference in opinion between said two doctors, they shall call on a third doctor in order to issue a majority opinion; if they do not agree on the choice of said third doctor, or if one of the parties does not appoint its expert, the appointment shall be made upon petition of the first party to take action, by the presiding judge of the *tribunal de grande instance* (district court) that has jurisdiction over the Insured's domicile, with exemption from oath requirements and all other formalities.

Each party shall bear the cost of the fees and expenses concerning the intervention of the doctor designated by it; those fees and expenses incurred by the possible intervention of a third doctor shall be shared equally between the parties.

ASSISTANCE

If option subscribed

GENERAL DEFINITIONS

Accident

Any physical injury unintentionally caused by the Insured, arising from the sudden action of an external cause.

Accident includes food poisoning.

Assistance Company : Tokio Marine Assistance bearing the risk.

The assistance services are managed by MUTUAIDE ASSISTANCE (a company governed by the Insurance Code), located 8-14 Avenue des Frères Lumière, 94366 Bry-sur-Marne Cedex (reference L.10).

Beneficiary

The person or persons designed on the contract and concerned by the guarantees.

Geographical Scope

Worldwide, no distance-related excess.

Place of Residence

Place of main and usual residence in Metropolitan France (the principalities of Andorra and Monaco are conventionally included in this definition) and in the countries of the European Union as well as in Switzerland and Norway.

By extension, the place of residence may be in a country other than those mentioned above; Country where an INSURED member of the present insurance resides.

Personal Injury

Any bodily injury sustained by an individual and the loss incurred as a result

Excess

Part of the indemnity remaining payable by the recipient

Illness

Any deterioration in health established by a medical authority, requiring medical attention and the absolute cessation of any professional or other activity.

Chronic illness: illness that progresses slowly.

Serious illness: life-threatening illness

Family Members

A family member is any spouse or de facto spouse, living under the same roof, any child, brother or sister, father, mother, step-parents, grandparents, grandchildren, brothers-in-law and sisters-in-law.

PERSONAL ASSISTANCE

PREAMBLE

TOKIO MARINE ASSISTANCE cannot, in any circumstances, replace local emergency response agencies.

In all cases, the decision to provide assistance is solely that of the TOKIO MARINE ASSISTANCE doctor, after contacting the doctor

on site and any family members of the Insured.

IN THE EVENT OF ILLNESS OR ACCIDENT

Repatriation or medical evacuation

If the health condition of the Insured requires a specific medical care or examination which cannot be carried out in the location, tokio marine assistance shall arrange and cover:

- either transportation to a regional hospital or to a country able to carry out the care required;
- or repatriation to the Residence of the Insured if there is no closer suitable medical centre

Depending on the severity of the case, repatriation or transportation shall be carried out under medical supervision if necessary, by the most appropriate of the following means: air ambulance, regular air service, train, sleeping car, boat, ambulance.

When hospitalisation on arrival is not necessary, transportation to the Residence of the Insured shall be provided.

If hospitalisation close to the Residence of the Insured is not possible, tokio marine assistance will organise and cover transportation from this hospital to the Residence, his/her condition permitting.

Accompanying person during the medical evacuation

If the Insured is transported in the conditions set out in paragraph 1 "Repatriation or medical evacuation", and is not accompanied by a doctor or a nurse, tokio marine assistance will organise and cover the travel costs of a person in same location to accompany the Insured

Presence by the side of the Insured while in hospital

Tokio marine assistance will organise and cover up to the amount set out in the Special Conditions, the hotel costs of a person who will stay at the bedside of the Insured while in hospital and whose condition does not justify, or precludes, immediate repatriation.

Tokio marine assistance will also cover the transport costs for the return of this person to Metropolitan France (or his/her country of residence), if he/she is unable to use the means initially intended. If hospitalisation exceeds ten days, and if the person does not stay at the Insured's bedside, Tokio marine assistance will cover the transport costs from Metropolitan France (by 1st class train or economy class air transport) of a person designated by the Insured, tokio marine assistance shall also organise and cover the person's accommodation up to the amount set out in the Special Conditions.

