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**INSURANCE COVERAGE FOR THE CANCELLATION OF LONG, SHORT AND MEDIUM DURATION RENTALS
Information notice which constitutes the General Terms and Conditions of the Insurance Policy
GSL/ALBINET**

PREAMBLE

This Information Notice is drawn up in French. Since these transactions are performed online, the virtual space comprised of the web pages of the underwriter's site is deemed to be located in France and any policies taken out in this space are therefore deemed to take place in France.

Optional insurance policy taken out when booking a rented accommodation and guaranteeing the reimbursement of cancellation costs within the limit of the amounts indicated below, in the event of the rental being cancelled or interrupted in compliance with the terms and conditions provided below.

This policy is distributed and managed by Cabinet ALBINET, Insurance Broker, trading under the ADAR trademark, a Société Anonyme (SA) with share capital of EUR 200,000 – RCS Paris B 582 136 289.

Insurance policy from Groupe Special Lines – an S.A.S. with share capital of 100,000 EUR of which Groupama Rhône Alpes Auvergne holds more than 10% of the shares and voting rights – 820 232 163 R.C.S. Nanterre – Governed by the French Insurance Code – This activity is regulated by the Autorité de Contrôle Prudenciel et de Résolution (French Prudential Supervisory and Resolution Authority), 61 rue Taitbout 75009 Paris.

1. DEFINITIONS

ACCIDENT: Any bodily damage which was not intended by the victim and arising from a sudden action having an external cause.

CANCELLATION: Firm and definitive cancellation by the Policyholder of the rental of the furnished property before the rental start date (indicated in the rental agreement), for reasons and in circumstances covered by the guarantees listed in the EVENTS GUARANTEED part of this document.

TENANT/POLICYHOLDER: Any tenant, natural person or legal entity, of French or foreign nationality, who rents furnished lodgings for a short, medium or long duration through the property agency. The following

are deemed to be policyholders by extension: the Policyholder's spouse (including common law spouse or partner in a PACS civil partnership), the Policyholder's lineal ascendants and descendants, sons-in-law and daughters-in-law, brothers and sisters as well as those of the Policyholder's spouse.

COMMON LAW SPOUSES: A couple who are neither married nor have entered into a PACS civil partnership but who can prove, by providing evidence of a common residence (cohabitation certificate or failing this, local tax bill, electricity, gas or water bills, rental receipts, insurance documents...), that they have been living together since the day they took out the policy and at the time of the loss event.

APPLICABLE LAW: This policy is governed solely by French law.

INTERRUPTION: Firm and definitive interruption by the Policyholder of the rental of the furnished property after the rental start date and before the rental end date (indicated in the rental agreement), for reasons and in circumstances covered by the guarantees listed in article 4 – EVENTS GUARANTEED.

SHORT DURATION RENTAL: Rental of less than 90 days on premises of which the Policyholder is neither the owner nor a tenant by virtue of an annual rental agreement.

MEDIUM AND LONG DURATION RENTAL: Rental of over 90 days and less than one year on premises of which the Policyholder is not the owner and the precise duration of which is set down in the rental agreement and determined in advance.

ACCOMMODATION: Dwelling house or apartment.

SERIOUS ILLNESS: Any change in medical condition duly noted by a qualified medical authority that requires medical care and is of a sudden and unforeseeable nature.

TERRITORY: All of France

2. SUBJECT OF THE COVER

The purpose of this policy is to provide the insurance guarantees set out below to tenants who rent holiday homes for less than one year that are located in France.

