

ARE

Globe Partner Association Assistance / Civil Liability Summary of Benefits

As a member of the Globe Partner Association, you have opted for the benefits subscribed by the Association with AWP P&C, a joint stock company with a share capital of Euro 17,287,285, subject to the French insurance code, located 7, rue Dora Maar, 93400 Saint-Ouen, France, registration number 519 490 080 RCS Bobigny, which entrusts the implementation of the guarantees described below to AWP FRANCE SAS, Joint stock company with a share capital of Euro 7,584,076.86, registration number 490 381 753 RCS Bobigny, located 7 rue Dora Maar, 93400 Saint-Ouen, France, Insurance Brokerage Company - Registration ORIAS 07026669 - (www.orias.fr), under contract number 602 800.

The standard operating procedures of the benefits and their detailed description are defined in this booklet.

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1/ General provisions

Eligibility - Enrolment

Foreign students, trainees and researchers residing in metropolitan France who are members of the Globe Partner Association, under 70 years of age are eligible on an optional basis. The spouse (marriage only) of the Member and his children under 18 years of age are also eligible, provided they reside with the Member.

The Member shall pay for the entire period of coverage.

Acceptance of coverage may be subject to further information the Insurer considers necessary. Upon acceptance to the insurance, the Member shall be referred to as the "Insured".

Commencement of coverage

Coverage applies for each eligible person upon acceptance from the Insurer and payment of the insurance premium.

Renunciation

The Insured may renounce to the insurance contract within a period of 14 complete calendar days from the moment he/she is informed that the contract is signed, by sending a registered letter with acknowledgment of receipt to ACS, 153 rue de l'Université 75007 Paris, France. ACS will then reimburse, in full, the amount paid, within 30 days of receipt of the letter. If the insured requests the implementation of the guarantees during the period of renunciation, the right of renunciation is no longer applicable.

Territorial coverage

The insurance guarantees subscribed under this contract apply in metropolitan France.

Termination of coverage

Once approved for coverage and subject to the provisions of the French Code des Assurances regarding false declaration, the Insured cannot be excluded from coverage as long as he/she fulfils the eligibility conditions.

Coverage shall end:

For each Insured:

- on the last day of his/her eligibility period, or after repatriation to the country of origin,
- on the last day of the calendar quarter she/he ceases to be a Member of the Globe Partner Association.

For the totality of the Insureds:

- in case of cancellation of the contract 602 800 between the Globe Partner Association and AWP P&C.

The contract is concluded for a fixed period of 12 months, and cannot be cancelled or refunded once started.

Sanctions in case of false declaration

Any information supplied by the Insured or one of their beneficiaries that is incorrect, falsified, exaggerated or any fraudulent acts on their part shall be the direct responsibility of the Insured and shall give rise to:

- the nullity of your contract in case of intentional misrepresentation (L 113-8 of French insurance code), premiums paid are kept by the Insurer, who is entitled, as a compensation, to the payment of all premiums due; in such a case, the Insured will have to reimburse all the claims paid by the Insurer under the contract;
- if the intentional misrepresentation, discovered before any claim, is not established, premium increase or termination of the contract (L 113-9 of the French insurance code)
- if the intentional misrepresentation, discovered after the claim, is not established, decrease of claim according to the ratio between the paid premium and the premium that should have been paid if the initial declaration had been consistent with the reality (L 113-9 of the French insurance code)



2/ Definitions

The terms and expressions used in this booklet shall have the following definition:

Accident: any unintentional bodily injury caused to the Insured, arising from an abrupt, sudden and unexpected action with an external cause, **to the exclusion of an acute or chronic illnesses.**

Acts of Terrorism / Terror Attack: any act of violence constituting a criminal or illegal attack against people and/or property in the country in which you are staying, and whose purpose is to disturb public order seriously. Such a "terror attack" should be identified as such by the French Foreign Ministry (Ministère des affaires étrangères français)

Civil War: armed opposition between various parties belonging to the same country, and any armed rebellion, revolution, revolt, insurrection, or coup d'état, and any application of martial law or border closure ordered by the authorities of the country in question.

Consequential damage: any financial loss resulting from the loss of enjoyment of a right, of the interruption of a service provided by a person or by a movable or immovable asset, or from the loss of a benefit, and which is the direct consequence of covered personal injury or damage to property.

Countries not covered: North Korea. The updated list of all countries not covered is available at the following website: <http://paysexclus.votreassistance.fr>.

Country of origin: the country in which your tax and legal domicile is located.