Reimbursement of medical, surgery, pharmaceutical, hospital costs incurred abroad

Reimbursement covers the costs described below, provided that there are related to medical care received outside the country of residence of the Insured, following an unforeseeable Illness or Accident that occurred abroad.

Tokio marine assistance will reimburse the amount of medical costs incurred abroad and borne by the Insured, after reimbursement as a member, by Social Security or any other medical insurance or welfare scheme and up to the amount indicated on the table of benefits set out in the Special Conditions, for the term of the Policy. the Deductible, the amount of which is set out in the same table, shall apply in all cases.

The Insured or his/her beneficiaries, shall carry out all steps necessary for the recovery of these costs from the organisations concerned and shall provide the following documents:

- original statements from social security and/or pension institutions stating reimbursements received;
- photocopies of fees for medical care showing expenses incurred

Nature of medical costs qualifying for additional reimbursement

- Medical Fees
 - Costs of medication prescribed by a doctor or surgeon.
 - Fares for ambulance or taxi prescribed by a doctor for local transport.
 - Hospital costs upon medical decision.
 - Dental emergency up the limit set out in the table of benefits
- Medical expenses cover shall end on the day that tokio marine assistance is able to carry out the repatriation of the Insured to Metropolitan France or to the country of his/her Residence.

Advance on Hospital Costs

As soon as the Insured is hospitalised, he/she will be entitled to an advance for hospitalisation costs within the limits of the amount covered under additional reimbursement of medical costs, subject to the following conditions:

- that the medical care is prescribed in agreement with doctors of Tokio Marine Assistance,

And,

- that the Insured is considered unable to be transported by a decision of the same doctors.

No advance will be granted from the day the repatriation has been deemed possible

In any cases, the Insured undertakes to repay this advance within thirty days from receipt of the invoice.

BENEFITS IN THE EVENT OF A DEATH

Transportation of the body

TOKIO MARINE ASSISTANCE will arrange and cover the transportation of the corpse of the Insured from the location where it was placed in a coffin to the place where he/she is to be buried in Metropolitan France or the Residence of the Insured.

TOKIO MARINE ASSISTANCE will cover the related costs necessary to the transportation of the body, including the cost of a coffin **up to the amount set out in the Special Conditions.**

Accessory, ceremony, burial or cremation costs in Metropolitan

France will be borne by the families.

When there is an interim burial TOKIO MARINE ASSISTANCE will organise and cover the transport costs of the corpse of the Insured to the place of permanent burial in Metropolitan France or the Residence of the Insured, once the legal time limits for exhumation have expired.

Other Benefits

TOKIO MARINE ASSISTANCE will arrange and cover the return to Metropolitan France (or the country of residence of the Insured) to the place of interment, of the other Insured parties in situ if they are unable to return by the means initially intended.

In the event where administrative reasons require a temporary or permanent burial on location, TOKIO MARINE ASSISTANCE will arrange and cover the return transportation (by 1st class train or economy air transport) of a member of the Family from his/her Residence in Metropolitan France (or another country where the Insured resided), to the location of interment, as well as his/her accommodation.

TOKIO MARINE ASSISTANCE will also organise accommodation for the member of the Family who must travel, and shall cover actual costs up to €100 including taxes per night up to 1,000 Euros including tax.

SHIPPING OF MEDICATION

TOKIO MARINE ASSISTANCE shall take all actions to get and send the medication essential to continue the ongoing treatment in the event where, after an unforeseeable event, the INSURED is unable to get the medication or its equivalent. The cost of these drugs shall be paid by the INSURED.

TRANSMISSION OF MESSAGES

TOKIO MARINE ASSISTANCE will transmit all private messages intended for the INSURED when he/she cannot be reached directly, in case of hospitalisation, or any messages left by him/her for the

attention of one of his/her family member.

ASSISTANCE – EXCLUSIONS TO BENEFITS

THE FOLLOWING ARE EXCLUDED:

CONVALESCENCES AND ILLNESSES (SICKNESS, ACCIDENT) UNDERGOING TREATMENT NOT YET CURED.