In the event of CANCELLATION of the rental as a result of the events mentioned in Article 4 below, the Insurer guarantees the Policyholder reimbursement of any down payments or deposits made, the outstanding balance due as well as agency fees within the limit of **15,000 euros per claim and per year.** **It is specified that, regardless of the situation, the maximum compensation for the Policyholder may not exceed one month of rent.**

In case of an INTERRUPTION in the rental as a result of the events mentioned in Article 4 below, the Insurer guarantees the Policyholder reimbursement of any unused rental within the limit of **15,000 euros per claim and per year.** **It is specified that, regardless of the situation, the maximum compensation for the Policyholder may not exceed one month of rent.**

3. OPERATION OF THE COVER

The benefit of HOLIDAY INTERRUPTION AND CANCELLATION coverage is acquired by payment of the premium and compensation payouts are calculated on the basis of the rent amount set out in the rental agreement.

The HOLIDAY INTERRUPTION AND CANCELLATION coverage applies provided the insurance is taken out before the rental start date and at the latest within 10 days of signing the rental agreement or making a deposit or down payment.

If the insurance policy was taken out after the maximum 10 day period after signing the rental agreement or making the deposit or down payment, the HOLIDAY INTERRUPTION

AND CANCELLATION coverage shall only apply after application of a waiting period of 7 days during which no coverage may take effect.

INTERRUPTION coverage only applies if the Policyholder has definitively left the rented property following a GUARANTEED EVENT.

If the Policyholder wishes to extend their stay through an amendment or by means of tacit renewal and once the original rental agreement expiry date is up (as indicated in the rental agreement) the Policyholder is no longer covered under this policy.

CANCELLATION coverage automatically ceases as soon as the Policyholder arrives on the premises and INTERRUPTION coverage automatically ceases at the end of the rental period.

4. GUARANTEED EVENTS

The coverage shall apply in the event of CANCELLATION for the reasons and in the circumstances listed below to the exclusion of any others.

- ✎ The death of the Policyholder, the Policyholder's spouse or Common law spouse or P.A.C.S. partner, lineal ascendants or descendants as well as those of the Policyholder's spouse, Common law spouse or P.A.C.S. partner, the Policyholder's brothers, sisters, brothers-in-law, sisters-in-law, sons-in-law, daughters-in-law, fathers-in-law, mothers-in-law, legal guardian as well as the person placed in their care.
- ✎ Illness, including that linked to pregnancy before the 28th week, a bodily accident, as well as the ensuing results, after effects, complications or aggravations of an illness or bodily accident, observed over thirty days before signing the rental agreement, with such circumstances of necessity implying:
 - Either hospitalisation from the day of the cancellation up to the date the rental agreement takes effect,
 - Or, the cessation of all professional activities, or the person being obliged to stay at home if the person does not work, from the day of cancellation up to the date the rental agreement takes effect, and a medical consultation as well as the observance of medication treatment

or the performance of medical tests prescribed by a doctor,

- And in all cases, all these acts must be covered by one of the health insurance organisations to which the Policyholder is affiliated,

Occurring:

To the Policyholder, their spouse, or Common law spouse or P.A.C.S. partner, the person placed in their care, their lineal ascendants or descendants as well as those of the Policyholder's spouse, Common law spouse or P.A.C.S. partner.

- ✎ Material loss following a theft, fire, explosion and assimilated events, Water damage, or a natural event impacting the Policyholder's main and/or second home and/or their professional premises the seriousness of which requires their mandatory presence on the day of the planned departure, or in the course of the rental, in order to carry out the necessary formalities.
- ✎ Following an administrative or legal convocation which cannot be postponed, on condition the Policyholder was not aware of this convocation when they took out the present insurance policy.
- ✎ Convocation to resit an examination during the rental period and on condition the Policyholder was not aware of failure in the examination when booking the holiday property.
- ✎ Obtaining paid employment or internship starting before or after the rental dates when the policyholder was registered as unemployed on the condition this is not a case of extending or renewing a labour contract nor an assignment from a temporary work company.
- ✎ Prevention from taking possession of the lodgings rented as a result of the Policyholder or their spouse being notified by their employer that they are being dismissed on economic grounds or being transferred, on condition this notification comes after the coverage takes effect and subject to the Policyholder not being aware of either of the above situations at the time of taking out the present insurance policy.
- ✎ The suppression or modification of the date of the Policyholder's holidays by their employer. This guarantee is granted to salaried employees,

excluding the freelance professions, company leaders, legal representatives of companies, self-employed workers, artisans and contract workers in the entertainment industry. This holiday leave, corresponding to acquired rights, must have been approved beforehand by the employer.

