

Extract from the LocPlus contract

TENANT WARRANTIES

This document is provided for information purposes only and does not constitute a contractual document.

The insurer is only bound by the full text of the contract, which is available for consultation at the policyholder's premises at any time. The purpose of the present contract is to cover short-term furnished property rentals for a period not exceeding 90 days.

The present document is given to the tenant for whom the guarantees and exclusions below are applicable.

STAY CANCELLATION

Coverage of sums already paid and sums not yet paid by the tenant under the rental contract (excluding insurance, administrative costs and miscellaneous expenses) in the event of cancellation of the stay due to one of the following events:

1. Serious illness, serious injury or death of:

- the tenant, his/her spouse, partner, PACS partner, their ascendants et descendants, members of the close family, as well as all persons designated as occupants in the rental contract.
- the person in charge of:
 - o the professional replacement of the tenant (independent or liberal professions, medical or paramedical) or
 - o custody of the tenant's minor or disabled children.

Serious illness or serious injury means any deterioration in health or bodily harm that makes it impossible to leave the home or hospital establishment, where the treatment is given, or prevents the practice of the activity, which is the main purpose of the stay.

2. Fire, explosion, theft, water damage or natural event leading to **significant damage to the tenant's home** occurring before his departure or during his stay and imperatively requiring his presence on the site of the disaster or his second home or business belonging to him.

3. Professional reasons :

- **dismissal or transfer** of the tenant or his spouse, partner or PACS partner **EXCEPT dismissal for serious misconduct**
- **deletion or modification of the date of holidays** by the tenant's employer, provided that the tenant is notified after the booking date.

4. **Divorce or separation** of the tenant and his/her spouse or PACS partner.

5. **Impossibility of access to the place of stay** by road, air, rail or sea on the day of the beginning of the rental and within 48 hours following, as a result of roadblocks or strikes, flooding or natural event certified by the competent authority, traffic accident of the renter, theft or attempted theft of the renter's vehicle.

6. **Lack or excess of snow** if in the 48 hours before or after the beginning of the rental, more than 2/3 of the ski area concerned is closed according to the snow report.

7. **Prohibition of sites** due to pollution, natural disaster, health reasons or forest fires.

8. **Administrative summons, medical summons, new job of the tenant or his spouse, partner or PACS partner.**

9. **Visa refusal** by the authorities of the country visited.

10. **Theft** of the identity card or passport of the lessee or any person who is to occupy the property.

11. **Professional booking** for an assignment within the framework of a contract with a client, in the event of loss of the contract or assignment by the employer of his employee to another assignment.

12. **Cancellation by the landlord** due to death, serious illness, serious injury of the landlord, transfer or sale of the property, damage to the premises preventing the use of the rented premises resulting from fire, explosion, water damage, theft, vandalism, storm, natural disasters.

INTERRUPTION OF THE STAY BY THE TENANT OR LATE ARRIVAL OF THE TENANT

Reimbursement of unused rental services in the event of interruption or late arrival of the tenant in the premises due to the events listed in the guarantee Stay cancellation **EXCEPT for professional transfer, divorce or separation, impossibility to access the place of stay, visa refusal, theft of identity papers, professional booking.**

TENANT DAMAGES

Only as a result of fire, explosion, water and frost damage.

Any other damage, theft or vandalism of a property belonging to the tenants and occupants designated in the rental agreement are not guaranteed.

TENANT'S LIABILITY

- Rental liability (fire, explosion, water damage...)
- Recourse by neighbours and third parties
- Glass breakage
- Damage to owner's property

SEARCH AND RESCUE EXPENSES

Reimbursement of search and rescue costs implemented by an authorised organisation to come to the rescue of the tenant.

LIMITS, INSURANCE DEDUCTIBLES AND OBSOLESCENCE

Indemnity limits, deductibles and obsolescence are set out in the specific conditions of the contract concluded by the underwriter and will be strictly applied by the insurer in the event of a claim.

EXCLUSIONS

SPECIFIC EXCLUSIONS TO CANCELLATION, INTERRUPTION AND POSTPONEMENT, IN ADDITION TO GENERAL EXCLUSIONS:

- **Illness or accident known at the time of booking,**
- **Any worsening of health having manifested itself the month before the booking,**
- **Relapses of illness that has been the subject of an event, aggravation or complication in the month preceding the booking,**
- **Pregnancy, except for any complications due to this condition, miscarriage, childbirth and after-effects,**
- **Execution of a thermal cure, except for chronic illnesses whose evolution at the time of departure prevented it,**
- **Aesthetic (except following a serious illness or injury), psychological or psychotherapeutic treatment, including nervous breakdown, unless hospitalisation for at least 3 days,**
- **Accident caused by the practice of a sport as a professional as well as air sports, bobsleigh, skeleton, rock-climbing, ice hockey, motor sports, scuba diving.**

GENERAL EXCLUSIONS:

- **Damages directly or indirectly related to:**
 - **foreign war and civil war,**
 - **all direct or indirect effects of explosion, heat release, irradiation from transmutation of atomic nuclei or radioactivity or exposure to any substance or contamination of a biological or chemical nature,**
 - **losses due to alcoholism, drunkenness, drugs, use of narcotics or medication not medically prescribed,**
 - **the insured's intentional act or suicide or attempted suicide,**
- **All the consequences of the "SARS-CoV-2 ou Covid-19" epidemic, and their mutation(s), as well as the direct or indirect consequences of epidemics and/or pandemics of diseases of viral and/or bacterial origin which are the subject of a declaration of public health emergency by a State or by the WHO, or which lead, in at least one State, to a public health policy involving restrictive and constraining measures in terms of population movement and health treatment.**
- **The absence of randomness,**
- **Application fees, cleaning costs, insurance premium, airport taxes (reimbursed by the carrier or any collecting body) and visa fees are non-refundable.**

- By phone: +33 1 60 84 75 45 (number at the price of a local call, service available Monday to Friday from 9am-12.30pm / 2pm-6.30pm)
- By post: SAM Loisirs, 1 rue du Languedoc CS 45001 91222 Brétigny sur Orge

Please bring the following documents with you:

- Your rental agreement,
- Any documentary evidence of the occurrence of an event likely to trigger the guarantees (medical certificate, death certificate, etc...)

We will provide you with the documents required to process your claim depending on the circumstances.

LEGAL NOTICE

The insurer : the legal entity designated in the special conditions of the contract.

The broker : **SAM** – Insurance brokerage firm - SAS with a capital of 100 000 euros - 105, rue Jules Guesde 92532 Levallois Perret Cedex - Registered with the RCS Nanterre 523 543 445 - NAF 6622Z and with the ORIAS number 10 058 127 as an insurance broker and exercising its activity pursuant to Article L 521-2 II 1° b of the French insurance Code without offering a personalised recommendation service.

IN THE EVENT OF A CLAIM

Contact SAM as soon as possible:

- By email: sls@pmconseil-assurances.fr