

Home

"Non-contractual document given for information purposes only. Only the insurance contract drawn up in French and consisting of the Home Insurance General Conditions no. 150101 N 06 and the Special Conditions formalises the rights and obligations of the insured and the insurer"

General terms and conditions Home Insurance Mutual partners



July 2017

 **Je choisis**
une assurance **citoyenne**

réinventons / notre métier



Your contract is comprised of:

- these General Terms and Conditions, which specify our mutual rights and obligations,
- the Special Conditions which complete and adapt these General Terms and Conditions to your needs. **They indicate the insurance companies with whom the insurance contract is taken out, referred to as the “insurer”.**
- any possible riders which modify the Specific Conditions during the term of the contract,
- the risk declaration questionnaire prior to taking out your home insurance policy, signed by you.

This Contract is governed by French law and notably by the provisions of the Insurance Code.

The authority responsible for supervising the insurer designated in the Specific Conditions is the ACPR (Autorité de Contrôle Prudentiel et de Résolution [French Supervisory Authority]), located at 61, rue Taitbout - 75009 PARIS for AXA France IARD and for AXA Assurance IARD Mutuelle.

As a company governed by Belgian law, Inter Partner Assistance is subject to the prudential supervision of the National Bank of Belgium (boulevard de Berleimont 14 - 1000 Brussels - Belgium - VAT BE 0203 201 340 RPM Brussels - www.bnb.be) and to the investor and consumer protection supervision of the Autorité des Services et des Marchés Financiers [Financial Markets Authority] (FSMA, rue du Congrès 10-16 - 1000 Brussels - Belgium - www.fsma.be).

Contents

Depending on the choice you have made and which appears in your Special Conditions, you benefit from one of the following formulas. The content of the coverages may vary depending on the formula you have chosen.

- | | |
|----------------------------|------------------------|
| ■ Comfort, | ■ Secondary residence, |
| ■ Extended Comfort, | ■ Large residence, |
| ■ New and recent dwelling, | ■ A la carte, |
| ■ Apartment owner, | ■ Non-occupant owner, |
| ■ Tenant, | ■ Mobile home, |
| ■ Student, | ■ Personal liability, |
| ■ Reference, | ■ Rental risks. |

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The coverages of the Packs are only applicable if you have subscribed to them

The coverages of the Options are only applicable if you have subscribed to them.

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The coverages of your contract apply:

At the insurance location* situated in metropolitan France**



- Fire and related events,
- Climate events,
- Water damage,
- Glass breakage
- Theft,
- Vandalism,
- Natural disasters,
- Technological disasters,
- Terrorist attacks and acts,
- Liability as tenant, co-owner, owner,
- Liability as non-occupant owner,
- Liability for insured buildings*,
- Home assistance.

Worldwide



- Personal liability,
- Personal liability among family members who are victims of personal injuries,
- Liability for family celebrations,
- Stay-travel,
- Stay-travel liability.

The countries in which the **Defence and Recourse** and **Legal Protection** coverages apply are listed in the text of these coverages.

The countries in which the **Assistance to Persons** coverage applies are listed in the General Conditions of Assistance to Persons.

* See glossary of terms

** including Monaco

Insured property

Your buildings

What we cover

- Buildings* owned by you, located at the place of insurance.*
If you own an apartment, it is the part that belongs to you in the co-ownership (private part) and your share in the common areas.
- Fences and supporting walls of your buildings* located at the place of insurance*, if you own them.
- Garages and cellars owned by you, which you regularly use for your personal use, even if they are located at an address different from the place of insurance*, and provided they are located less than 2 kilometres away.
- Property developments, if you are an owner or co-owner and subject to the following conditions:
 - that they were done at your expense or acquired by you,
 - or that, done at the expense of a tenant or occupant, they have since become your property.