- ✎ An obligation notified by the Policyholder's employer for the Policyholder to be present.
- ✎ Serious damage to the vehicle within 48 hours of the departure.
- ✎ Theft of identity papers, passport within 48 hours of the start of the rental.
- ✎ Unavailability of the rented premises preventing usage thereof as a result of a fortuitous event such as fire, storm, water damage or other natural event occurring within 15 days prior to the rental start date.
- ✎ Prevention of the Policyholder from getting to the holiday location by road, rail air or sea on the day they are due to take possession of the rented accommodation and within the forty eight hours that follow, due to roadblocks or strikes directly affecting the traffic as confirmed by the Mayor of the commune where the holiday accommodation is located.
- ✎ If the Policyholder is forced to cancel or abandon their rental within 48 hours prior to or following the contracted rental start date as a result of the non-availability of the accommodation due to pollution, flooding, fire, natural event or epidemic. These risks will be considered as having occurred under the terms of this contract when the site is rendered completely inaccessible within a radius of five kilometres around the accommodation by decision of the communal or prefectural authorities during the insured rental period.
- ✎ The Policyholder is prevented from going to the rented accommodation on the day agreed to take possession of the accommodation following the theft or attempted theft of the vehicle.
- ✎ Refusal by the authorities of the country to provide a visa, no request must have been made and refused by these authorities prior to this for this same country. A document of proof from the Embassy will be required.

- ✎ The cancellation of the Policyholder's business meeting provided that the meeting was not set after the policy was taken out and that the Policyholder is in a position to provide a document from the company which was to receive the Policyholder specifying the date and place of the appointment as well as the reason for the cancellation.

The coverage shall apply in the event of INTERRUPTION for the reasons and in the circumstances listed below to the exclusion of any others.

- ✎ The death of the Policyholder, the Policyholder's spouse or Common law spouse or P.A.C.S. partner, lineal ascendants or descendants as well as those of the Policyholder's spouse, Common law spouse or P.A.C.S. partner, the Policyholder's brothers, sisters, brothers-in-law, sisters-in-law, sons-in-law, daughters-in-law, fathers-in-law, mothers-in-law, legal guardian as well as the person placed in their care.
- ✎ Illness, including that linked to pregnancy before the 28th week, a bodily accident, as well as the ensuing results, after effects, complications or aggravations of an illness or bodily accident, observed over thirty days before signing the rental agreement, with such circumstances of necessity implying:
 - Either hospitalisation from the day of the cancellation up to the date the rental agreement takes effect,
 - Or, the cessation of all professional activities, or the person being obliged to stay at home if the person does not work, from the day of interruption up to the date the rental agreement takes effect, and a medical consultation as well as the observance of medication treatment or the performance of medical tests prescribed by a doctor,
 - And in all cases. these acts must be covered by one of the health insurance organisations to which the Policyholder is affiliated.

Occurring:

To the Policyholder, their spouse, or Common law spouse or P.A.C.S. partner, the person placed in their care, their lineal ascendants or descendants as well as those of the Policyholder's spouse, Common law spouse or P.A.C.S. partner.

- ✎ Material loss following a theft, fire, explosion and assimilated events, Water

damage, or a natural event impacting the Policyholder's main and/or second home and/or their professional premises the seriousness of which requires their mandatory presence on the day of the planned departure, or in the course of the rental, in order to carry out the necessary formalities.

