Cancellation Insurance Insurance

Insurance Product Information Document
Company: Aréas Dommages- N Siren : 775 670 466
Mutual insurance company with fixed contributions registered in France and governed by the Insurance Code
Product : CANCELLATION

This information document provides a summary of the main coverages and exclusions of the product. It does not take into account your specific needs and requirements. You will find complete information about this product in the pre-contractual and contractual documentation.

What type of insurance is this?

CANCELLATION insurance (optional group insurance policy no. AR25065) covers the cost of the race number if the insured person is unable to participate in the race due to certain events listed in the policy.

What is insured ?

The events covered benefit the Insured under the conditions set out in the general terms and conditions (reference: AR25065/2025.10).

SYSTEMATICALLY PROVIDED COVERAGE

We guarantee reimbursement of **the unused Race Bib**, within the limits indicated in the CoverageTable, in the event that the Insured is unable to participate in the Race due to the occurrence of one of the following covered reasons, which were unforeseeable at the date of signing the contract:

- ✔ **Illness, bodily injury or death**, or **the consequences, sequelae, complications**, including **relapses or aggravation** observed after joining the contract, of a bodily accident or pre-existing illness:
  - ✔ yourself,
  - ✔ of a family member, a pet that you are the owner of, at provided that the event occurs within 30 days prior to departure.
  - ✔ of your guardian or any person usually living under your roof,
  - ✔ The person designated when signing up for this contract, responsible during the Race for looking after or accompanying your minor children or disabled person living under your roof on vacation, provided that they are hospitalized for more than 48 consecutive hours or die.
- ✔ **Medical event or illness of the Insured or a Family Member of the family, as determined by a competent medical authority** (listed)**;**
- ✔ **Complications during the Insured's pregnancy** (up to the 28th pregnancy week included)**;**
- ✔ **Pregnancy of the Insured;**
- ✔ **Property damage resulting from a road accident involving your vehicle** occurring within 48 hours prior to the first day of the Race**;**
- ✔ **Property damage exceeding 25% of your private or professional premises** following a fire, water damage, flooding, or a storm (hail, snow, or wind);
- ✔ **Theft from private or professional premises** occurring within 48 hours prior to the start of the Race;
- ✔ **Your redundancy or that of your spouse.**

The guarantees marked with a check mark✔ are automatically included in the contract.

What is not insured ?

- ✘ Cancellation, postponement, or modification of the date, location, schedule, program, or organization of the Race by the Organizer.

Are there any exclusions to the coverage ?

MAIN EXCLUSIONS

- ! Accidents or illnesses that have been initially diagnosed, treatment a relapse or hospitalization prior to the date of enrollment in the Contract; Epidemics and pandemics and
- ! Their consequences,
- ! Pollution and its consequences,
- ! Natural disasters and their consequences, unless otherwise stipulated in the coverage,
- ! Any circumstance that merely affects the comfort of the Insured,
- ! Failure to vaccinate or lack of vaccination,
- ! Nuclear incidents, civil or foreign war, riots, strikes, popular movements, acts of terrorism, attacks, hostage-taking and their consequences,
- ! The absence of risk in the claim,
- ! Expenses incurred after the end of the Race or the expiry of the coverage,
- ! Customs fees,
- ! The amount of convictions and their consequences,
- ! An intentional and/or reprehensible act under the law, the consequences of alcohol intoxication and the consumption of drugs, any narcotic substance mentioned in the Public Health Code, the use of medications and treatments not prescribed by a doctor and their consequences,
- ! The professional practice of any sport,
- ! Participation in competitions or endurance or speed events and their preparatory trials, aboard any land, water, or air vehicle,

MAIN RESTRICTIONS

- ! Application of an **deductible of 10% of the amount of the claim** with a minimum of €15 per Insured person in the event of a Claim.

Where am I covered?

✔ The contract covers the Insured for Claims occurring worldwide.

What are my obligations ?

Under penalty of nullity of the insurance contract, non-coverage, termination, reduction of the claim indemnity, or forfeiture of coverage.

Upon signing the contract

- Answer the questions asked by the insurer or its representative accurately;
- Accurately declare the identity of each Insured Party;
- Pay the premium due under the contract.

In the event of a claim

- Report any claim that may be covered by the policy within the specified conditions and time limits and attach all documents relevant to its assessment;
- Inform us of any cover taken out for all or part of the same risks with other insurers, as well as any reimbursement you may receive in respect of a claim.
- Report a claim as soon as you become aware of it and no later than 2 business days in the event of theft or 5 business days for any other event.

When and how shall I pay for the insurance premium ?

The insurance premium is payable in advance, in a single payment at the same time as the purchase of the race number. Payment can be made by any means of payment accepted by the Organizer.

When does the coverage begins and ends ?

The contract takes effect on the day and time of signing this contract, upon payment of the premium, when purchasing the Bib from the Organizer. Coverage ends on the day and time of the start of the Race indicated on the Registration Confirmation. The contract is concluded for a fixed term without tacit renewal.

How can I terminate the contract ?

The commitment is firm and final, with no possibility of termination or right of withdrawal for short-term insurance policies of less than one month (L.112-2-1-II-3° of the Insurance Code).

Membership may be terminated before its normal term in the following cases:

- In the event of non-payment of the insurance premium (Article L113-3 of the Insurance Code);
- In the event of exercising the right of withdrawal set out in Article "1-7 WHEN AND HOW CAN YOU WITHDRAW FROM YOUR MEMBERSHIP?" in the general terms and conditions;
- In all other cases provided for by the Insurance Code.

All requests must be addressed to the managing broker.