What we do not cover

- Buildings* under construction or demolition,
- Buildings* used for professional or agricultural purposes,
- Outdoor swimming pools, spas and Jacuzzis,
- Tennis courts,
- Unsealed garden sheds or outdoor installations,
- Plantations,
- Buildings* rented out (partially or totally), temporarily or permanently (guest rooms, holiday cottages, etc.) unless this rental is declared in your contract.
This exclusion does not apply to the Non-Occupant Owner formula.
If you have not declared the rental (total or partial) of the insured buildings* in your contract, the compensation to which you are entitled in the event of a claim will be reduced by 50%.
- Exterior buildings* and property developments* where the enclosure and/or cover is made of plastic (and derivatives) or textile.

The contents

What we cover

- All furniture and objects:
 - belonging to you or to persons usually living in your household, including your cohabitants
 - entrusted* to you or to people usually living in your household. We inform you that property left by the owner to their tenant is not entrusted property*.
 - belonging to your guests. For valuables* belonging to your guests, our coverage applies up to the amount of the capital which you have declared for your valuables*. This capital is indicated in your Special Conditions. The total amount of compensation in the event of damage to your valuables* and those of your guests may not exceed the amount of capital indicated in your Special Conditions for the coverage of your valuables*.

This property must be located inside your home* or enclosed annexes*.

- If you are a tenant, the improvements you made at your own expense, or taken over from the previous tenant (for example: wallpaper, paints or carpets).

What we do not cover

- Professional and trade union equipment and furniture as well as goods,
- Cash, equities and securities*,
- Motorised land vehicles which are required to be insured, including power tillers, lawnmowers and ride-on mowers, with a power greater than 30 DIN HP.
- The contents of the insured buildings* if you have subscribed to a Non-Occupant Owner formula, unless otherwise specified in the Special Conditions of your policy.

Covered events

We cover damage to insured property caused by the following events.

Fire and related events

What we cover

- Fire (i.e. combustion with flames outside a normal fireplace), explosion, implosion.
- Lightning strike.
- The effects of electrical current or lightning overvoltage on:
 - electrical ducts,
 - telephone installations,
 - heating, alarm, air conditioning and ventilation systems in the home. If these installations are located outside the buildings*, they must have been designed for this purpose.
- Smoking, i.e. the sudden emission of smoke from a malfunctioning device or from a fire in a neighbouring building.
- The impact of an identified land motor vehicle whose driver or owner is neither you nor a person for whom you are civilly liable, nor a person in your entourage*.
- The impact of an aircraft or spacecraft or objects falling from them.

What we do not cover

- The effects of electrical current or lightning overvoltage on electrical equipment other than that listed above,
- Heating installations for outdoor swimming pools.

Climate events

What we cover

- Storms, i.e. the direct action of the wind or the impact of an element knocked down or projected by the wind.
- Hailstones.
- The weight of snow or ice accumulated on the roofs.

These phenomena must be of such an intensity that they destroy or damage several buildings* of good construction in the municipality of the insured home or in the neighbouring municipalities.

- The cost of clearing trees (owned by you or not) which have damaged your insured property as a result of a storm.
- The freezing of pipes, heating installations and water-using devices inside insured buildings*.
- Water damage resulting from any of the climate events listed above, provided that such damage occurs within 72 hours of the event.
- The action of water from a sewer overflow caused by exceptional rainfall.
- Flooding caused by surface runoff and overflows from rivers or freshwater bodies as a result of torrential rain, thunderstorms or storms affecting insured buildings*, provided that:
 - the event is not subject to a natural disaster order,
 - the buildings* have not been flooded more than once in the 10 years preceding the event,
 - the buildings* are not built on land classified as unbuildable by a natural risk prevention plan (PPRN).

For this coverage, the applicable excess* is identical to the minimum legal excess* provided for in the event of natural disasters, i.e. €380.

What we do not cover

- Consequential costs and loss of rent in the event of application of the flood coverage.

