

INFORMATION AND ADVICE PROVIDED PRIOR TO SIGNING THE POLICY "FLEX"

Information sheet generated by the campsite on behalf of the customer for possible adhesion to a "Flex" insurance policy.

This document is provided in accordance with Articles L112-2 et seq., L513-2 and L521-2 et seq. of the French Insurance Code. The information we collect from you is necessary for us to advise you on an insurance policy that meets your requirements and needs.

In accordance with article L. 521-6 of the French Insurance Code, you acknowledge that you have been informed that you may receive information and documents concerning the insurance policy on a durable medium other than paper.

This information and advice sheet does not constitute a commitment on your part and is not binding on the insurer. To find out about your rights and obligations in respect of the contract, please refer to the contractual provisions sent to you prior to enrolment.

YOUR NEEDS

You are a campsite customer and are about to book a trip.

To protect yourself against the risk of your holiday being cancelled, you wish to take out insurance cover.

In view of your situation and the information you have provided about your insurance needs, we feel that the "Flex" insurance policy presented here is the right solution for you.

INFORMATION ON THE INSURANCE POLICY

The FLEX contract is a group insurance policy with optional individual enrolments:

- **Taken out by NEAT** (hereinafter "the Broker Manager" or "Neat"), an insurance brokerage firm (simplified joint stock company) with a share capital of €58,462.00, whose registered office is at 117 Quai de Bacalan, 33300 BORDEAUX, registered with the Bordeaux Trade and Companies Register under number 913 676 581, and with ORIAS under number 22004644, Professional Liability and Financial Guarantee, in accordance with Articles L 512-6 and L 512-7 of the French Insurance Code.
- **With the Insurer Helvetia Global Solutions Ltd** (hereinafter "the Insurer" or "Helvetia"), a limited liability company incorporated under the laws of Liechtenstein, whose registered office is at Aeulestrasse 60, 9490 Vaduz, Principality of Liechtenstein, registered in the Trade Register of the Principality of Liechtenstein under number FL-0002.191.766- 9, licensed as an insurance company by the Financial Market Supervisory Authority of the Principality of Liechtenstein (FMA Liechtenstein). Helvetia is authorised to carry out insurance business in France in respect of the freedom to provide services, notified to the ACPR (REFASSU ID: 224324). Helvetia is supervised by FMA Liechtenstein, Landstrasse 109, Postfach 279, 9490 Vaduz, Principality of Liechtenstein.
- **Distributed by NEAT's partner distributor campsite.**

NEAT manages enrolments and claims on behalf of Helvetia.

The Contract is presented by the campsite and its duly authorised staff who have signed a distribution sub-delegation contract with NEAT.

The Contract is subject to applicable French regulations.

NEAT and Helvetia (as insurance companies operating in France in respect of the freedom to provide services) are subject to supervision by the Autorité de Contrôle Prudentiel et de Résolution (Prudential Supervision and Resolution Authority), 4 Place de Budapest CS 92549 75436 Paris Cedex 09.

Under this contract, NEAT is remunerated on a commission basis, i.e. a fee included in the insurance premium, calculated on the basis of qualitative criteria, so as not to prejudice customers' interests.