- ✎ If the Policyholder is forced to cancel or abandon their rental within 48 hours prior to or following the contracted rental start date as a result of the non-availability of the accommodation due to pollution, flooding, fire, natural event or epidemic. These risks will be considered as having occurred under the terms of this contract when the site is rendered completely inaccessible within a radius of five kilometres around the accommodation by decision of the communal or prefectural authorities during the insured rental period.

5. COVERAGE AMOUNT

In the case of a CANCELLATION:

In the event of CANCELLATION of the rental, the Insurer reimburses the Policyholder any down payments or deposits made, the outstanding balance due as well as agency fees within the limit indicated in the Guarantees Table.

It is specified that:

- ✎ **Regardless of the situation, the maximum compensation for the Policyholder may not exceed one month of rent.**
- ✎ **Regardless of the situation, the maximum compensation for the Policyholder may not exceed €15,000.**

In the case of an INTERRUPTION:

In the event of INTERRUPTION of the rental, the Insurer reimburses the Policyholder the unused rental within the limit indicated in the Guarantees Table. The compensation due by the Insurer is determined for a claimant in proportion to the number of occupants and the number of days outstanding within the limit of one month.

It is specified that:

- ✎ **Regardless of the situation, the maximum compensation for the Policyholder may not exceed one month of rent.**
- ✎ **Regardless of the situation, the maximum compensation for the Policyholder may not exceed €15,000.**

6. EXCLUSIONS

The consequences of the following events are never covered:

- ✎ **Any event likely to trigger the insurance coverage and of which the Policyholder had knowledge when booking said accommodation through the Paris Attitude agency;**
- ✎ **The consequences of intentional misconduct by natural persons who have Policyholder status;**
- ✎ **National mourning;**
- ✎ **Vaccination oversights;**
- ✎ **Damages resulting from Civil or Foreign Wars, riots, popular uprisings, coups d'état, hostage-taking situations;**
- ✎ **Attacks, acts of terrorism, sabotage, or the consequences of applying the Vigipirate plan in France or a comparable plan put in place in any other country, or the consequences of any measures taken by the competent authorities, for preventive purposes, to avoid such events, as well as any withdrawal of administrative authorisation linked to these same causes.**
- ✎ **Damages or aggravation of damage caused:**
 - **By weapons or devices intended to explode by structural modification of the nucleus of the atom.**
 - **By any nuclear fuel, radioactive product or waste,**
 - **By any other source of ionising radiation (especially any radio isotope);**
- ✎ **The prohibitions decided by the local authorities, the restriction on the free movement of persons and goods, airport closure, border closure;**
- ✎ **Financial damages or losses caused by earthquakes, tidal waves, volcanic eruptions or other cataclysms;**
- ✎ **Illnesses related to pregnancy beyond the 28th week;**
- ✎ **Any medical event the diagnosis, symptoms or cause of such symptoms of which are of a psychic, psychological or psychiatric nature and that did not result in hospitalisation in excess of 3 consecutive days after the policy was taken out;**
- ✎ **The consequences of beauty treatment;**
- ✎ **The consequences of an accident for which the Policyholder was tested positive for a level of blood alcohol or narcotics that constitutes an offence. ;**
- ✎ **Epidemics, the local health situation, natural or human pollution, as well as natural events that do not cause serious material damage to the Policyholder's main or secondary residential properties;**

- ☞ Natural disasters occurring Abroad having as determining cause the abnormal intensity of a natural agent and those that are the subject of the procedure referred to by the Act No. 82-600 of 13 July 1982;
- ☞ The consequences of litigation or a dispute as to the description or inventory of the premises;
- ☞ The consequences of an accident, when piloting a flying device, when taking part in a motorised sporting event or in preparatory tests for such event,
- ☞ The consequences of dismissal on economic grounds or a transfer which had been initiated at the time of signing this policy;
- ☞ Any event that occurred between the signing of the rental agreement and the signing of this policy.

7. REPORTING A LOSS EVENT

The Policyholder must IMMEDIATELY inform the agency as soon as the first signs of the illness appear or as soon as the Policyholder becomes aware of the event covered by the insurance policy.