Safety measures which you must observe to protect against freezing

When insured residential buildings* remain unoccupied for more than 3 consecutive days without being heated, during a period between 15 November and 30 April, you must:

- drain your central heating systems and supply circuits, unless they are protected by an antifreeze product,
- close the general supply valve.

Failure to comply with these safety measures results in a 30% reduction in the compensation to which you are entitled if the damage is caused by freezing.

Water damage

What we cover

- The damage caused by:
 - Leak, rupture or overflow:
 - of unburred pipes,
 - water-using devices* (heating system, washing machine, aquarium, bathtubs, sinks, etc.).
 - Water or snow infiltration through roofs, glazed canopies, roof terraces and roof balconies.
 - Water and snow infiltration through above-ground façades and above-ground exterior walls of a covered residential building*. As soon as a loss* occurs, this coverage is automatically suspended. It shall resume its effects as soon as the repair work on the waterproofing of the façades and walls has been carried out.
 - Accidental rupture or exceptional overflow of sewers, not due to a climatic event.
 - Seepage through seals at the edges of sanitary installations and through tiles.
- In other cases, the water damage you have suffered, if it is due to the fault of a third party.
- Provided that the Water Damage coverage is acquired, we will cover:
 - The costs you have incurred to perform a leak detection inside the insured buildings*. Leak detection occurs when, in order to detect or access the leak, it is necessary to carry out a destructive or non-destructive intervention on the building*.
 - The costs of repairing property damaged by the leak detection and/or the costs necessary to repair the leak.
 - The cost of repairing a leak in an unburred pipe located inside insured residential buildings*.

The payment of all these costs (leak detection costs, costs of repairing property damaged by leak detection and pipe repair costs) is limited to 8 times the index*.

What we do not cover

- The cost of repairing the property at the origin of the loss*, except in the case of a covered pipe,
- Repair costs for pipes located in the annexes*,
- Repair costs for pipes in heating/air conditioning networks and connections to water-using devices,
- Water damage covered under the Climate Events coverage,
- Damage caused by fungi or moulds,
- Damage caused by humidity, porosity, condensation, or capillary phenomena when they are not the direct consequence of a covered loss or when they result from a manifest lack of repair,
- Infiltration through the joinery's waterproofing joints in contact with the structure.

Glass breakage

All the property listed below is covered under the "Glass breakage" coverage.

What we cover

- Windows, patio doors, bay windows, fanlights, roof windows, skylights, glazed roofs, light wells, canopies, glass partitions, railings and balcony partitions, interior or exterior doors that are part of insured buildings*.
- Window inserts.
- Sealed mirrors.
- Stained glass windows.
- Solar and photovoltaic panels.
- Verandas if they are mentioned in your Special Conditions.

Compensation terms

For solar or photovoltaic panels and stained glass, the coverage is limited to 15 times the index*.

What we do not cover

- Glass parts and mirrors of personal property.

Theft and vandalism

What we cover

Theft

- Theft and attempted theft committed inside your private enclosed and covered buildings*, as long as you can establish the detailed circumstances,
- Theft using violence of your valuables* during their transport for a deposit or withdrawal in a banking institution.

This coverage is subject to a complaint being lodged with the competent authorities.
The timeframes for reporting a claim are contained in the paragraph "How soon must you report the loss?"

Vandalism

- Damage caused by an act of vandalism committed:
 - inside your private enclosed and covered buildings*,
 - outdoors, to insured buildings*.

What we do not cover

- Valuables* in the annexes*,
- Theft or acts of vandalism committed or caused by a person of your entourage*, your tenants, sub-tenants, or occupants, whether the latter pay for their accommodation or not,
- Damage caused to the exterior, to insured buildings*, by graffiti, tags, stencils, inscriptions of any kind, posters, stains and scratches,
- Acts of vandalism committed on personal property located outside the insured buildings*.

Preventive measures which you must observe

All access doors to your home and annexes* must have at least one lock.

