GENERAL TERMS OF THE CANCELLATION GUARANTEE

Club Farret proposes a cancellation and interruption guarantee for an amount equivalent to 4% of the cost of the stay in the rental accommodation and on a camping pitch. This guarantee can only be taken out at the same time as the booking. The cancellation and interruption guarantee is valide as from the day you subscribe the guarantee and expires at latest at the end of your stay.

WHAT DO WE COVER ?

You will be refunded the amount paid on presentation of a receipt (excluding tourist taxes, any deductable and cancellation guarantee) and on condition that you have previously informed us in writing as soon as an event preventing your departure occurs.

UNDER WHAT CIRCUMSTANCES DO WE INTERVENE?

If one of the following events occur before or during your stay :

• **Serious illness** (including serious illness following an epidemic or pandemic), serious bodily injury or death, including the consequences, after-effects, complications or worsening of an illness of accident, noted before booking your trip, of:
- yourself, your legal or de facto spouse, your ascendants, descendants (any degree), your guardian or any person usually living under your roof,
- your brothers and sisters, including the children or the spouse or live-in partner of one of you direct ascendants, brothers- and sisters-in-law, sons- and daughters-in-law, fathers- and mothers-inlaw,
- your professional replacement named when booking,
- The person named when taking out this policy responsible, during your trip, of looking after or taking on holiday your underage children, or the disabled person living under your roof, subject to hospitalisation of more than 48 hours or death.

• **Death of your uncle, aunt, nephew and niece.**

• **Denied boarding** at the airport, train station or bus station of departure following a temperature check organised by the health authorities of the country of departure or the transport company with which you are travelling.
(A supporting document issued by the transport company that refused boarding, or by the health authorities from the country of departure, should be sent to us; no indemnity will be possible when this document is not provided).

• **Pregnancy complications up to the 32nd week:**
- And that cause total stoppage of any professional or other activity or,
- If the very nature of the trip is incompatible with the state of pregnancy, provided that you are unaware of your state at the time of registering.

• **Not vaccinated against Covid-19**
- when at the time of taking out this policy, the country of destination did not impose vaccination against Covid 19 to enter its territory but at the time of your departure it imposes it:
- and that you are no longer within the time limit required to carry out this vaccination allowing you to travel,
- or that you cannot proceed with this vaccination, following a medical contraindication to vaccination. It is up to you to establish the reality of the situation giving rise to the right to our services and we reserve the right to refuse your request, on the advice of our doctors, if the information provided does not prove the materiality of the facts.

• **Contra-indication to vaccination**, vaccination after-effects or a medical inability to take the preventive treatment required for the destination chosen for your trip.

• You are unable to receive essential dialysis treatment at the location of the insured stay during the period of the holiday, provided you can demonstrate that you asked the appropriate local centre before booking your stay.

• Redundancy involving you or your de facto or common-law spouse, provided that the procedure was not initiated on the date this Policy was taken out or that you were unaware of event when the policy was taken out

• **Summons before a court,** only in the following cases: Juror or witness of Assizes, nomination as an expert: Provided that you are summoned on a date coinciding with the travel period.

• **Summons with a view to adopting a child** for the duration of your insured stay and provided that the summons was not known when the Policy was taken out.

• **Summons to re-sit a higher-education exam** following failure that was unknown when the reservation was made or the policy was taken out, provided the exam in question is scheduled during the insured trip.

• **Summons for an organ transplant** of yourself or your legal or de factor spouse or one of your first-level ascendants or descendants.

• **Theft or serious damage** to your essential caravan or camper van for the stay booked which is unknown when taking out the insurance policy and makes your initially planned stay impossible.

• **Serious damage** from fire, explosion or water or caused by the forces of nature at your business or private premises, where your presence is required without fail to take the necessary precautionary measures.

• Theft at your professional or private premises requiring your presence without fail on the day of departure, provided that it occurs the 48 hours preceding the start of the stay.

• Serious damage to your vehicle during the 96 working hours before the first day of the stay and insofar as it cannot be used to get you to your stay location.

• Impediment to you reaching the place you are staying by road, rail, air or sea on the day the stay starts due to:
- roadblocks ordered by the State or a local authority,
- flooding or natural event obstructing traffic and certified by the competent authority,
- Traffic accident during the journey needed to get to your planned stay location, where the damage immobilises the vehicle, as stated in the report by the adjuster.

• **Getting a job as an employee** for more than six months that starts before or during the planned dates of your stay (you must have been registered as a job seeker with your local employment agency on the day of booking your stay (proof of affiliation will be requested) and provided this is not a contract extension or renewal nor an assignment given you by a temporary employment agency.

• **Your divorce or break-up of a PACS** (civil solidarity pact) provided that the proceedings were brought before the courts after the trip was booked and on presentation of an official document. Excess of 25% of the claim amount with a minimum of 15 euros.

• **Theft of your identity card**, driving licence or passport within five working days prior to your departure that prevents you from satisfying the mandatory control by the competent authorities for you to reach your stay location.
Excess of 25% of the claim amount with a minimum of 15 euros.

• **Cancellation or modification to the paid holiday dates** of yourself or your de facto or legal spouse imposed by your employer for legitimate reason or exceptional circumstances who had officially agreed to them in writing before you booked your stay. The document issued by the employer is required. This cover is not available to heads of companies, self-employed professionals, freelance workers, craftspeople or people employed part-time in the entertainment industry. This cover also does not apply in case of change of employment.
Excess of 25% of the claim amount with a minimum of 15 euros.

• **Change of job requiring you to move house**, imposed by your superiors and which you have not requested and provided the change was unknown when the policy was taken out. This cover is granted to salaried employees, excluding self-employed professionals, company directors and legal representatives, freelance workers, craftspeople and people employed part-time in the entertainment industry.
Excess of 25% of the claim amount with a minimum of 15 euros.

• Visa refusal by the authorities of the destination country subject to no application having been refused previously by those authorities for the same country. Documentary proof issued by the embassy will be required.

• Cancellation of a sporting or cultural event scheduled during the stay. The cancellation of the event must have a direct causal link with the cancellation of the stay. Proof of registration for the event and proof of cancellation will be required.

• Illness requiring psychological or psychotherapeutic treatment including nervous breakdowns of yourself, your de facto or legal spouse or your direct descendants and requiring a minimum hospitalisation of three days when the trip is cancelled.

• **A serious accident, serious illness or death of your dog or cat usually living with you.** To be covered, the accident or illness must give rise to treatment and prevent the animal from being taken out of the home. Veterinary proof will be required.

• Cancellation by one of the people travelling with you (maximum 9 people) who booked at the same time as you and are insured under the same policy, where the cancellation is due to one of causes listed above. If the insured parties wish to travel alone without the cancelling parties (who have cancelled for a reason covered by the policy), we will reimburse we will reimburse the pro rata share of the stay between the number of people initially planned and the actual number of people.

In the event of late arrival or interruption of the stay, reimbursement of the days not used for the cases covered by the cancellation guarantee. In the event of late arrival or interruption, a one-day deductable applies.

WHAT IS THE CANCELLATION PROCEDURE?

➢ **You must inform the campsite of your cancellation as soon as you become aware of the event preventing you from staying.**

➢ **Supporting documents must be sent within 10 working days after the event occurs.**
You must make sure of the good reception of your cancellation (a confirmation of cancellation will be sent per e-mail within 48 hours).

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