The Policyholder must report the event to the Cabinet Albinet within 5 business days following the event covered by the insurance policy, except under exceptional circumstances or in a case of force majeure.

By letter:

ADAR C/O Cab. ALBINET– S.A.V. 5
Cité de Tréville
75 009 PARIS

By fax to:

01 48 01 84 83

Or by email:

claim@cabinetalbinet.fr

This claim must indicate:

- ☞ The Policyholder's address,
- ☞ The Policyholder's telephone number,
- ☞ The name of the Policyholder's rental agency
- ☞ The Policyholder's rental reference number,
- ☞ The Policyholder's holiday start and end dates.

In addition to the declaration elements above, it is up to the Policyholder to prove that the conditions required for application of the "Interruption and Cancellation"

coverage are met by providing the following supporting documents:

In all cases:

- ☞ The original of the rental agreement;
- ☞ Where appropriate, the official document specifying the family relationship with the person responsible for the cancellation (copy of the family record book, cohabitation certificate, etc.),
- ☞ Bank account details
- ☞ **After examination of the file, any other evidence requested by Groupe Special Lines.**

In the case of illness, including for reasons of pregnancy, or a bodily accident:

- ☞ Where applicable, prescriptions for drug treatment,
- ☞ Where applicable, medical test reports,
- ☞ Where applicable, sick leave certificate,
- ☞ Where applicable, the hospital report,
- ☞ After examining the file and at Groupe Special Lines' request: documents proving reimbursement of medical costs by the health insurance organisation to which the Policyholder is affiliated.

In case of death:

- ☞ A copy of the death certificate
- ☞ Where applicable, the address details of the notary responsible for the estate of the deceased Policyholder.

In case of compulsory presence of the Policyholder as indicated by their employer or in case of dismissal on economic grounds or transfer:

- ☞ A certificate established by the employer,
- ☞ A copy of the Policyholder's pay slip for the month corresponding to the date of rental.

In case of the Policyholder being called to resit an examination:

- ☞ A copy of the letter convening the Policyholder to the examination,
- ☞ A copy of the adjournment or the list of grades that determined the adjournment.

In case of Serious material damage:

- ☞ The acknowledgement of receipt of the damages claim submitted to the comprehensive household insurer,
- ☞ In case of burglary, a copy of the complaint made to the police authorities.

In case of serious damage to the vehicle within 4H preceding the event:

- ☞ The acknowledgement of receipt of the damages claim submitted to the car Insurer,
- Or
- ☞ A copy of the vehicle repair and/or towing invoice.

In the event of theft, loss or disappearance of identity papers:

- ☞ A copy of the detailed complaint established by the police authorities.

In case of the Policyholder being called for jury duty or as a witness:

- ☞ A copy of the letter calling the Policyholder for jury duty or as a witness

If required, in case of a loss event that triggers the holiday cancellation or interruption coverage, you undertake to allow the Insurer's doctor to access the medical file failing which you shall not benefit from the coverage.

8. PAYING OUT CLAIMS

The Policyholder's claim is paid out within 15 business days following the date on which the Cabinet Albinet is in possession of all documentation supporting the claim and when such documentation has been validated by the Manager.

9. RIGHT TO CHANGE YOUR MIND

The right to change your mind is set out in article L 112-10 of the Insurance Code.

Taking out the Rental Cancellation policy online is not a definitive commitment by the Policyholder who has a period of 14 business days from the date of signing up for the policy online to change their minds and withdraw.

This right can be exercised either by email:

claim@cabinetalbinet.fr

Or by registered letter with acknowledgement of receipt sent to:

ADAR C/O Cab. ALBINET– S.A.V. 5
Cité de Tréville
75 009 PARIS

The following model can be used for example: "I the undersigned, SURNAME, FORENAME AND ADDRESS, declare that I hereby withdraw my participation in the "ADAR Seasonal Rental Cancellation" policy, membership number xxx. And request reimbursement of the insurance

premium already paid. DATE AND SIGNATURE”.