PRE-EXISTING ILLNESSES, DIAGNOSED AND/OR TREATED HAVING REQUIRED HOSPITALISATION IN - THE SIX MONTHS PRIOR TO THE REQUEST FOR ASSISTANCE.

TRAVEL UNDERTAKEN LOOKING FOR DIAGNOSIS AND/OR TREATMENT.

PREGNANCY, EXCEPT FOR UNFORESEEABLE COMPLICATIONS, AND IN ANY CASE, FROM THE THIRTY-SIXTH WEEK OF PREGNANCY.

CONDITIONS RESULTING FROM THE USE OF DRUGS, NARCOTICS AND SIMILAR PRODUCTS NOT MEDICALLY PRESCRIBED, ALCOHOL CONSUMPTION.

THE CONSEQUENCES OF SUICIDE ATTEMPTS.

HARM INTENTIONALLY CAUSED BY THE INSURED OR ARISING FROM HIS/HER PARTICIPATION IN A CRIME, OFFENCE OR FIGHT, EXCEPT IN THE EVENT OF LEGITIMATE DEFENCE.

CONSEQUENCES OF AN INTENTIONAL BREACH OF THE REGULATIONS OF THE COUNTRY VISITED OR OF PRACTICES UNAUTHORISED BY LOCAL AUTHORITIES.

CONSEQUENCES OF IONISING RADIATION FROM NUCLEAR FUEL OR RADIOACTIVE PRODUCTS OR WASTE, OR CAUSED BY ARMS OR MACHINES INTENDED TO EXPLODE BY MODIFICATION

OF THE NUCLEAR STRUCTURE OF AN ATOM.

CONSEQUENCES OF A CIVIL OR FOREIGN WAR, OFFICIAL BANS, SEIZURE OR RESTRAINT BY PUBLIC FORCES.

CONSEQUENCES OF RIOTS, STRIKES, PIRACY, IN WHICH THE INSURED IS ACTIVELY INVOLVED.

CONSEQUENCES OF CLIMATIC EVENTS SUCH AS STORMS AND HURRICANES.

COSTS OF SEARCH AND RESCUE FOR PEOPLE IN THE MOUNTAINS, AT SEA OR IN THE DESERT.

COSTS FOR SKI RESCUE, ON-PISTE (AND OFF-PISTE).

IN ADDITION TO THE ABOVE EXCLUSIONS AND IN RESPECT TO MEDICAL, SURGICAL, PHARMACEUTICAL AND HOSPITALISATION EXPENSES COVER, THE FOLLOWING ARE EXCLUDED:

COSTS RELATED TO AN ACCIDENT OR ILLNESS DIAGNOSED MEDICALLY PRIOR TO TAKING OUT THE POLICY.

COSTS INCURRED FOR THE TREATMENT OF A PATHOLOGICAL, PHYSIOLOGICAL OR PHYSICAL CONDITION MEDICALLY DIAGNOSED BEFORE THE COVER BECOMES EFFECTIVE, UNLESS ARISING FROM - A SEPARATE AND UNFORESEEN COMPLICATION.

COSTS OF INTERNAL, OPTICAL, DENTAL, ACOUSTIC PROSTHETICS, FUNCTIONAL, AESTHETIC OR OTHER, COSTS INCURRED IN METROPOLITAN FRANCE AND IN OVERSEAS DEPARTMENTS OR IN THE COUNTRY OF RESIDENCE OF THE INSURED, WHETHER OR NOT THESE RESULT FROM AN ACCIDENT SUFFERED IN

FRANCE OR ANY OTHER COUNTRY.

COSTS OF THERMAL OR HELIO THERAPY, STAYS IN REST HOME, REHABILITATION COSTS

TOKIO MARINE ASSISTANCE FINANCIAL LIABILITIES

The organisation of one of the set forth assistance benefits by the Insured's circle will only be reimbursed provided that tokio marine assistance was advised beforehand.