TABLE OF BENEFITS

INSURANCE COVER	CEILINGS AND DEDUCTIBLES
<p><u>"ALL RISKS (subject to named exclusions)" CANCELLATION</u></p>	<p>Maximum €5,000 per person and €30,000 per event.</p> <p>No deductible for medical reasons.</p> <p>Deductibles for other reasons: €15 per rental, except if holiday leave is cancelled or identity papers are stolen: 25% deductible.</p>
<p><u>CANCELLATION WITHOUT PROOF</u></p>	<p>Reimbursement of cancellation costs up to €5,000 per claim. Deductible of 30% of the total amount of the stay.</p>
<p><u>MODIFICATION COSTS</u></p>	<p>Maximum cover of €2,000 per person and €10,000 per event.</p>
<p><u>LATE ARRIVAL</u></p>	<p>Reimbursement of unused land-based services in proportion to the length of the rental period, up to a maximum of €4,000 per rental or pitch, capped at €25,000.</p> <p>Deductible: 1 day.</p>
<p><u>INTERRUPTED STAY COSTS</u></p>	<p>Reimbursement of unused land-based services on a prorata temporis basis, including any rental cleaning costs, in the event of early return.</p> <p>Coverage up to a maximum of €4,000 per person and €25,000 per event.</p> <p>Deductible: 1 day.</p>
<p><u>REPLACEMENT VEHICLE</u> following a breakdown, physical accident or theft during your stay.</p>	<p>Coverage of a replacement vehicle of an equivalent category to the immobilised vehicle for a maximum of 3 consecutive days</p>
<p><u>PERSONAL ITEMS FORGOTTEN IN THE RENTAL PROPERTY:</u> Reimbursement of shipping costs for personal items forgotten in the rental property</p>	<p>Payment for the return of a single item, up to a maximum of €150 per claim.</p>
<p><u>VETERINARY CARE AND ASSISTANCE FOR DOGS AND CATS, including:</u></p> <ul style="list-style-type: none"> ✓ Advice and reports to the appropriate agencies if a pet runs away or disappears ✓ Recovery costs ✓ Rabies testing (in the event of disappearance abroad). 	<p>Coverage of up to 2 veterinary appointments per stay, up to a maximum of €250 for all Medical Care and Assistance benefits.</p>

INFORMATION ON HANDLING CLAIMS CONCERNING YOUR INSURANCE POLICY

In the event of disagreement or dissatisfaction with the implementation of your insurance policy, we suggest that you inform NEAT by calling **05 54 54 25 22** (Service available from 10 am to 12 noon and 2 to 4 pm) or by writing to reclamation@neat.eu.

If you are not satisfied with the response you receive, you can send a letter (quoting the reference number of the claim concerned and enclosing copies of any supporting documents) to:

partnerbusiness-nl@helvetia.ch

Helvetia will acknowledge receipt of your letter within 10 working days. It will be processed within 2 months at the latest.

If the disagreement continues, you can contact La Médiation de l'Assurance (insurance mediation service) by post at:

La Médiation de l'Assurance
TSA 50110
75441 Paris Cedex 09
<http://www.mediation-assurance.org>

The opinion of the Insurance Mediator is not binding on the parties, who are free to accept or reject the proposed solution and refer the matter to the court with jurisdiction.

The provisions of this paragraph are without prejudice to other legal action.

MULTI-INSURANCE WAIVER

Appendix to article A. 112-1 of the French Insurance Code:

You have the right to cancel this contract within thirty (calendar) days of its signature, without charge or penalty. However, if you benefit from one or more insurance premiums offered to you, so that you do not have to pay a premium for one or more months at the start of the contract, this period only runs from the payment of all or part of the first premium.

The exercise of the right to cancel is subject to the following four conditions:

- 1° You have taken out this policy for non-professional purposes;
- 2° This policy comes in addition to the purchase of a good or service sold by a service provider;
- 3° The policy you wish to cancel has not been fully executed;
- 4° You have not declared any losses covered by this policy.

In this case, you can exercise your right to cancel the contract by sending a letter or any other durable medium to the policy insurer. The insurer is obliged to refund the premium paid within thirty days of your cancellation.

In addition, to avoid the duplication of insurance cover, we recommend checking that you are not already insured by a policy covering one of the risks featured in the policy you have taken out.

Sample cancellation letter:

"I, the undersigned, (Surname, First name and Address), hereby cancel my adhesion to FLEX coverage. Executed on (Date and Place), Signature ".

If you exercise your right to cancel, the Insurer is obliged to reimburse any premium paid within 30 days of the date on which you exercise your right to cancel.

However, the full premium remains payable to the Insurer if you exercise your right to cancel if a claim is made activating the cover provided by the policy during the 30-day period of consideration.

Please note: The right to cancel does not apply to travel or luggage insurance policies or similar short-term insurance policies of less than one month's duration.