Keyless locks and padlocks are not considered locks.

For any absence of more than 24 hours, (and except in cases of force majeure) if your home is equipped with blinds or shutters, the latter must be closed. This provision does not apply to openings whose lower part is more than 3 metres above the ground.

In some cases, additional security measures are required. All the necessary measures are mentioned in your Special Conditions.

If the requested safety devices are not in good working order or if one of these safety devices is not used, the compensation to which you are entitled will be reduced by 50%.

This is also the case:

- if you have not closed and locked your doors, windows or patio doors when you are absent,
- if you have not closed your shutters or blinds during an absence of more than 24 hours,
- if the loss* is caused by using your keys when you have left them in the door, under the mat, in the post box, or in any other cache outside your home.

If there is an absence of means of protection required and declared at the time of subscription, you will lose any right to compensation under this coverage in the event of a loss*.

Natural disasters

What we cover

- Direct* material damage caused by the abnormal intensity of a natural agent.

This may notably include flooding, landslides, mudslides, droughts or earthquakes.

The coverage is activated after publication in the Official Journal of the French Republic of an interministerial decree which declares the state of natural disaster.

- The terms and conditions for applying the legal excess* for the Natural Disasters coverage are explained in the chapter "Excesses".

Technological disasters

What we cover

Damage to property located in your residential property or placed in residential buildings* resulting from the state of technological disaster in accordance with Act no. 2003-699 of 30 July 2003. The coverage is activated after publication in the Official Journal of the French Republic of the decision of the administrative authority which declares the state of natural disaster.

Terrorist attacks and acts

What we cover

Pursuant to article L 126-2 of the Insurance Code, direct material damage* suffered on national territory caused by a terrorist attack or act (as defined in articles 421-1 and 421-2 of the Penal Code) to property covered by the contract under the Fire and Related Events cover is covered.

This coverage applies under the same conditions and limits as the fire coverage.

If it is necessary to decontaminate a property, the compensation for damage (including decontamination costs) may not exceed the market value* of the contaminated property.

What we do not cover

- The cost of decontaminating the waste material and containing it.

Stay - Travel

What we cover

- Objects which are part of your personal effects or that of your entourage* taken with you during your stay or private trip for a maximum period of 3 consecutive months.
- These items are covered in residential buildings* which you do not own or rent permanently, for damage caused by the following events: Fire, Water damage, Natural disasters, Climate events, and terrorist attacks or acts.

Compensation terms

- The coverage is limited to 10% of the capital declared in your Special Conditions for the coverages "Water damage" and "Theft". *Example: if you have declared €30,000 of movable capital in your Special Conditions, the maximum amount of compensation will be €3,000.*
- The applicable excess is that of the event causing the loss*.

What we do not cover

- Valuables*,
- The theft of property stored in a collective room.

Additional costs

Consequential costs

If you have informed us in advance, we will cover the consequential costs you have incurred as a result of a covered loss*.

The costs listed below are covered, according to the expert assessment, within the ceilings mentioned in your Special Conditions.

- **travel expenses:** transport, storage and relocation of your furniture, when such expenses are essential for repairs;
- **if you are a tenant, the relocation costs:** the amount of rent you have incurred to temporarily relocate in comparable conditions. The amount of the rent previously paid by you will be deducted from the amount of this new rent;
- **if you are the owner, loss of use:** damage suffered by the owner who can temporarily no longer occupy their home. The compensation is calculated on the basis of the rental value of the buildings* affected, in proportion to the time required, according to experts, for the rehabilitation of the buildings*;
- **the fees of the architect, technical controller and engineering office** whose intervention would be necessary, in the opinion of an expert, for the reconstruction or repair of the buildings* affected;
- **compliance costs:** costs incurred to restore buildings* to compliance with the regulations applicable to reconstruction;
- **the repayment of the instalments of your mortgage:** if you have financed the purchase of your home, covered by this contract, through a mortgage, we cover the repayment of the instalments of this current mortgage, in the event of a covered* loss which makes your home uninhabitable according to an expert. This coverage is valid for a maximum of €1,500 per month, within the limit of the time required to rehabilitate your home, without exceeding 6 monthly loan instalments.