The insurer is obliged to repay the premium paid, within a period of thirty days from the date of the withdrawal.

The Policyholder may waive this new policy, with no costs or penalties being due, as long as it has not been fully implemented or the Policyholder has not made any claim under the policy, and this within a period of fourteen calendar days from the date the policy is taken out.

However, the Policyholder is deemed to waive the right to withdraw from the policy if they submit a claim under this policy during the withdrawal period. (Article L112-2-1 II 3° c/ of the Insurance Code).

10. SUBROGATION FOR RIGHTS AND ACTIONS OF THE POLICYHOLDER

Pursuant to Article L 121.12 of the Insurance Code, in the case of a partial or total claim settlement, the Insurer is automatically subrogated in all rights and actions of the Policyholder, up to the amount of the claims paid.

The Insurer can be discharged from all or part of its responsibility to the Policyholder, when the subrogation can no longer operate in its favour due to the Policyholder.

11. APPLICABLE PENALTIES IN THE EVENT OF FALSE DECLARATIONS MADE WHEN TAKING OUT THE POLICY

Any reticence or declaration by the Policyholder that is intentionally false will render the policy null and void as provided for by Article L113-8 of the Insurance Code.

12. APPLICABLE PENALTIES IN THE CASE OF INTENTIONAL MISREPRESENTATION BY THE POLICYHOLDER WHEN SUBMITTING THE CLAIM

Any fraud, reticence or declaration by the Policyholder that is intentionally false concerning the circumstances or consequences of a Loss event shall result in the loss of all entitlement to benefits or compensation for this claim.

13. APPLICABLE LAW AND LANGUAGE USED

Pre-contractual and contractual relations between the Insurer and the Policyholder are governed by French law. The language of this Policy is the French language. The contracting parties declare they submit to the jurisdiction

of the French Courts and shall refrain from taking legal proceedings in any other country.

14. CLAIMS BY THE POLICYHOLDER

In case of difficulty, the Underwriter may consult the Broker through whom the contract was signed.

By letter:

ADAR C/O Cab. ALBINET- S.A.V. 5
Cité de Tréville
75 009 PARIS

By email:

claim@cabinetalbinet.fr

If the answer is not satisfactory, the Underwriter can send the claim to the "Claims" department of Groupe Special Lines:

By letter:

Groupe Special Lines
Service Réclamations
6-8 rue Jean Jaurès
92800 PUTEAUX

By email:

Reclamations@groupespeciallines.fr

If the response to the complaint remains unsatisfactory, the Underwriter may contact the "Claims" department of Groupama Rhône-Alpes Auvergne:

By letter:

Groupama Rhône-Alpes Auvergne
Service Consommateurs
TSA 70019 – 69252 LYON CEDEX 09

By email:

Service-consommateurs@groupama-ra.com

Finally, if the disagreement persists regarding the position or the proposed solution, the Underwriter can go through Insurance Mediation:

By letter:

Médiation de l'Assurance
TSA 50110
75441 PARIS CEDEX 09

By internet on the website

www.mediation-assurance.org

15. PLURALITY OF INSURANCE POLICIES

Pursuant to Article L 121-4 of the Insurance Code, when several insurance policies have been contracted without fraud, each one produces its effects within the limits **of the coverage set down in each policy and in compliance with the provisions of Article L 121-1 of the Insurance Code.**

16. LIMITATION PERIOD

The limitation period is the period beyond which legal proceedings may no longer be taken.

All legal actions arising from an insurance contract shall be barred two years as from the event that gave rise

thereto (Art. L 114-1 and L 114-2 of the Insurance Code).

However, this period is extended to 10 years in case of death for which "Driver" coverage applies.

