

General insurance for damage insurance

Article 1. DEFINITIONS

- Policyholder: Asteria srl, Ardennes-étape, avenue Constant Grandprez 29, B-4970 Stavelot
- Insurer: AXA Assistance SA, Avenue Louise 166/1, 1050 Brussels, Belgium – insurance company under Belgian law registered in Belgium under number BE0415.591.055 - approved by the National Bank of Belgium and FSMA under number 487.
- Insured: the client, whether a natural or legal person, whose name is specified in the Insurance Policy and who is entitled to the cover provided thereunder.
- Holiday Accommodation or Accommodation: lodgings or a place to stay during the holidays, including boat or caravan and unusual accommodation such as cabins, trailers, bubbles...).

Article 2. VALIDITY OF COVER

The Policy covers Insured persons from any country provided that the rental property is located in Benelux.

Article 3. COVER

This Policy covers the following types of damage caused to the Holiday Accommodation and for which the Insured is liable:

- Damage to the Accommodation or to the property as a whole (e.g. terrace, garden, hot tub, barbecue), the contents, the games, the swimming pool located within the private garden of the Accommodation that is rented or occupied by the Insured.
- Damage caused to the safe or strongbox following the loss of the keys.
- Damage caused to the front door of the Accommodation upon being forced following the loss of the keys.

Article 4. CALCULATION OF CLAIM - DEPRECIATION AND WEAR & TEAR

Inter Partner Assistance SA reimburses, up to a maximum of € 1750 per rental contract, any damage to the accommodation for which the insured person is liable. Inter Partner Assistance Ltd. reimburses covered and damaged objects up to the insured amount, taking into account their age or depreciation.

This is fixed at a flat rate of 10% per year started with a maximum of 70% to be calculated from the invoice date of the objects in question. For damage to real estate, the obsolescence is calculated as follows:

Year of construction or investment	Reimbursement rate	Value of repairs limited to € 1,750
<5 year	95 %	
between 5 years and 9 year	80 %	
between 10 years and 14 years	60 %	
>14 years	50 %	

Article 5. EXCLUSIONS

Inter Partner Assistance SA is not required to provide cover in the event of:

- Intentional acts committed by the Insured;
- Suicide of the Insured;
- The improper use of alcohol or of non-prescribed drugs or narcotics;
- Natural disasters, such as avalanches, rock falls, rock slides, landslides, earthquakes, pressure from a mass of snow, hail, high water, floods, forest fires, storms, hurricanes or other adverse weather conditions;
- The consequences of accidents or nuclear or atomic radiation;
- A war, strike, riot, civil war or any collective act of violence;
- Damage caused as a result of failing to heed a prohibition or warning stipulated in the internal regulations of Ardennes-étape;
- Indirect costs and other types of loss of use;
- Incidents where the insured object is rendered incomplete owing to the loss of one of its essential components.

Article 6. START AND END DATE OF POLICY

The insurance cover is valid for the duration indicated in the Policy and which cannot be shorter than the entire duration of the Rental Contract. The insurance cover shall take effect upon payment of the first premium. Subject to the period of validity of the Policy, cover shall start as soon as the Insured and/or his/her luggage arrives at the holiday accommodation booked on the Ardennes-étape site, regardless of the type of accommodation, and shall end as soon as the insured and/or his/her luggage has left the accommodation at the end of the rental period or upon effective termination of the rental.

If the end date stipulated in the Policy is exceeded for unforeseen reasons beyond the control of the Insured, cover shall continue to apply until the insured has returned home or upon effective termination of the rental.

Article 7. OBLIGATIONS OF THE INSURED

The Insured has the following obligations:

In case of damage to the property (covered by material damage insurance)

- To complete the online claim form (www.axapartners.be/ardennes-etape) within 15 days following the incident that caused the damage;
- To follow the instructions given by Inter Partner Assistance SA and Ardennes-étape, and to provide all the information and/or documents deemed useful or necessary.
- To take all the necessary and useful measures to limit the amount of the claim.