This compensation cannot be combined with the "Loss of use" and the "Loss of rent" compensation.

These costs are not covered under the "Natural Disasters" event and under the "Climate events" for the flood coverage.

The following costs are covered for all coverages including the "Natural Disasters" event and the Flood coverage under the "Climate Events" coverage.

- **reimbursement of the "structural damage" insurance contribution:** in the event of reconstruction or repair of damaged buildings*;
- **reimbursement of the expert's expenses,** who you have the option to utilise during the expert assessment operations if you have subscribed to the Extended Comfort Package or the Large Residence Package.

Important

Under no circumstances may these costs be used to compensate for the application of any proportional rule, excess*, dilapidation*, or exclusion to supplement coverage whose amount is contractually limited, or to replace coverage not taken out.

Other additional costs

Loss of rent

The following costs are covered for the "Natural Disasters" event and the Flood coverage under the "Climate Events" coverage.

- In the event of a covered* loss, we will reimburse you for the amount of rent you should have received as the non-occupant owner of the insured building* and of which you are deprived. This coverage is granted to you during the period of rehabilitation or reconstruction of the damaged building*, according to an expert assessment and up to a maximum of 2 years from the date of the loss*.
- The coverage does not apply to buildings* which were vacant before the loss*, nor to the lack of rental after the rehabilitation work is completed, nor to the loss of commercial revenue.
- The coverage cannot be combined with the "Repayment of the instalments of your mortgage" coverage.

Emergency response

We will cover property damage* caused by a covered event. This concerns in particular:

- damage caused by firefighters (e. g. water damage),
- damage caused by the police (e. g. broken door).

Assistance

Phone number: 01 55 92 26 92

(non-premium number)

At home

If your home no longer provides you with shelter following a covered event, you may, after obtaining the agreement of the assistance service, benefit from the following services:

Relocation

Booking and payment of hotel rooms during the first 7 days

At your request, the assistance service will book a hotel room to allow you to be temporarily relocated.

It covers the cost of a 2-star hotel (room and breakfast), for a maximum of 7 consecutive days.

If necessary, the assistance service will organise and pay for your transport to this hotel, by providing the following means of transport: taxi, first-class train tickets or rental vehicle (home-hotel journey).

The assistance service is not required to perform this service if there is no hotel room available within 100 km of the residence.

If you cannot return to your home within 7 days of the loss*

• Assistance in finding temporary accommodation

The assistance service will help you to find temporary accommodation, directing your research towards the competent bodies and guiding you through the various steps.

• Transfer to the new accommodation and/or return home

Once you have found temporary accommodation (which must be located within 100 km of the affected property) the assistance service will organise and pay for your transfer to this new accommodation.

This transfer can only take place within one week of the loss*. This transfer is made by one of the following means: taxi, train (1st class ticket), rental vehicle.

Under this service, you may carry with you a volume of luggage which does not change the nature or size of the means of transport proposed above.

Thereafter, the assistance service will organize and pay for your return home as soon as it has become habitable again, by providing the same means of transport.

• Care of minor children

If, following a loss* rendering the home uninhabitable the parents cannot provide care for minor children, one of the following solutions is possible:

- the assistance service will organize and pay for their return trip to the homes of relatives or friends who may host them in metropolitan France. For this purpose, the assistance service will provide the minor children, as well as an accompanying adult, with a first-class return train ticket or economy-class flight ticket.
- The assistance service intervenes at the request of the parents, and cannot be held responsible for events which may occur during the journey or during the care of the entrusted children,
- the assistance service will organise and pay for the return journey of a relative residing in metropolitan France in order to take care of minor children, by providing the following means of transport: first-class train tickets or economy class air tickets.

