

## General insurance for damage insurance

### Art. 1. DEFINITIONS

- **The insured Policyholder:** ASTERIA SRL, ARDENNES-ETAPE, Avenue Constant Grandprez 29, B-4970 Stavelot
- **The Insurer:** MAPFRE ASISTENCIA, Compañía Internacional de Seguros y Reaseguros SA, branch in Belgium - Rue de Trèves 45/1, 1040 Brussels T el. 02/895 56 80|Email. travel@mapfreassistance.be (Tax number 0866778241) authorized by the Commission Bancaire, Financière et des Assurances to operate with code number 2069.
- **The Insured:** The customer, the natural or legal entity, indicated in the Insurance contract and who benefits from the guarantee.
- **Holiday accommodation:** a place to stay during the holidays, including a boat or caravan.

### Art. 2. VALIDITY OF THE GUARANTEE:

The guarantee is granted for insureds from over the word, on condition that the accommodation is situated in France-Benelux.

### Art. 3. GUARANTEE

The object of the guarantee is the compensation of the following damage to the holiday accommodation caused by the Insured and for which the Insured may be held responsible:

- damage to the holiday accommodation, to the property (terrace, garden, jacuzzi, barbecue,...), its contents, games and leisure equipment and private swimming pool in the garden of the holiday accommodation occupied or rented by the Insured;
- damage to a safe rented during the stay resulting from loss of the keys;
- damage to the front door if, as a result of loss of the key to the holiday accommodation, it must be forced open.

### Art. 4. ASSESSMENT OF COMPENSATION AND LOSS OF VALUE

The European compensates damage to holiday accommodation that engages the liability of the Insured up to a maximum of € 1750 per hire contract and on condition that the assessed damage exceeds € 25. De Europese pays the purchase value of the insured and damaged goods within the limits of the insured amount account bring taken of the loss of value resulting from age or wear and tear and fixed at the flate rate of 10% per year or part thereof, calculated from the date of invoice of the goods in question except for the

following objects:

- 5%: joineries, window frames,...
- 15%: Chairs, sofas, beds, mattress,...
- 20%: little electro (coffee makers, hairdryer,....).

A 25€ franchise applies.

## Art. 5. EXCLUSIONS

The European is not bound to pay compensation in case of:

- willfull acts on the part of the Insured;
- suicide committed by the Insured;
- excessive consumption of alcohol, or use of drugs or medicinal products; of narcotic substances not prescribed by a doctor;
- natural disasters such as landslides, rockfall, landslip, subsidence, earthquake, snow load, hail, high water, flood, forest fire, storm, hurricane or any other meteorological conditions;
- the consequences of nuclear or atomic incidents or radiation;
- armed hostilities, strikes, riots or civil war or acts of violence of a collective nature;
- damage caused by ignoring a prohibition or a warning mentioned in the house rules of Ardennes-Etape;
- indirect costs and other losses of enjoyment;
- the risk of mismatching

## Art. 6. COMMENCEMENT AND DURATION OF THE INSURANCE CONTRACT

The insurance contract is concluded for the period of time stated in the policy, with a minimum equal to the full duration of the hire period.

The insurance policy does not become effective until the premium is paid in full.

Within the period of validity of the insurance the cover begins as soon as the Insured and/or his luggage occupies the holiday accommodation whatever its form or nature, booked on the site of Ardennes-Etape and ends as soon as the Insured and/or his luggage leaves the holiday accommodation at the end of the hire period.

If the end date provided in the policy is exceeded unforeseeably and against the volition of the Insured, the insurance remains effective until the earliest possible return of the Insured to his home or leaves its location.

## Art. 7. OBLIGATIONS BINDING THE INSURED

The Insured shall comply with the following obligations:

- he must send a written statement to The European within 15 days of return to the place of residence;
- he must follow the instructions given by The European and Ardennes- Etape and send them all information and original documents that may be deemed necessary or useful;
- he must take all necessary and expedient measures to limit the costs to a minimum.

## Art. 8. AGREED PROVISIONS

For legal purposes, the service address of the Parties to the contract is chosen:

- for The European: in its registered head office;
- for the insured Policyholder: Avenue Constant Grandprez 29, B-4970 Stavelot;
- In order to be valid all communication to The European must be addressed to its registered head office.
- The European automatically enters into the rights of the Insured with regard to liable third parties up to the amount paid by way of compensation.
- The insurance contract is governed by Belgian law.
- Any claim issuing from the present insurance contract lapses after 3 years, to be calculated from the day of the originating incident.

## Art. 9. PROTECTION OF PRIVACY

The personal data provided for the purposes of this policy are treated in accordance with the Law of 8 December 1992 on the Protection of Privacy in connection with the treatment of personal data. This data is used exclusively for the identification of the insured Policyholder and any other insured persons, for the management of cases of loss/damage/injury and for improvement of relations with the existing clientele.

Any person proving his identity with a copy of his identity card has the right to examine the data in his file and, if necessary, request its correction. Action will be taken on each such request in accordance with the provisions of the same law. The right to access may be exercised in the premises of the Holder of the file at the following address:

MAPFRE ASISTENCIA, Compañía Internacional de Seguros y Reaseguros SA, branch in Belgium - Rue de Trèves 45/1, 1040 Brussels T el. 02/895 56 80|Email.

travel@mapfreassistance.be (Tax number 0866778241) authorized by the Commission Bancaire, Financière et des Assurances to operate with code number 2069.

## Art. 10. COMPLAINTS

In order to serve you better we constantly monitor the quality of our products and the level of our services.

If, despite our best efforts, you are dissatisfied, e-mail ([travel@mapfreassistance.be](mailto:travel@mapfreassistance.be)) or fax us (02/220.34.53). We will do all we can to help you as quickly as possible. You may also wish to refer your complaint direct to the insurances ombudsman at de Meeussquare 35 Square de Meeus - 1000 Brussels, fax 02/547.59.75, [info@ombudsman.as](mailto:info@ombudsman.as), [www.ombudsman.as](http://www.ombudsman.as)