Expenses are reimbursed on provision of receipts limited to those tokio marine assistance would have incurred in arranging the service. When tokio marine assistance is to organise the early return of the Insured to Metropolitan France (or his/her country of residence) the Insured may be requested to use his/her ticket.

When tokio marine assistance has covered the return costs of the Insured, he/she shall be requested to take the necessary steps for reimbursement of unused tickets and to refund the amount received, to tokio marine assistance within three months from his/her date of return.

Tokio marine assistance will only cover the costs in excess of those that the Insured would have normally incurred for his/her return to his/her Residence. When tokio marine assistance has covered the return costs of the Insured, he/she shall be requested to take the necessary steps for reimbursement of unused tickets and to refund the amount received, to tokio marine assistance within three months from his/her date of return.

Tokio marine assistance will only cover the costs in excess of those that the Insured would have normally incurred for his/her return to his/her Residence. When Tokio marine assistance has agreed to the change of a destination set in the Policy, its financial liability shall not exceed the amount t it would have paid had the initial destination applied.

When hotel costs are covered, Tokio marine assistance will only pay for the actual costs of the hotel room, within the limits set out above and in the Table of Benefits, all other costs are excluded.

SUBROGATION

Any person benefiting from assistance shall subrogate the assistance company and the authorised insurance company in their rights and actions against any liable Third Party up to the amount of costs they incurred within the performance of this Policy.

LIMITATION

Any action arising from TOKIO MARINE ASSISTANCE cover is limited to a two-year period from the date of the event that gave rise to this action.

LIMITS IN THE EVENT OF FORCE MAJEURE

TOKIO MARINE ASSISTANCE shall not be held responsible for failures in providing assistance services, as a result of force majeure or of the following events: civil or foreign wars, common political turmoil, civil commotions, riots, acts of terrorism reprisals, restrictions to the free movement of people and goods, strikes, explosions, natural disasters, disintegration of the atomic nucleus, or delays in the provision of the services resulting from the same causes.

IMPLEMENTATION OF THE ASSISTANCE COVER

Under penalty of inadmissibility, requests for assistance should be made directly by the INSURED (or any person acting on his/her behalf) by any of the following means:

- by phone:
From France 01 48 82 62 35
From overseas (33) 1 48 82 62 35
- or by fax:
From France 01 45 16 63 92
From overseas (33) 1 45 16 63 92

ARTICLE 7. GENERAL TERMS AND CONDITIONS

INFORMATION OF INSURED

In the case of a Group contract: You are required to provide to the Insured people an information note which defines in particular the guarantees granted by this contract and their application. You are also required to inform in advance and in writing the Insured people of any reduction of the guarantees granted by this contract.

The contract is governed by the French law and the regulations of the Insurance Code

PROTECTION OF PERSONAL DATA

We take the privacy of our customers very seriously and are committed to protecting your privacy. This clause explains how we collect, use and transfer your personal data, and your rights in relation to the personal data stored by us when you engage with our services.

This clause sets out the following:

- What personal data we collect about you and how; How the data is used;
- Our legal basis for collecting your information;
- Who we share your data with;
- Where we transfer your information;
- How long we retain your information for;
- Your rights and choices in relation to the data held by us;
- How to make a complaint in relation to the data held by us; and
- How to contact us with any queries in relation to this notice, or the personal data held by us.

Who is TMHCC?

Tokio Marine HCC is a trading name of Tokio Marine Europe SA. Please see here for further information <http://www.tokiomarinehd.com/en/group/>. These companies are collectively referred to in this clause as "TMHCC", "we", "us" or "our".

For the purposes of European data protection laws, if you are visiting our website www.tmhcc.com (our "Website") or otherwise engaging with our services from the European Economic Area (or "EEA"), the data controller of your information is TMHCC.

What is personal data?

In this clause, references to "personal information" or "personal data" are references to data that can be used to identify you. Some examples of personal data are your name, address and telephone number but it may also include information such as your IP address and location.

What personal data do we collect?

- Information that you provide voluntarily
- In order to provide services to you we may ask you to provide personal information. This may include, amongst other things, your name, email address, postal address, telephone number, gender, date of birth, passport number, bank account details, credit history and claims history. The personal information that you are asked to provide and the reasons why you are asked to provide it, will be made clear to you at the point at which we ask you for it.