• Taking care of your pets (dogs and cats)

If following the loss* these animals cannot be kept as usual, the assistance service will cover the cost of their temporary care for 15 days, for a maximum of 2 animals.

Safeguarding of furniture

Search for and payment of a security guard

If the home no longer has normal shelter or security conditions, the assistance service will provide a security guard for a maximum of 3 consecutive days and covers the corresponding costs in order to ensure that the dwelling is protected if you are not present.

Transferring furniture to a storage facility

If your furniture needs to be stored outside of your damaged home, the assistance service will look for a storage facility near the damaged home and provide you with the contact details.

The assistance service then takes charge of renting a commercial vehicle weighing less than 3.5 tonnes for a maximum of 48 hours. You take care of the transfer of the portion of the furniture you want to keep.

Moving

If more than 30 days are required to make the home habitable, the assistance service will organise and pay for the cost (for up to €458) of moving the furniture to your new place of residence in metropolitan France.

This move must take place no later than 60 days after the loss*. Only the move of objects which are located at home or which are stored within 50 km of the home will be covered.

Return home

If your insured residential buildings* are damaged while you are temporarily travelling, the assistance service will organise and pay for your journey or that of a member of your entourage* to their address. This benefit can only be obtained within 48 hours of the insured or a member of their entourage* becoming aware of the loss* and when they are more than 100 km from home at the time of the event. It is done by providing the following means of transport: first-class train tickets, economy class air tickets or rental vehicle.

On the move

"Assistance to persons" coverage is provided to you in the event of unforeseeable illness or personal injury worldwide and for stays of less than 90 days.

All covered services are defined in the "Assistance to Persons" general conditions.

Advice for the disabled

Services

If you are disabled or have a child with a disability, you can benefit from advice on the rights of people with disabilities.

This advice concerns: resources, taxation, asset management and transfer, housing, social protection, employment, institutional accommodation and home life.

Moving

As part of the assistance

Phone number: 01 55 92 26 92

(non-premium number)

What we cover

In the event of a breakdown, road accident or fire in the vehicle used for the move, the assistance service will organise and pay for the following services:

When you organise your move using your own means of transport

• **Towing the vehicle**

The assistance service will organise the towing of the vehicle of less than 3.5 tonnes to the nearest garage and pays up to €153.

However, for breakdowns, accidents and fires on the motorway, the assistance service will reimburse (up to a maximum of €153 and on presentation of supporting documents) the costs of breakdown assistance and/or towing to the motorway exit, which you will have paid in advance.

• **Replacement vehicle for moving**

If the vehicle used for the move is immobilised for more than 24 hours, the assistance service will provide you with a rental vehicle (less than 3.5 tonnes) according to local availability and the conditions of the rental company, for a maximum of 48 hours.

• **Accommodation**

If the furniture and personal effects transported are destroyed, the assistance service will organise the reservation of a hotel room for you and your family, and covers the cost of a 2-star hotel (room and breakfast) for one night.

When you use a mover

In the event of a road accident of the mover which immobilizes the vehicle and if your move is delayed by one day, the assistance service will organize the reservation of a hotel room for you and your family, and covers the cost of a 2-star hotel (room and breakfast) for one night.

What we do not cover as part of the assistance

The following do not give rise to any intervention or reimbursement:

- repetitive breakdowns caused by non-repair of the vehicle (example: defective battery etc.) after a first intervention by the assistance service within the month,
- fuel shortages,
- fuel errors,
- flat tyres,
- air conditioning problems and failures, or bodywork damage which does not cause the vehicle to stop,
- failure of alarm systems not installed by professionals,
- the consequences of immobilisation of the vehicle for maintenance operations.

Also not reimbursed:

- vehicle repair costs.