The limitation period shall be interrupted by one of the ordinary causes that interrupt the limitation period and in the following situations:

- ☞ By the appointment of a loss adjuster following a claim,
- ☞ Registered letter with acknowledgement of receipt (in respect of payment of your premium or settlement of your claim),
- ☞ Summons to appear (even in emergency proceedings), command to pay or seizure.
- ☞ Any ordinary cause that interrupts the limitation period.

In accordance with the Civil Code:

Causes for postponing the starting date of or suspending the limitation period

Article 2234:

The limitation period shall not run, or is suspended, in respect of a person who is unable to act owing to an impediment arising in law, under a contract, or due to force majeure.

Article 2235:

It shall not run or is suspended, in respect of unemancipated minors and majors in tutorship, except for actions in payment or excess reimbursement of salaries, annuity instalments, alimony payments, rents, land rents, rental charges, interest on sums lent and, generally, actions in payment of

everything that is payable in yearly payments or in shorter term instalments.

Article 2237:

It shall not run or is suspended, in respect of the accepting heir up to the amount of net assets with respect to the debts against the estate.

Article 2238:

The limitation period shall be suspended from the date on which, following the occurrence of a dispute, the parties agree to use mediation or arbitration or, in the absence of a written agreement, from the date of the first mediation or arbitration meeting. The limitation period is also suspended from the conclusion of a participative process agreement.

The limitation period begins to run again for a period not less than six months from the date on which either or both parties, or the mediator or arbitrator, declares that the mediation or arbitration has terminated. In the case of a participatory procedure agreement, the limitation period shall begin to run again from the term of that agreement, for a duration that may not be inferior to six months.

Article 2239:

The limitation period is also suspended when the judge accedes to a request for investigation measures prior to any trial.

The limitation period begins to run again for a period not less than six months from the date on which the measure was performed.

Causes that interrupt the limitation period.

Article 2240:

An acknowledgement by the debtor of the right of the person against whom the

limitation was running shall interrupt the limitation period.

Article 2241:

Judicial action, even by way of emergency proceedings, shall interrupt the limitation period.

The same applies when brought before an incompetent court or when the act of referral to the court is annulled by a procedural flaw.

Article 2243:

The interruption is void if the applicant withdraws his application or leaves the instance lapse or if his request is rejected definitively.

Article 2244:

The limitation period or the foreclosure time limit shall also be interrupted by a precautionary measure taken in application of the Code of Civil Procedure in relation to enforcement or compulsory execution.

Article 2245:

The summons made to one of the joint debtors through a judicial action or by a compulsory execution act or the acknowledgement by the debtor of the right of the person against whom the limitation was running shall interrupt the limitation period against all the others, even against their heirs.

The summons made to one of the heirs of a joint debtor or the acknowledgement by this debtor shall not interrupt the limitation period with respect to the other co-heirs, even in case of mortgage debt,

If the obligation is divisible. The summons or this acknowledgement shall only interrupt the limitation period with respect to the other co-debtors for the share due by this heir.

To interrupt the limitation period for the whole, with respect to the other co-debtors,

the summons must be made to all the heirs of the deceased debtor or the acknowledgement of all these heirs.

Article 2246:

The summons made to the main debtor or their acknowledgement shall interrupt the limitation period against the surety.

17. PERSONAL DATA PROTECTION

The Policyholder declares they are specifically informed of and accept the existence of automated processing of nominal and personal information concerning them gathered by the Insurer, the Broker (and their agents) in the course of performing this policy. The Policyholder is reminded that the provision of such information is mandatory because it is necessary in order to obtain the insurance coverage and the implementation of the guarantees provided for under this policy. This information is used by the Insurer, the Broker and their agents or by professional organisations solely for policy management requirements or to satisfy legal or regulatory obligations. In accordance with Articles 35 and 36 of the French personal data protection Act No. 78-17 dated 6 January 1978, amended, the Policyholder is entitled to access, oppose, rectify and delete any information held by Cabinet Albinet and Groupe Special Lines concerning the Policyholder and present in any file used by the Insurer, the Broker and their agents or by the professional organisations concerned. The Policyholder is also entitled to oppose use of the said information for commercial purposes.