Article 8. CONVENTIONAL STIPULATIONS

The contracting parties shall elect domicile by operation of law:

- For Inter Partner Assistance SA: at its registered office;
- For the Policyholder: avenue Constant Grandprez 29, B-4970 Stavelot;
- To be valid, all correspondence intended for Inter Partner Assistance SA must be sent to its registered office.
- Inter Partner Assistance SA is automatically subrogated to the rights of the insured against any liable third party up to the amount of the claim.
- This Policy is subject to Belgian law.
- Any legal action relating to this Policy is subject to a time limitation period of 3 years from the event which gave rise to the same.

Article 9. PRIVACY AND PERSONAL DATA PROTECTION

Data Controller

Inter Partner Assistance, S.A., Public Limited Company with its registered office located at Avenue Louise, 1050, 166 Brussels, Belgium, and which is registered at the Crossroads Bank for Enterprises under no. 0415.591.055. (hereinafter referred to as "Inter Partner Assistance")

Purposes of Data Processing and Recipients of Data

Personal Data, either directly provided by the Data Subject, or legitimately received by Inter Partner Assistance via member companies of the AXA Group, via companies affiliated with member companies, via the Data Subject's employer or via third parties, may be processed by Inter Partner Assistance for the following purposes:

- managing the register of insured persons
- managing the Insurance Policy
- customer services
- managing the relationship between Inter Partner Assistance and the insurance intermediary
- detection, prevention and fight against fraud
- fight against money laundering and the financing of terrorism
- portfolio monitoring
- statistical studies

Given that the Data pertaining to the Data Subject needs to be processed to achieve the purposes listed above, that Data may be shared with other companies within the AXA Group, and with companies and/or persons working with the former. (These include lawyers, experts, medical advisors, reinsurers, co-insurers, insurance intermediaries, service providers, other insurance companies, representatives, the fee monitoring office, claims offices, Datassur). This Data may also be shared in accordance with applicable legislation with supervisory authorities, relevant public services and with any other public or private body with which Inter Partner Assistance may be required to exchange Personal Data. Data Processing for Direct Marketing Purposes Personal data, either directly provided by the Data Subject or legitimately received by Inter Partner Assistance, may be shared with other companies of the AXA Group or with companies affiliated with Inter Partner Assistance and/or with the insurance intermediary for the purpose of their respective direct marketing operations or for joint direct marketing operations (e.g. sales actions, personalised advertisements, profiling, data matching, brand awareness, etc.), with a view to i) gaining a better understanding of the needs of current and potential customers, ii) notifying customers about their respective operations, products and services, and iii) sending customers commercial offers. In order to be able to provide services as tailored as possible in terms of direct marketing, such Personal Data may be shared with sub-contracted companies and/or persons, service providers working on behalf of Inter Partner Assistance, with other companies of the AXA Group and/or with the insurance intermediary. The processing of this Data is necessary for the legitimate interests of Inter Partner Assistance for the purpose of developing its business operations. Where appropriate, these processing operations may require the consent of the Data Subject. Transfer of Data outside the European Union The other companies within the AXA Group, partner companies, or third parties concerned may be located within or outside the European Union. In the event of data transfers to third parties located outside the European Union, Inter Partner Assistance shall comply with applicable legal and regulatory provisions regarding such transfers. It will notably ensure an adequate level of protection for any Personal Data transferred in accordance with the alternative mechanisms set up by the European Commission, such as standard contractual clauses, or with AXA Group's own binding corporate rules governing intra-group transfers (Mon. B. 6/10/2014, p.78547). Data Subjects can obtain a copy of the measures implemented by Inter Partner Assistance enabling it to transfer personal data outside the European Union by sending a request to Inter Partner Assistance at the address indicated below ("Contacting Inter Partner Assistance").

Data Retention

Inter Partner Assistance shall retain the Personal Data collected in connection with the Policy throughout the length of the contractual relationship and the management of claim files. Said Data may also be updated whenever circumstances so require, and the data retention period may be extended beyond the statutory period or limitation period so as to be able to meet needs and any possible channels of recourse that might be taken after the end of the contractual relationship or the closure of the claim file.

Inter Partner Assistance shall retain Personal Data relating to an offer that have been rejected or not pursued by Inter Partner Assistance for up to five years after the issue of that offer or refusal to accept it.