Damage to property: any harm done to, destruction of, change in, loss or disappearance of an item, object or substance, or any physical harm done to an animal.

Deductible: the amount of eligible expenses to be paid by the Insured in the event of a claim.

Domicile: domicile means the Insured's main and usual place of residence in his/her country of origin, to the exception of *Countries not covered*.

Foreign War: declared or undeclared armed opposition between one state and another state, as well as any invasion or state of siege.

Illness, Sickness or Disease: a degradation in health established by a medical authority, requiring medical treatment.

Insurer: AWP P&C, a joint stock company with a share capital of Euro 17,287,285, subject to the French insurance code, located 7, rue Dora Maar, 93400 Saint-Ouen, France, registration number 519 490 080 RCS Bobigny, which entrusts the implementation of the guarantees described below to AWP FRANCE SAS, Joint stock company with a share capital of Euro 7,584,076.86, registration number 490 381 753 RCS Bobigny, located 7 rue Dora Maar, 93400 Saint-Ouen, France, Insurance Brokerage Company - Registration ORIAS 07026669 - (www.orias.fr), under contract number 602 800, for the assistance and legal liability benefits, acting under the commercial name "Allianz Assistance".

Lapse: loss of the Cover right for the Damage in question.

Members: Persons duly insured under this contract. For the application of the legal provisions relating to prescription, reference should be made to "the Member" when the articles of the Insurance Code refer to "the Insured".

Natural Disasters: abnormal intensity of a natural element not arising from human intervention.



Personal injury: any bodily harm suffered by an individual and the ensuing losses.

Pollution: degradation of the environment by substances that are not naturally present in the medium in question being discharged into the air, the water, or the soil.

Strike: concerted collective action consisting in the employees of a firm, of an economic sector or of a professional category ceasing to work in order to give weight to their claims.

Subrogation: legal situation whereby the rights of one person are transferred to another person (in particular: the Insurer taking the place of the Contract holder for the purposes of proceedings against the opponent).

Third Party: any person other than the Insured Person who is responsible for the damage, injury or loss, to the exception of a family member.

Insured Persons which are not members of the same family are considered to be third parties between themselves.

3/ Assistance benefits

In the event you are involved in one of the situations referred to hereinafter, we will implement the services described, following a simple telephone call (reversed charge or collect calls accepted from abroad).

In any case, the decision to provide assistance and the choice of appropriate methods is at the sole discretion of the Allianz Assistance medical expert, after contacting the attending physician on site, and, where appropriate, the beneficiary's family. Only the medical interest of the beneficiary and compliance with the health regulations in force are taken into consideration when making a decision regarding transportation, the choice of means of transportation, and the place of hospitalization if needs be.

Under no circumstances is Allianz Assistance a substitute for the local emergency assistance services.

Limits applicable in case of force majeure

We may not be held liable for failures in the provision of assistance benefits resulting from force majeure or the following events:

Civil or foreign wars, acknowledged political instability, demonstrations, riots, acts of terrorism, reprisals, restrictions to free circulation of persons and goods, strikes, explosions, natural disasters, meltdown of atomic cores, nor in delays resulting from the same causes.

Assistance/repatriation

If, during your stay in metropolitan France, you happen to suffer from a disease or are victim of an accident covered by the contract which requires you to interrupt your stay, we will organize and pay for your repatriation to your home country. The choice of transportation shall depend on your medical condition.

PRIOR APPROVAL FROM OUR COMPANY OR MEDICAL DEPARTMENT IS REQUIRED FOR ANY REQUEST OF ASSISTANCE.

In case of non respect of this provision, we would be entitled to deny you claim.

Transport of the body in the event of death

In case of death resulting from a covered risk during your stay in metropolitan France, we would implement and pay for the fees of the repatriation of the body to the burial location in your country of origin up to €1,500 (coffin fees are limited to €760).



Exclusions from the assistance benefits

Reimbursement of medical and hospitalization costs are always excluded. We cannot intervene if the assistance request is due to:

1. epidemics, pollution, natural disasters,
2. travel undertaken for the purpose of diagnosis and / or treatment,
3. states of pregnancy unless unforeseen complications, and in all cases from the 32nd week of pregnancy,
4. expenses not justified by original documents,
5. the consequences of:
 - infectious risk situations in epidemic contexts
 - exposure to infectious biological agents,
 - exposure to chemical agents such as poison gas,
 - exposure to incapacitating agents,
 - exposure to radioactive agents,
 - exposure to nerve agents or agents with persistent neuro-toxic effects,

subject to quarantine or to preventive measures or to a specific surveillance or to recommendations from international sanitary authorities or from local sanitary authorities.