Some of the information that you provide may be "sensitive personal data". "Sensitive personal data" includes information relating to your physical or mental health.

- Information that we obtain from third party sources
- From time to time, we may receive personal information about you from third party sources but only where we have checked that these third parties either have your consent or are otherwise legally permitted or required to disclose your personal information to us. For example, if you are an individual who is obtaining insurance from us via an insurance broker, we may obtain data about you from your broker in order to help us prepare your quote and/or your insurance policy. For

information about how your broker uses and shares your personal data, please refer to the broker's own privacy statement.

We may also collect personal data from the following sources in order to provide services to you:

- Credit reference agencies;
- Anti-fraud and other databases;
- Government agencies;
- Electoral register;
- Court judgments;
- Sanctions lists;
- Family members; and
- In the event of an insurance claim: the other party to the claim, witnesses, experts, loss adjusters, solicitors and claims handlers.

How is personal data used?

We may need to use your personal data in order to carry out the following activities:

- To set you up as a new client (including carrying out 'know your customer' checks);
- To provide you with an insurance quote;
- To accept payments from you;
- To communicate with you about your policy;
- To renew your policy;
- To obtain reinsurance for your policy
- To process insurance and reinsurance claims;
- For general insurance administration purposes;
- To comply with our legal and regulatory obligations;
- To model our risks;
- To defend or prosecute legal claims;
- To investigate or prosecute fraud;
- To respond to your enquiries;
- or
- When you sign up for an online account;

Our legal basis for collecting your information

If you are from the EEA, our legal basis for collecting and using your personal data will depend on the personal data concerned and the specific context in which we collect it.

However, we will normally collect personal data where we need the information to provide you with our services / perform a contract with you, where the processing is in our legitimate interests and not overridden by your data protection interests or fundamental rights and freedoms, or with your consent. In some cases we may use your personal data for a legal obligation, e.g. in order to complete 'know your customer' and money laundering checks before taking you on as a new client.

If we ask you to provide personal information to comply with a legal requirement or to perform a contract with you, we will make this clear at the relevant time and advise you whether the provision of your personal information is mandatory or not (as well as of the possible consequences if you do not provide your personal information). You are under no obligation to provide personal data to us. However, if you should choose to withhold requested data we may not be able to provide you with certain services.

Similarly, if we collect and use your personal information in reliance on our legitimate interests (or those of any third party), we will make clear to you at the relevant time what those legitimate interests are.

If you are a France resident, we may collect and use your personal information, including sensitive personal information, on the basis of the substantial public interest of insurance purposes, as regulated in the Loi Informatique et Libertés du 6 janvier 1978 modifiée..

If you have questions about or need further information concerning the legal basis on which we collect and use your personal information, please contact us using the contact details provided under the "Contact Us" section below.

Who is your personal data shared with?

We may disclose your personal information with the following categories of recipients.

- to our group companies, third

party service providers and partners who provide data processing services (for example to assist in the performance of our services) or who otherwise process personal information for purposes that are described in this Privacy Notice (see "How does TMHCC use my personal data?"). A list of our current group companies is available at <http://www.tokiomarinehd.com/en/group/> and a list of our current service providers and partners may be available upon request;

- to any competent law enforcement body, regulatory, government agency, court or other third party where we believe disclosure is necessary (1) as a matter of applicable law or regulation, (ii) to exercise, establish or defend our legal rights, or (iii) to protect your vital interests or those of any other person;
- to a potential buyer (and its agents and advisers) in connection with any proposed purchase, merger or acquisition of any part of our business, provided that we inform the buyer it must use your personal information only for the purposes disclosed in this Privacy Notice;
- to any other person with your consent to the disclosure.

International Transfers

Your personal data may be transferred to, and processed in, countries other than the country in which you are resident. These countries may have data protection laws that are different to the laws of your country.

Specifically, the servers of HCC Insurance Holdings Inc. are located in the United States.