Necessity to Provide Personal Data.

The Data Subject's Personal Data requested by Inter Partner Assistance is essential for the conclusion and performance of the Insurance Policy between the Data Subject and Inter Partner Assistance. Failure on the part of the Data Subject to provide such Data may render impossible the conclusion or proper performance of the Insurance Policy.

Confidentiality

Inter Partner Assistance has taken all the necessary measures to ensure the confidentiality of all Personal Data and to prevent any unauthorised access, misuse, modification or deletion of that Data.

To this end, Inter Partner Assistance always complies with standards relating to security, and continuity of service, and regularly assesses the level of security of its own processes, systems and applications, as well as those of its partners.

The Rights of the Data Subject

Data Subjects are entitled, upon request:

- to obtain confirmation from Inter Partner Assistance as to whether or not their Personal Data has been processed, and if yes, to access that Data;
- to modify or update their Data, and where appropriate, to rectify any inaccurate or incomplete Data;
- to delete their Personal Data in certain circumstances;
- to restrict the processing of their Personal Data in certain circumstances;
- to object, for reasons relating to their particular situation, to their Personal Data being processed by Inter Partner Assistance, even for legitimate interests. The data controller shall subsequently no longer process the Data Subject's Personal Data unless the data controller can demonstrate that there are legitimate and compelling grounds for doing so that prevail over the Data Subject's interests, rights and freedoms;
- to object to their Personal Data being processed for direct marketing purposes, including profiling for direct marketing purposes;
- not to be the subject of a decision based exclusively on automated processing, including profiling, which produces legal effects concerning them or which significantly affect them. However, if this automated processing is necessary for the conclusion or the performance of a policy, Data Subjects have the right to obtain a human intervention from Inter Partner Assistance, to express their point of view, or to contest the decision taken by Inter Partner Assistance;
- to receive the Personal Data that they provided to Inter Partner Assistance in a structured, commonly used and machine-readable format; to send that data to a different controller, where (i) their Personal Data was processed with their consent or for the purposes of performing a policy and where (ii) the Data was processed using automated processes; and to have their Personal Data sent directly from one controller to the other where technically possible;
- to withdraw their consent at any time, without prejudice to the processing of Personal Data performed - legally and with the Data Subject's consent - prior to the date of withdrawal of consent;

Contacting Inter Partner Assistance

To exercise their rights, Data Subjects can contact Inter Partner Assistance at either of the following addresses, making sure to attach or enclose a photocopy of both sides of their identity card:

- by post:
 - Inter Partner Assistance - Data Protection Officer, avenue Louise 166/1, 1050 Brussels, Belgium
- by e-mail:
 - dpo.BNL@axa-assistance.com

Inter Partner Assistance shall process all requests it receives within the deadlines provided for by law. Unless the request is manifestly unfounded or excessive, the processing of such requests is not subject to payment.

Filing a Complaint

If a Data Subject considers that Inter partner Assistance has not complied with data processing regulations, the Data Subject is encouraged to contact Inter partner Assistance first.

Data Subjects may also file a complaint with the Personal Data Protection Authority at the following address:

Rue de la Presse, 35
1000 Brussels, Belgium
Tel.: + 32 2 274 48 00
Fax.: + 32 2 274 48 35
commission@privacycommission.be

Data Subjects may also file a complaint with their local Court of First Instance.

Article 10. HANDLING COMPLAINTS

Inter Partner Assistance strives to provide you with the highest level of service, and constantly monitors the quality of all its products and services. However, if you are not satisfied for any reason, please feel free to send an e-mail to quality.brussels@axa-assistance.com. Inter Partner Assistance will do its utmost to find a solution as swiftly as possible.

You can also submit your complaint to the insurance ombudsman, either by mail at the following address: Square de Meeus 35, 1000 Brussels, or by phone: on +32 (0)2/547 58 71, or by fax: +32 (0)2/547.59.75 or by email: info@ombudsman.as, www.ombudsman.as

Article 11. APPLICABLE LAW

The Policy and any claims relating thereto are subject to Belgian law. The courts of Brussels shall have exclusion jurisdiction.