Obligations in case of a claim

For any request for assistance, you must contact us, 24 hours a day by phone: **+33 (0)1.42.99.02.46**

And obtain our approval prior to incurring any expenses.

Once we have organized your transport or repatriation, you must send us your original return travel tickets, which become the property of AWP P&C.

4/ Legal liability

We cover the financial consequences of personal legal liability that you might incur notably during traineeships/internships, as a result of personal injury and/or damage to property and the consequential losses therefrom, caused accidentally to anyone other than a member of your family, through an act on your part or on the parts of objects or animals for which you have the care, custody or control, up to the following amounts:

- **cumulated personal injury, property damage, and consequential damage: €4,575,000**
- **damage to property and consequential damage only: €76,000**
- **entrusted objects during a period of internship: €11,500**
- **deductible per file: €80**

The cover also applies to objects entrusted during a period of traineeship/internship up to the amount given in the schedule of cover.

What do we exclude?

Besides the exclusions given under the heading "EXCLUDED RISKS FOR ALL BENEFITS", we do not cover:

1. **damage intentionally caused or provoked by you,**
2. **damage resulting from the use of land motor vehicles, sailing and motor boats, and air navigation appliances,**
3. **damage resulting from any professional activity,**



4. the consequences of any material damage and/or personal injury affecting you personally, and members of your family,
5. objects entrusted to the insured (except in case of traineeships/ internships)
6. consequential damage except where it is the direct result of accidental damage to property and/or personal injury that is covered,
7. damage resulting from the practice of air sports or from hunting,
8. damage you caused due to a fire, explosion or flooding,
9. Traineeships/ internships in the medical and paramedical field, except for traineeships/ internships exclusively on an observation basis.

Limits of coverage

Settlement – acknowledgement of liability

You should not accept any acknowledgement of liability, nor any settlement, without our prior and written agreement.

However, simply acknowledging the materiality of certain facts is not considered to be an acknowledgement of liability, nor is the fact of having provided an emergency aid to a victim when this is an act of assistance that anyone would have a moral duty to provide.

You must report to us within 5 working days any event likely to incur your civil liability, unless there is an unforeseen event or a case of force majeure. In the event we suffer a loss as a result of a failure to adhere to this dead line, then the Insured's cover may lapse.

Proceedings

If legal action is taken against you, we will ensure your defence and will supervise the proceedings for the facts and damage which come within the scope of the contract herein.

However, you may join in the lawsuit as long as you can establish a separate interest that is not covered by the contract herein.

The mere fact of providing your defence as a precaution may under no circumstances be interpreted in itself as an acknowledgement of cover, and in no way implies that we agree to be liable for the harmful consequences of events which would not be explicitly covered by the contract herein.

Even if you fail in your obligations after an accident, we are bound to compensate the people to whom you are liable. Nevertheless, in such a case, we retain the right to take legal action against you for the reimbursement of all the sums that we have paid or provided on your behalf.

Recourse

Insofar as the means of obtaining recourse are concerned:

- we are entitled to act without reference to yourself before the civil, commercial or administrative jurisdictions, in relation to the cover provided under this contract,
- before the criminal jurisdictions, proceedings may only be instituted with your agreement,
- if the lawsuit pending before a criminal jurisdiction no longer relates to any interests but civil interests, refusal to give your agreement to the exercise of contemplated legal proceedings entails a right for us to claim compensation from you equivalent to the loss which resulted for us.



Costs of proceedings

We will bear the costs of the proceedings, discharges and other settlement costs.

However, if you are ordered to pay a sum in excess of that of the cover, each of us shall bear these costs in proportion to its respective share in the sentence.

You may send your claim, either:

- by email to: responsabilite.civile@votreassistance.fr
- or by postal mail to:

AWP France SAS
Service Juridique - Responsabilité Civile et Contentieux - DT03
7, rue Dora Maar
CS 60001
93488 SAINT-OUEN Cedex, France

5/ Excluded risks of all benefits

Expenses incurred are not reimbursed if they result from the following events or situations:

- 1. an illness or an accident resulting from the intentional act of the covered person, self-mutilation or suicide attempt,**
- 2. criminal proceedings against the Insured,**
- 3. accidents or diseases incurred during any professional sport competition or training, as well as the consequences of practicing any of the following sports: mountaineering, rock-climbing, bobsleigh, skeleton, off-track winter sports, scuba diving, sky-diving and any air sport which requires a motor engine,**
- 4. participation of the Insured to fights, strikes, duels, criminal offenses and misdemeanours,**
- 5. use of non-medically prescribed drugs, use of non-medically prescribed medicines or narcotics,**
- 6. alcoholism or drunkenness,**
- 7. accidents or diseases caused by hurricanes, earthquakes, volcanic eruptions or other cataclysms, epidemics, pollution, natural disasters,**
- 8. accidents or diseases resulting from the meltdown of an atomic core as well as insured events due to the effects of radiation caused by the artificial acceleration of particles ,**
- 9. terrorism, sabotage, foreign or civil wars, riots, demonstrations, according to article L121-8 of the French Code des assurances,**
- 10. activities when an insurer is banned from providing a contract or an insurance service due to a sanction, restriction or prohibition provided by conventions, laws or regulations, including those decided by the United Nations Security Council, the European Union Council or any other applicable national law,**
- 11. activities when they are subject to any sanction, restriction total or partial embargo or prohibition provided by conventions, laws or regulations, including those decided by the United Nations Security Council, the European Union Council or any other applicable national law. It is understood that this provision only applies in the case where the insurance contract or insured goods and/or activities fall within the scope of the decision concerning the restrictive sanctions, total or partial embargo or prohibition,**
- 12. the absence of random.**



6/ Basis of the insurance contract

This contract is governed by the French Code des Assurances.

The definition of benefits, pricing and rules of implementation concur with the legislation of the French social security in force at the date of effect of the insurance agreement.

TIME LIMIT OF ACTIONS STEMMING FROM THE INSURANCE CONTRACT

The provisions relating to the time limit within which action stemming from the insurance contract may be taken are set out by Articles L 114-1 to L 114-3 of the French Insurance Code (Code des assurances), as reproduced below:

Article L 114-1 of the French Insurance Code:

Any actions stemming from an insurance contract are time barred two years after the event from which the actions stem.

However, this time limit only starts running:

- 1 In the event of reticence/concealment, omission, misrepresentation or inaccurate declaration of the risk incurred, from the date when the Insurer learned of the said risk;
- 2 In the event of an insurance loss, from the date when the interested parties learned of it, if they prove they were unaware of it prior to that date.

When the action by the Insured Person against the Insurer is caused by recourse by a third party, the time limit for action only starts running from the date when the third party takes legal action against the Insured Person or has received compensation from the Insured Person. The time limit for action is increased to 10 years in life insurance contracts when the beneficiary is a person distinct from the Contract holder and, in insurance contracts for personal accidents, when the beneficiaries are the assigns of the deceased Insured Person.

For life assurance contracts, and notwithstanding the provisions of point 2 above, the right to action by the beneficiary lapses at the latest 30 years after the death of the Insured Person.

Article L 114-2 of the French Insurance Code:

The time limit for action may be interrupted by any of the ordinary causes for interruption thereof, and by appointment of appraisers after a loss. Interruption in the time limit for action may also result from a registered letter with acknowledgement of receipt being sent by the Insurer to the Insured Person to obtain payment of the premium, and by the Insured Person to the Insurer to obtain payment of compensation.

Article L 114-3 of the French Insurance Code:

Notwithstanding Article 2254 of the Code Civil (French Civil Code), the parties to the insurance contract may not, even by mutual agreement, either change the length of the time limit for action, or add causes for suspension or interruption thereof.

Additional information:

The ordinary causes for interruption of the time limit for action indicated in Article L 114-2 of the French Insurance Code are set out in Articles 2240 to 2246 of the French Civil Code, as reproduced hereafter.

To learn of any potential updates of the aforementioned provisions, you may consult the official website: "www.legifrance.gouv.fr".

Article 2240 of the French Civil Code:

Recognition by the obligee of the right of the person against whom the obligee could claim inaction within the time limit interrupts the time limit for action.

Article 2241 of the French Civil Code:

Instigating legal proceedings, even summary proceedings, interrupts the time limit for action and the time limit beyond which rights lapse.



The same applies when the matter is brought before an incompetent jurisdiction, or when the deed of referral to the jurisdiction is cancelled through procedural irregularity.

Article 2242 of the French Civil Code:

Interruption resulting from instigating legal proceedings is effective until the proceedings end.

Article 2243 of the French Civil Code:

The interruption is null and void if the petitioner withdraws the petition or lets the proceedings lapse, or if the petition is dismissed definitively.