However other TMHCC group companies are registered elsewhere, including in the EEA and operate around the world.

This means that when we collect your information we may process it in any of these countries.

However, we have taken appropriate safeguards to require that your personal data will remain protected in accordance with this Privacy Notice. These include implementing the European

Commission's Standard Contractual Clauses for transfers of personal information between our group companies, which require all group companies to protect personal information they process from the EEA in accordance with European Union data protection law.

Our Standard Contractual Clauses can be provided on request. We have implemented similar appropriate safeguards with our third party service providers and partners and further details can be provided upon request.

How long is personal information retained for?

We will keep your personal data on our records for as long as we have an ongoing legitimate business need to do so. This includes providing you with a service you have requested from us or to comply with applicable legal, tax or accounting requirements. It also includes keeping your data for so long as there is any possibility that you or we may wish to bring a legal claim under your insurance contract, or where we are required to keep your data for legal or regulatory reasons. Please contact us using the contact details provided under the "Contact Us" section below should you require further information on our Record Retention procedures.

We may also retain your personal data where such retention is necessary in order to protect your vital interests or the vital interests of another natural person.

Your Rights as a Data Subject

Your principal rights under data protection law are as follows: the right to access;

- a) the right to rectification;
- b) the right to rectification;
- c) the right to erasure;
- d) the right to restrict processing;
- e) the right to object to processing;
- f) the right to data portability;
- g) the right to complain to a supervisory authority; and
- h) the right to withdraw consent.
 - If you wish to access, correct, update or request deletion of your personal information, we will ask you to provide us with a copy of any two of the following documents : Driver's licence; Passport; Birth certificate, Bank statement from the last 3 months); or utility bill (from the last 3 months). With regards to your right of access, the first access request will be complied with free of charge but additional copies may be subject to a reasonable fee.
 - In addition, if you are a resident of the European Union, you can object to processing of your personal information, ask us to restrict processing of your personal information or request portability of your personal information.
 - You have the right to opt-out of marketing communications we send you at any time. You can exercise this right by clicking on the "unsubscribe" or "opt-out" link in the marketing e-mails we send you or contacting us using the

details provided under the "Marketing" heading below ukmarketing@tmhcc.com

- Similarly, if we have collected and processed your personal information with your consent, then you can withdraw your consent at any time. Withdrawing your consent will not affect the lawfulness of any processing we conducted prior to your withdrawal, nor will it affect processing of your personal information conducted in reliance on lawful processing grounds other than consent.
- You have the right to complain to a data protection authority about our collection and use of your personal information. For more information, please contact the Commission nationale pour la

protection des données du Grand Duché de Luxembourg, 1, avenue du Rock'n'Roll L-4361 Esch-sur-Alzette (web <https://cnpd.public.lu/fr.html>)
We respond to all requests we receive from individuals wishing to exercise their data protection rights in accordance with applicable data protection laws.
You may exercise any of your rights in relation to your personal data by contacting us using the email dpo@tmhcc.com or the details set out in the "Contact us" section at the bottom of this page.

Automated decision making

In some instances, our use of your personal information may result in automated decisions being taken (including profiling) that legally affect you or similarly significantly affect you.

Automated decisions mean that a decision concerning you is made automatically on the basis of a computer determination (using software algorithms), without our human review. For example, in certain instances we may use automated decisions to establish whether we will offer insurance coverage to a prospective insured. We have implemented measures to safeguard the rights and interests of individuals whose personal information is subject to automated decision-making, including [explain].

When we make an automated decision about you, you have the right to contest the decision, to express your point of view, and to require a human review of the decision.

Security

TMHCC places great importance on the security of all personal data associated with our customers. We have security measures in place to attempt to protect against the loss, misuse and alteration of personal data under our control. For example, our security and technology policies are periodically reviewed and enhanced as necessary and only authorised personnel have access to user information? We use Secured

Socket Layer? (SSL) to encrypt financial information you input before it is sent to us. The servers we use to store personal data are kept in a secure environment. Whilst we cannot ensure or guarantee that loss, misuse or alteration of data will not occur, we use our best efforts to prevent this.