| GUARANTEES TABLE | | |
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| COVERAGE | EXCESS AMOUNTS AND APPLICABLE THRESHOLDS | INSURANCE AMOUNTS AND LIMITS |
| Coverage in case of CANCELLATION of SHORT, MEDIUM AND LONG DURATION RENTALS | | |
| <ul style="list-style-type: none"> ☞ Death, serious illness or serious bodily accident affecting the Policyholder or his/her spouse (including common-law spouse or PACS civil partner), ☞ Death of the Policyholder's lineal ascendants or descendants, his/her sons-in-law or daughters-in-law, brothers or sisters as well as those of his/her spouse, ☞ Pregnancy complications up to the 28th week suffered by the Policyholder or his/her spouse, ☞ Serious damage in the Policyholder's private or professional premises, ☞ Theft in the Policyholder's private or professional premises, ☞ Summons to the Policyholder to attend a judicial or administrative hearing that cannot be postponed, ☞ Invitation to resit an examination, ☞ Start of paid salaried employment or internship, ☞ Dismissal from employment on economic grounds, ☞ Job transfer, ☞ Removal and change to paid leave, ☞ An obligation notified by the Policyholder's employer for the Policyholder to be present, ☞ Serious damage to the vehicle within 48 hours of the departure, ☞ Theft of identity papers within 48 hours of the departure when said identity papers are required for the insured rental, ☞ Unavailability of the rented accommodation, ☞ Administrative prohibition ☞ Refusal to issue a visa, ☞ Cancellation of the business appointment. | None | <p>Reimbursement of cancellation costs within the limit of:</p> <ul style="list-style-type: none"> - €15,000 per insured rental - 1 month of rent |

Groupe Special Lines

6-8 rue Jean Jaurès 92800 Puteaux | Tel. +33 1 47 75 27 34 | www.groupespeciallines.fr, S.A.S. with capital of 100,000 EUR of which Groupama Rhône Alpes Auvergne holds more than 10% of the shares and voting rights | 820 232 163 R.C.S. Nanterre Intermédiaire registered with ORIAS under the No. 16003981 (<http://www.orias.fr>) | Regulated by the Autorité de Contrôle Prudentiel et de Résolution (French Prudential Supervisory and Resolution Authority), 61 rue Taitbout 75009 Paris.

| Coverage in case of INTERRUPTION of SHORT, MEDIUM AND LONG DURATION RENTALS | | |
|---|------|---|
| <ul style="list-style-type: none"> ☞ Death, serious illness or serious bodily accident affecting the Policyholder or his/her spouse (including common-law spouse or PACS civil partner), ☞ Death of the Policyholder's lineal ascendants or descendants, his/her sons-in-law or daughters-in-law, brothers or sisters as well as those of his/her spouse, ☞ Pregnancy complications up to the 28th week suffered by the Policyholder or his/her spouse, ☞ Serious damage in the Policyholder's private or professional premises, ☞ Administrative prohibition. | None | <p>Reimbursement of cancellation costs within the limit of:</p> <ul style="list-style-type: none"> - €15,000 per insured rental - 1 month of rent |

Groupe Special Lines

6-8 rue Jean Jaurès 92800 Puteaux | Tel. +33 1 47 75 27 34 | www.groupespeciallines.fr, S.A.S. with capital of 100,000 EUR of which Groupama Rhône Alpes Auvergne holds more than 10% of the shares and voting rights | 820 232 163 R.C.S. Nanterre Intermédiaire registered with ORIAS under the No. 16003981 (<http://www.orias.fr>) | Regulated by the Autorité de Contrôle Prudenciel et de Résolution (French Prudential Supervisory and Resolution Authority), 61 rue Taitbout 75009 Paris.