Article 2244 of the French Civil Code:

The time limit for action or the time limit after which rights lapse is also interrupted by protective measures being taken pursuant to the French Code of Civil Enforcement Procedures (Code des procédures civiles d'exécution) or by an enforcement being ordered.

Article 2245 of the French Civil Code:

One of the jointly and severally liable obligees being summoned or notified through legal proceedings or through an enforcement order, or recognition by the obligee of the right of the person against whom the obligee could claim inaction within the time limit interrupts the time limit for action against all of the others, even against their heirs. Conversely, one of the heirs of a jointly and severally liable obligee being summoned or notified, or that heir recognising such a right does not interrupt the time limit for action with regard to the other co-heirs, even for mortgaged debt, if the obligation is divisible. Such summons/notification or such recognition interrupts the time limit for action with regard to the other co-obligees only for the share for which that heir is liable. In order to interrupt the time limit for action for the entire obligation with regard to the other co-obligees, the summons or notification needs to be made to all of the heirs of the deceased obligee, or all of the heirs need to recognise the right;

Article 2246 of the French Civil Code:

Summons or notification made to the main obligee, or the main obligee recognising the right in question interrupts the time limit for taking action against the guarantor.

SUBROGATION

The Insurer is subrogated to the rights and actions that the Insured may have against the Third Party responsible for the loss, in the limit of the amount of compensation that the Insurer has paid. In case Subrogation could not operate in favour of the Insurer because of the Insured, the latter will be relieved of the obligations regarding the Insured in respect of the Subrogation that would have been possible.

ANTI MONEY LAUNDERING

The controls that we are legally required to carry out as part of anti money laundering and to combat the financing of terrorism, especially cross-border flows, may lead us at any time to ask you for explanations or supporting documents, including concerning the acquisition of insured goods.

COURTS OF COMPETENT JURISDICTION – GOVERNING LAW

The pre-contractual and contractual relations are governed by French law and primarily by the French Insurance Code.

Any legal action relating to this contract shall be brought before French courts which have exclusive jurisdiction. However, if you are domiciled in the Principality of Monaco, the Monaco Courts shall have sole jurisdiction for disputes you and us.



OPTION OF CANCELLATION

If you took out your contract remotely:

Sale of your insurance contract by telephone, by mail, or over the Internet is governed by Articles L. 112-2-1 and R. 112- 4 of the French Insurance Code (Code des Assurances).

The following constitute remote insurance operations as defined by Article L.112-2-1 of the French Insurance Code: providing insurance operations to a subscriber who is a natural person, and who is acting outside any commercial or business activity, in the context of a remote system of sale or of provision of services that is organised by the insurer or the insurance intermediary who, for the contract in question, exclusively uses remote communications techniques up to and including the signing of the contract.

It is specified that the applicable rules for remote sales apply:

- only to the first contract, for fixed-term contracts followed by successive distinct operations or by a series of distinct operations that are of the same type and that are staggered over time;
- only with a view to and during signing of the initial contract for contracts that are renewable by tacit renewal.

Pursuant to the applicable provisions for remote sales of financial services, you are informed as follows:

- that a fund exists for covering victims of terrorism and of other offences (fonds de garantie des victimes des actes de terrorisme et d'autres infractions) as indicated in Article L. 422-1 of the French Insurance Code;
- that a fund exists for covering damage, injury, or loss consequent upon prevention, diagnosis, or treatment provided by healthcare professionals practicing in private practices (fonds de garantie des dommages consécutifs à des actes de prévention, de diagnostic ou de soins dispensés par les professionnels de santé exerçant à titre libéral) as indicated in Article L 426-1 of the French Insurance Code;
- that a national compensation bureau exists in France known as the Office national d'indemnisation des accidents médicaux, des affections iatrogènes et des infections nosocomiales (ONIAM) for paying compensation for medical accidents, iatrogenic diseases or disorders, and nosocomial (hospital-acquired) infections as indicated in Article L1142-22 of the French Public Health Code (Code de la Santé Publique);
- that you have a right to cancel throughout a cooling-off period of 14 full calendar days starting either as from the date of remotely signing/entering into the contract, or as from the date of reception of the "Specific Provisions" ("Dispositions Particulières") and of the "General Provisions" ("Dispositions Générales") if that date is later than the date of signing, without having to give any reason or having to bear any penalties;
- that the contracts to which the right of cancellation applies may not start being performed by the parties before the end of the cooling-off period without the consent of the policyholder. You have manifested your will for your contract to take effect on the date appearing in the "Specific Provisions". A subscriber who has asked for the contract to start being performed before the expiry of the cooling-off period and who makes use of their right of cancellation, should pay for the fraction of premium or of subscription that corresponds to the period for which the risk has been covered; in addition, the Terror Attack (Attentats) contribution to the fund for covering terrorism victims (Fonds de garanties des victimes des actes de terrorisme) remains payable.