Updates to this Clause

We may update this Privacy Notice from time to time in response to changing legal, technical or business developments. When we update our GDPR Clause, we will take appropriate measures to inform you, consistent with the significance of the changes we make on our Website or by a new endorsement if required. We will obtain your consent to any material Privacy Notice changes if and where this is required by applicable data protection laws.

Contact us

If you have any questions about this clause, please contact us using the following contact details:
Data Protection Officer
TMHCC- Tokio Marine Europe SA
33, Rue Sainte Zithe, L-2763
Luxembourg
DPO@tmhcc.com

PRESCRIPTION PERIOD

In accordance with Sections L 114-1 and L 114-2 of the Insurance Code, all actions deriving from this Policy are limited in time, they shall not be exercised beyond Two Years from the event that gave rise to these actions.

However, this period shall run:

- In case of a non-disclosure, omission, false or inaccurate declaration on the risk covered, only from the day where the Insurers became aware of it;
- In the event of an accident, only from the day the persons concerned became aware of it, if they can prove they were unaware of it until then.

The prescription period shall be extended to **Ten Years** for Accidents affecting people, when the Beneficiaries are the

dependents of the deceased Insured.

SUBROGATION

In compliance with the provisions of Article L.121-12 of the Insurance Code, TOKIO MARINE EUROPE S.A. (TOKIO MARINE HCC) is subrogated, up to the compensation they paid, in the rights and actions of the Insured against Third Parties.

DISCLOSURE TO THIRD PARTIES

The Policyholder hereby authorizes the Insurer to disclose, upon request, to interested third parties, the coverage provided under this policy, the existence of this policy, as well as any amendment, suspension, or termination of its effects.

TIME BAR

As provided in Articles L114-1 and L.114-2 of the Code, any action under, or in respect of, this policy shall be barred two years following the event giving rise to the claim hereunder.

The time bar shall be tolled by the ordinary causes of tolling (Article 2244 of the French Civil Code), as well as in the following cases: appointment of an expert or claims adjuster following an insurable event; sending of a registered letter, return receipt requested: by the Insurer to the Policyholder for payment of any premium; by the Policyholder to the Insurer for payment of any recovery.

JURISDICTION AND VENUE

Disputes between the Insurer and the Insured on the construction of this Policy shall be submitted to the *Tribunal de Grande Instance* [Superior Court of Justice] having jurisdiction.

RIGHT OF RETRACTION

The application for coverage under the insurance policy shall not constitute a final agreement for the Policyholder, who shall have 14 business days from the date on which coverage is bound (receipt of the application for insurance coverage) to retract and waive

coverage, by sending to AON France - Unité de gestion Individuelle Accident - 31/35 rue de la Fédération - 75717 Paris Cedex 16 – FRANCE - a registered letter reading as follows: "I, the undersigned (last name, first name, and address) hereby waive and retract my coverage under Insurance Policy no. 65803894 offered by AON France that I signed on (date) and request a refund of any premium that may already have been deposited. Date and signature".

GOVERNING LAW – LANGUAGE

The precontractual and contractual relationship between the Insurer and the Policyholder shall be subject to French law. The insurer shall use French during the entire term of coverage.

CONTROL ORGANISM

In accordance with the Insurance Code (article L 112-4) it is specified that the company TOKIO MARINE EUROPE S.A. is controlled by the Commissariat aux Assurances located at 7, boulevard Joseph II, L - 1840 Luxembourg, Grand Duchy of Luxembourg.

