

ASO Event Participants' Individual Cancellation Insurance

Insurance Product Information Document

Designed by: Tokio Marine HCC

TOKIO MARINE EUROPE S.A (TOKIO MARINE HCC), a company registered with the Luxembourg Trade and Companies Register under number B221975, located at 26, Avenue de la Liberté, L-1930, Luxembourg, supervised by the Commissariat aux Assurances (CAA), acting for the purposes hereof through its French branch, governed by the French Insurance Code, registered with the Paris Trade and Companies Register under number B 843 295 221 and located at 36 rue de Châteaudun CS 30099 75441 Paris Cedex 09 and acting in compliance with the French Insurance Code.

This information document provides you with a summary of the main cover and exclusions of the insurance product and does not take into account your specific needs and requests. You will find complete information about the product in any pre-contractual documentation and the policy terms and conditions. In particular, the amount of any payout corresponds to the amounts agreed between the insurer and the policyholder detailed in the coverage table.

What is this type of insurance?

The purpose of "Participants' Individual Cancellation" insurance is to reimburse persons who have subscribed to the group policy set up by ASO for the costs of registering for the sporting event for which they have registered in the event that they have to cancel their participation.



What is insured?

ALL POLICIES INCLUDE THE FOLLOWING COVER:

- ✓ Reimbursement of registration fees for amateur events organised by ASO when cancellation results from:
 - ✓ death, accident or illness of the participant.
 - ✓ death, accident or serious illness (accident or illness requiring hospitalization) of his or her spouse, known partner, or the other party under a PACS regime, of a first-degree ascendant or descendant, occurring within thirty days prior to the event.
 - ✓ refusal by the French authorities to grant a visa, provided that no request has been previously refused to the participant by said authorities.
 - ✓ theft of identity card or passport within seven days prior to departure, provided those documents are essential for the journey.
 - ✓ summons to appear in court as a juror or a witness.

All policies stipulate the cover preceded by a tick.



What is not insured?

- ✗ Reasons for cancellation other than those covered in the policy.
- ✗ Fees and charges other than the registration fee for the event at which the participant is registered.



Are there any exclusions from cover?

- ! Illnesses or accidents that were first observed before the request for cover.
- ! Suicide, attempted suicide, drunkenness or use of narcotics or drugs not prescribed by a competent medical authority.
- ! Psychological or psychiatric disorders.
- ! Pregnancy prior to registration, whether normal or with complications, labour, issues associated solely with being female.
- ! Psychotic, mental or nervous disorders not resulting in hospitalization of over seven days.
- ! Direct and indirect consequences of epidemics or health restrictions.



Where am I covered?

- ✓ Worldwide



What are my obligations?

Under penalty of the policy being voided or suspended, or of exclusion from cover:

Upon taking out the policy:

- Communicate the information necessary to take out the policy

- Pay the premium

During the policy term:

- Declare any new circumstances resulting in aggravation of the risks covered

In the event of a claim:

- Report any claim likely to be eligible for cover, under the conditions and within the time limits stipulated
- Provide the supporting documents needed to complete the payout
- Any false statements about the circumstances or consequences of a claim are likely to result in the loss of any entitlement to cover.



When and how do I pay?

The premium, the amount of which is specified at the time of registration, is payable to the online organizer on the event's website.



When does my cover start and end?

Cover starts upon crossing the start line or upon entry into the departure enclosure, and ends at the latest when the finish line is crossed or when the policyholder abandons the event



How can I terminate the policy?

The policy automatically ends at the end of the event for which it was taken out. You have the option to cancel the policy within the statutory period of 14 days from the date of signature in accordance with Article L.112-2-II-1