Insurance of your previous home

What we cover

If you are moving and as long as we insure your previous and new home, all coverages (with the exception of theft) are maintained at your old address on the previous bases. This benefit is granted to you during the 3 months following the coming into effect of the new Special Conditions.

During the first month, the Theft coverage is also granted to the previous address.

The Packs

The coverages of the Packs are only applicable if you have subscribed to them. The subscribed Packs are mentioned in your Special Conditions.

The Mobile Pack

Insured persons

The natural person, owner of the insured device, acting in their capacity as an individual, usually residing at the address indicated in the Special Conditions and in the Certificate of Insurance:

- the subscriber of this contract;
- the insured's co-tenants declared by name in the co-tenancy lease.
- their minor children, who are dependent for tax purposes.

Purpose of the coverage

The purpose of the coverage is to cover the repair, replacement or compensation of the guaranteed devices, as defined below.

To benefit from the coverage, the insured must send their request directly by email to the address:

sinistres@sud-courtage.fr

:

What we cover

Regarding property

Mobile devices in the "**Mobile phone**" and "**Laptop computer**", categories, limitatively listed below and **originally provided by the manufacturer**, intended for the general public, with a purchase value exceeding 30 (thirty) euros, purchased new or second-hand by the insured, **used outside of any professional and commercial activity** and for which the insured has the purchase invoice as well as the replacement devices provided in certain cases of activation of these coverages.

Mobile phone category

Mobile phone, smartphone and phablet. The device must have a SIM card* to which a number reserved for mobile phone services has been assigned.

Laptop computer category

Portable microcomputer, ultra-portable, tablet PC, touchscreen tablet, graphic tablet and netbook.

Regarding events

Any accidental breakage, accidental oxidation, or theft as defined below.

Accidental breakage:

Any total or partial destruction or damage externally visible and affecting the proper functioning of the covered device, resulting from a sudden event external to the insured and the covered device, involuntarily suffered by the insured and the covered device and constituting the exclusive cause of the accidental breakage.

Accidental oxidation:

Any exposure to moisture affecting the proper operation of the insured device resulting from a sudden event, external to the insured and the insured device, involuntarily suffered by the insured and the insured device and constituting the exclusive cause of accidental oxidation.

Theft

Fraudulent dispossession by a third party of the insured device, in the cases defined in the contract.

Application terms of the coverage

The devices are covered until the third anniversary of the date of purchase of the new device.

The insured undertakes to give the insurer all the information necessary for the diagnosis, including in particular the brand, reference, and range of the insured device, and the nature and circumstances of the loss.

The insured must also provide the insurer with the following supporting documents and the damaged device, if applicable:

In any case:

- A declaration on honour relating the exact circumstances of the loss,
- The original purchase invoice for the guaranteed device.

In case of accidental breakage or accidental oxidation:

- The damaged covered device, except in cases of force majeure which do not permit it.

In case of theft:

- The filing of the theft complaint with the competent police authorities._

And more generally, any document that the insurer considers necessary to assess the merits of the application for coverage.

Intervention terms

In case of accidental breakage or accidental oxidation:

- Repair of the covered device, within the limits of the coverage ceilings.

If it is proven that the repair of the covered device is impossible or that its cost would be higher than the replacement of the device:

- Replacement of the covered device with a replacement device, within the limits of the coverage ceilings.

If the covered device is not repairable and cannot be replaced:

- Compensation of the covered device equal to the replacement value minus dilapidation, within the limits of the coverage ceilings.

In case of theft:

- Replacement of the covered device by a replacement device within the limit of the replacement value, within the limits of the coverage ceilings.

If the covered device cannot be replaced:

- Compensation of the covered device equal to the replacement value minus dilapidation, within the limits of the coverage ceilings.

Replacement device:

Device of identical design to the guaranteed device or an equivalent "iso-functional" device, i.e. with at least equivalent main functionalities and technical characteristics (with the exception of brand, colour, weight, coating, graphics or design characteristics). This replacement unit may be new or refurbished and will continue to benefit from the coverages of this contract.