COMPLAINTS – ARBITRATION

For any issue, the Policyholder shall first turn to the Insurance broker with whom the policy was taken out. If his answer is not satisfactory, the Insured or the Policyholder may submit their complaint to:

Tokio Marine Europe S.A. (Tokio Marine HCC)

**6-8 Boulevard Haussmann
CS 40064**

75441 Paris Cedex 09

Tel: 01 53 29 30 00

Fax : 01 42 97 43 87

ou

reclamations@tmhcc.com

The Insurer shall acknowledge receipt of the complaint within a maximum of 10 working days from the date of receipt, except when reply is given to the client within that same timeframe. The Insurer shall send the response to the

Insured within a maximum of two months from the date of receipt. Finally if you still disagree after the answer given, you may refer the matter to the Mediator of the Fédération Française des Sociétés d'Assurance provided that no legal action has been taken:

**LA MEDIATION DE
L'ASSURANCE
BP290
75125 PARIS CEDEX 09**

The Mediation de l'Assurance is not competent to be aware of the policies taken out to cover professional risks.

INTERNATIONAL SANCTIONS

This insurance contract has no effect:

- where a prohibition to provide a contract or an insurance service is imposed on the insurer by reason of the sanction, restriction or prohibition provided for by the laws and regulations,
- Or
- when the insured goods and / or activities are subject to any sanction, restriction, total or partial embargo or prohibition provided for by laws and regulations. "

Laws and regulations are understood to be the laws and regulations applicable in France (including the regulations and decisions of the Common Foreign and Security Policy - CFSP Decisions - of the European Union) or those of the country in which the operation insurance is done, as well as the laws and regulations of the United Kingdom, which also concern the French Branch of Tokio Marine Europe S.A. (TOKIO MARINE HCC).

OPTION 1: the premium per membership and per event is fixed at 7 euros including VAT

INSURANCE	
♦ ACCIDENTAL DEATH: Insured over 16 years of age	10.000€
if the insured is married/partnered or with 1 or more dependent children	15.000€
Insured under 16 years of age: Funeral expenses	10.000€
♦ TOTAL PERMANENT DISABILITY following an accident Reducible in case of partial permanent disability according to the Company's scale	30.000 €
♦ TREATMENT COSTS following an accident, up to	5.000€

OPTION 2: the premium per membership and per event is fixed at 14 euros including VAT

INSURANCE	
♦ ACCIDENTAL DEATH: Insured over 16 years of age	50.000€
Insured under 16 years of age: Funeral expenses	10.000€
♦ TOTAL PERMANENT DISABILITY following an accident Reducible in case of partial permanent disability according to the Company's scale	100.000 €
♦ TEMPORARY DISABILITY following an accident from the 4th day and for a maximum of 90 days	40€ per day
♦ TREATMENT COSTS following an accident, up to	15.000€

OPTION 3: the premium per membership and per event is fixed at 45 euros including VAT

INSURANCE	
♦ ACCIDENTAL DEATH: Insured over 16 years of age	100.000€
Insured under 16 years of age: Funeral expenses	10.000€
♦ TOTAL PERMANENT DISABILITY following an accident Reducible in case of partial permanent disability according to the Company's scale	150.000 €
♦ TEMPORARY DISABILITY following an accident from the 4th day and for a maximum of 90 days	75€ per day
♦ TREATMENT COSTS following an accident, up to	30.000€
REPATRIATION ASSISTANCE AND MEDICAL EXPENSES (WORLDWIDE) - ONLY FOR POLICY PLAN 3'S SUSCRIBER	
♦ Tranfer and/or Repatriation	Real costs
♦ Medical, surgical, pharmaceutical and hospitalisation* expenses, incurred abroad	30.000 €
Including dental expenses per tooth :	€ 300
<i>With a maximum of 900€ per claim</i>	50 € deductible
♦ Accompanying during repatriation or transport	Transport ticket
♦ Companion in repatriation or medical transport	Transport ticket
♦ Presence for the Insured when hospitalised	Transport ticket + hotel expenses 100 € per night - maximum 3.000 €
♦ Transmission of messages	Actual costs
♦ Repatriation or transport of the body in the event of death	Ticket Coffin fee: 2.000 €
♦ Shipping of medicines	Shipping Costs

Aon France

Please contact AON for all studies or requests for benefits that are different from those offered as part of the policy plans; these requests must be made within 15 days before the event.

For all requests, please contact the dedicated team:

Tel.: + 33 1 47 83 03 04

Email: aso@aon.com

The full insurance contract to which this policy information refers is available from AON on request.