A subscriber who wishes to exercise their right of cancellation under the above-mentioned conditions, may use the letter template given below, as duly filled in by the subscriber.

The letter should be sent by registered letter with return-receipt requested (lettre recommandée avec avis de réception)

to ACS, 153, rue de l'Université, 75007, Paris, FRANCE.

Letter of Cancellation Template:

ARE

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ACS - INSURANCE BROKERAGE COMPANY

153 RUE DE L'UNIVERSITÉ 75007 PARIS - FRANCE
TEL. +33 (0)1 40 47 91 00

✉ contact@acs-ami.com 🌐 www.acs-ami.com

317 218 188 RCS Paris – S.A.S. (Simplified joint-stock company) with a share capital of € 150 000 - N° ORIAS 07 000 350 (www.oriass.fr)

In case of complaint, please write to ACS Complaint Service at our address.

ACS is controlled by the ACPR, 4 place de Budapest, CS 92459, 75436 Paris Cedex 09 France

MAJ20201214

"I the undersigned, M.....residing athereby cancel my Contract No. taken out with, pursuant to Article L 112-2-1 of the French Insurance Code (Code des Assurances). I hereby certify that, at the date of sending of this letter, I have no knowledge of any loss that might involve the cover of the contract being applied."

By way of derogation, this right of cancellation does not apply:

- to travel or baggage insurance policies or to similar policies that are short-term or that have terms less than one month;
- to civil liability insurance contracts for Land Motor Vehicles;
- to contracts performed fully by the two parties at the express request of the policyholder before the policyholder exercises their right of cancellation.

If you are already insured for the same risk:

You are prompted to verify that you are not already the beneficiary of insurance covering one of the risks covered by the new contract. If such is the case, you have the right to renounce this contract during the 14 (calendar) days following its conclusion, without any fees or penalties, if all of the following conditions are satisfied:

- you took out this contract for non-professional reasons;
- this contract was added to the purchase of a good or service sold by a supplier;
- you can show that you are already covered for one of the risks covered by this new contract;
- the contract you want to renounce has not been fully performed; and
- you have not filed any claim for damage covered by this contract.

In this situation, you can exercise your right to renounce this contract by letter or any other durable medium sent to ACS, 153, rue de l'Université, 75007, Paris, FRANCE, accompanied by a document proving that you already have cover for one of the risks covered by the new contract. We are required to reimburse the premium paid, within 30 days from your renunciation.

"I the undersigned M..... residing at hereby renounce my contract No. taken out with, pursuant to article L 112-10 of the French Insurance Code. I hereby attest that I have no knowledge at the date of sending this letter, of any damage covered by the contract."

7/ Data Protection

The processing of personal data is governed by the French Data Protection Act of 6 January 1978 and the EU Regulation 2016/679 of 27 April 2016 relating to the protection of individuals with regard to the processing of personal data and the free use of these data.

AWP P&C and AWP France are responsible for the processing of personal data collected for the purpose of contracting, management and performance of contracts.

These data are kept for the period of time necessary for the performance of the contract and in accordance with the provisions relating to the limitation period. They are intended for the use of the assistance services administrators and may be communicated to subcontractors located in or outside the European Union.

In accordance with the applicable data protection laws and regulations, you have the right to access your personal data and have them rectified by contacting: personal-info@votreassistance.com.



You are acknowledged of the existence of the 'opt-out' list from direct phone marketing "Bloctel" on which you can register: <https://conso.bloctel.fr/>.

For more information, it is possible to consult the Privacy Statement explaining how and why the personal data are collected. You have been given its most updated version when you signed the contract.

As part of its risk control and anti-fraud policy, AWP France reserves the right to carry out any control of the information and, if necessary, to seize the competent authorities in accordance with the law in force.

8/ Mediation

WHAT IS THE PROCEDURE FOR EXAMINING COMPLAINTS?

Your usual contacts are able to study in depth all your requests and complaints. If, after this review, the answers do not meet your expectations, you can submit your claim to:

ACS :

**ACS, Complaints department,
153, rue de l'Université, 75007 Paris, France
Email : contact@acs-ami.com**

Receipt of the complaint will be acknowledged within 10 days of its date of reception, unless the answer itself is given to you within this time-frame. In any case, in accordance with applicable legislation, an answer will be given to you within 2 months following the receipt of the complaint.

If the disagreement remains, you can submit your claim to:

AWP P&C :

**AWP France SAS,
Service Réclamations,
TSA 70002 - 93488 Saint-Ouen Cedex, France
Email : reclamation@votreassistance.fr**

The Insurer adheres to the Mediation Charter of Insurance. In the event of persistent and final disagreement, you have the option, after exhausting the internal processing channels indicated above, of referring the matter to the Mediator of Insurance, whose contact details are as follows: LMA – TSA 50110 – 75441 PARIS CEDEX 09 France, www.mediation-assurance.org, without prejudice to the other channels for legal action.

The parties declare that they submit to French law.

AUTHORITY IN CHARGE OF OVERSEEING INSURANCE COMPANIES

L'Autorité de Contrôle Prudentiel et de Résolution (ACPR) (the Prudential Oversight and Resolution Authority) 4 place de Budapest CS 92459 75436 Paris Cedex 09, France.

CONSUMERS' RIGHT TO OBJECT TO TELEPHONE MARKETING

If you do not wish to be contacted for the purposes of telephone marketing, you can have yourself added to a telephone marketing opt-out list, free of charge.



These provisions apply to any consumer, i.e. any natural person acting for purposes unrelated to their commercial, industrial, craft or self-employed activities.

For any question regarding coverage or claims, please contact:

ACS
153, rue de l'Université
75007 Paris, France
Tel : 00 33 (0)1 40 47 91 00
Fax : 00 33 (0)1 40 47 61 90
e-mail : contact@acs-ami.com

For any question regarding coverage or claims, please contact:

ALLIANZ ASSISTANCE
Tel. : 00 33 (0) 1 42 99 02 46

In case of difference between the French and English versions of this summary of benefits, the French version shall prevail.

9/ Table of benefits

REPATRIATION ASSISTANCE

- Transportation and medical repatriation	Actual expenses
- Repatriation in case of death	€1 500
▪ Coffin expenses	€760

LEGAL LIABILITY

- Cumulated personal injury, property damage and consequential damage	€4 575 000
- Damage to property and consequential damage only	€76 000
- Entrusted objects during a period of internship	€11 500

Deductible per file **€80**



Annex : Privacy notice

The security of your personal data is important to us

AWP France SAS, an entity of Allianz Partners SAS, is an insurance broker registered with ORIAS, acting in the name and on behalf of AWP P&C, an entity of Allianz Partners SAS, an insurance company approved by the Autorité de Contrôle Prudentiel et de Résolution (ACPR), offering insurance products and services.

Protecting your privacy is our top priority. This privacy statement explains how we collect personal data, what type of data we collect and why, with whom we share it and to whom we disclose it. Please read this statement carefully.

1 Who is the data controller?

The data controller is the person, natural or legal, who controls and is responsible for the retention and use of personal data, in paper or electronic format.

AWP P&C and AWP France SAS ("We", "Our") are the data controllers, as defined by applicable data protection laws and regulations.

2 What personal data is collected?

We will collect and process different types of personal data about you, as follows:

- data relating to the identification of persons involved in the contract and
- any other data necessary for the conclusion and/or performance of the contract.

In this context, we may collect and process "sensitive personal data" about you.

3 How is your personal data collected and processed?

We will collect and process the personal data you provide to us and those we receive from third parties (as explained below) for a number of purposes and subject to your expressed consent, unless it is not required by applicable laws and regulations, as indicated below:

Purpose	Expressed consent?
<ul style="list-style-type: none"> • Management of the insurance contract (e.g. quotation, underwriting, claims processing) 	<ul style="list-style-type: none"> • Yes, if necessary. However, in cases where we need to process your personal data in connection with the purchase of your insurance and/or the processing of your claim, we will not seek your expressed consent.
<ul style="list-style-type: none"> • Debt collection management 	<ul style="list-style-type: none"> • No
<ul style="list-style-type: none"> • Fraud prevention and detection 	<ul style="list-style-type: none"> • No
<ul style="list-style-type: none"> • Compliance with any legal requirement (tax, accounting and administrative obligations) 	<ul style="list-style-type: none"> • No
<ul style="list-style-type: none"> • Redistribution of risks through reinsurance and co-insurance 	<ul style="list-style-type: none"> • No



As mentioned above, for the purposes previously listed, we will process your personal data as received by our business partner Association GLOBE PARTNER / ACS.

For the purposes mentioned above for which we have indicated that your expressed consent is not required or in cases where we need your personal data for the purpose of underwriting your insurance and/or managing your claim, we will process your personal data on the basis of our legitimate interests and/or in accordance with our legal obligations.

Your personal data will be necessary for any purchase of our products and services. If you do not wish to provide us with this data, we will not be able to guarantee access to the products and services requested or likely to interest you, or to offer tailored solutions to your specific requirements.

4 Who can access your personal data?

We will ensure that your personal data is processed in accordance with the purposes indicated above.

In the context of the mentioned purposes, your personal data may be disclosed to the following parties, acting as third parties, responsible for processing the data:

- public sector bodies, other Allianz group companies, other insurers, reinsurers.

In the context of the mentioned purposes, your personal data may be disclosed to the following parties, acting as data processors, operating under our responsibility:

- other Allianz group companies, technical consultants, experts, lawyers, claims adjusters, repairers, service providers, doctors and service companies that outsource our operations (claims, IT, postal services, document management).

Ultimately, we may share your personal data in the following cases:

- in contemplated or actual cases of reorganization, merger, sale, joint venture, assignment, transfer or other disposition of all or part of our business, assets or securities (including in connection with insolvency or other similar proceedings);
- in order to comply with any legal obligations, including obligations arising from the mediator's decisions in the event that you make a complaint about any of our products or services.

5 Where is your personal data processed?

Your personal data may be processed both within and outside the European Union (EU) by the parties specified in section 4, subject to contractual restrictions on confidentiality and security, in accordance with applicable data protection laws and regulations. We do not disclose your personal data to unauthorized parties to process it.

Each transfer of your personal data for processing outside the EU by another Allianz Group company will be made on the basis of internal company rules approved by the Regulatory Authority to which our group is subject, establishing adequate rules for the protection of personal data and legally binding on all Allianz Group companies. You can find out more about these internal company rules and the countries concerned, outside the EU, by contacting us as indicated in section 9. Where the Allianz Group's internal corporate rules do not apply, we will take measures to ensure that the transfer of your personal data outside the EU is carried out at the appropriate level of protection, just as if it were a transfer within the EU. You can find out more about the safeguards we implement for this type of transfer (e.g. standard contractual clauses) by contacting us as described in section 9.



6 What are your rights regarding your personal data?

Where permitted by applicable law or regulation, you have the right:

- to access your personal data and to know their source, the aim and purposes of the processing of such data, the information concerning the data controller(s), the data processor(s) and the recipients of the data potentially disclosed;
- to withdraw your consent at any time, in cases where it is required for the processing of your personal data;
- to update or rectify your personal data so that they are always accurate;
- to delete your personal data from our systems if their storage is no longer necessary for the purposes indicated above;
- to restrict the processing of your personal data in certain circumstances, for example, if you have challenged the accuracy of your personal data, for the period necessary for our services to verify their accuracy;
- to obtain your personal data in electronic format, for your personal use or that of your new insurer;
- to file a complaint with our company and/or the competent data protection authority.

You can exercise these rights by contacting us as indicated in section 9.

7 How can you oppose the processing of your personal data?

When permitted by law or regulations, you have the right to object to the processing of your personal data by our services, or to request our company to stop the processing of such data (including for direct marketing purposes). Once your request has been received, we will no longer process your personal data unless permitted by applicable laws or regulations.

You can exercise this right in the same way as your other rights defined in section 6.

8 How long will we keep your personal data?

We will retain your personal data for a period of two (2) years from the date of termination of the insurance contract or under the specific conditions set out below:

- In the event of a claim - two (2) years from the settlement of the claim.
- In the event of a claim with bodily injury - ten (10) years from the date of the claim.
- For information on complaints - two (2) years from receipt of the complaint.
- For any information on the contract - two (2) years from the expiry, termination, or cancellation.

We inform you that specific terms may apply in the context of tax and accounting obligations, in accordance with the regulations in force.

We will not keep your personal data longer than necessary. They will be kept only for the purposes for which they were obtained.

9 How to contact us?

If you have any questions about how we use your personal data, you can contact us by e-mail or post:

AWP France SAS
Personal Data Protection Department
7 rue Dora Maar - 93488 Saint-Ouen Cedex - FRANCE
E-mail: informations-personnelles@votreassistance.fr

10 How often do we update this privacy statement?

We regularly review this privacy statement.