Replacement value:

Purchase value including VAT of the insured device on the date of the loss or purchase value including VAT of an equivalent new or refurbished device, i.e. a device of the same technology, with at least equivalent main functionalities and technical characteristics (with the exception of brand, colour, weight, coating, graphics or design characteristics) and within the limit of the initial purchase price including VAT.

Dilapidation:

Dilapidation of 1% per month of age of the device on the date of the loss in relation to the date of purchase as new will be applied.

Example: You bought your smartphone on 03 March 2013 and it is stolen on 15 October, 2013, so it is 7 months old at the time of the loss. We apply a 7% dilapidation rate.

Coverage ceilings

COVERAGES	COVERAGE CEILINGS per insurance year* (Amounts Including VAT)
Accidental breakage Accidental oxidation	€1,400 with a maximum of €300 for the mobile phone category,
Theft, all causes	with a maximum of €700 for the laptop category, Repair ceilings: Telephony: €140 Laptop computer: €140 Tablets €160 two losses per year with a maximum of 1 replacement in the event of theft

Territorial boundaries

Worldwide.

Without prejudice to the application of the exclusions contained in the general exclusions of your contract, under the Mobile Package we do not cover:

- Material damage* caused to the insured device, inside your home, by the following events: Fire, Water damage, Natural disasters, Climate events, Terrorist Attacks and acts and Theft.
- Material damage caused to the insured device carried during a stay or private trip of a maximum of 3 consecutive months, inside private residential buildings of which you are not the owner or permanent tenant, by the following events: Fire, Water damage, Natural disasters, Climate events, Terrorist Attacks and Acts and Theft.
- Loss caused by the negligence* of the insured or any person other than a third party*,
- Financial damage or loss, other than that of the insured device itself, as well as that related to fraudulent communications covered by the policy, suffered by the insured as a result of a loss*,
- The costs of commissioning and installation of the covered device,
- Fraudulent communications
- Accessories not originally supplied by the manufacturer, consumables, software and connectors of the covered device, SIM cards*,

What we do not cover under the Accidental Breakage, Accidental Oxidation Coverage

- Material damage*, breakdowns, failures or defects attributable to causes internal to the covered device or related to wear* of the components, whatever the cause,
- Material damage* resulting from the modification of the original characteristics of the covered device,
- Material damage* resulting from the effects of electrical current, whether it is heating, short-circuiting, overvoltage, voltage drop, induction, insulation failure or influence of atmospheric electricity,
- Material damage* related to drought, dust or excessive temperature,

- Material damage* caused to the external parts of the guaranteed device that does not impair its proper functioning, such as scratches, flaking, scuffs,
- Material damage* related to the use of devices, consumables or accessories that do not conform with or are unsuitable for the covered device,
- Material damage* resulting from failure to comply with the instructions for use, connection, installation, assembly and maintenance contained in the manufacturer's manual of the covered device,
- Material damage* covered by the exclusions specific to the warranty of the manufacturer of the covered device mentioned in the operating instructions of the covered device,
- Material damage* resulting from unauthorised program modification, data configuration or software failure,
- Material damage* occurring when the covered device is entrusted to an installer or repairer not approved by the insurer,
- Property damage* for which the insured cannot provide the covered device,
- The settings accessible to the insured without dismantling the covered device,
- Material damage* related to the covered device whose serial number is illegible,
- Material damage* to the accessory alone,
- Material damage* occurring during the practice of contact sports, water sports, air sports or team sports.

What we do not cover as part of the theft coverage

- Unexplained loss or disappearance, including loss as a result of an event of force majeure,
- Theft from the top case of a two-wheeled vehicle, tricycle or quad,
- The accessory stolen alone.

The Like'New Pack

What we cover

This Pack is composed of 4 distinct coverages.

- **Compensation** for new value, in the event of a covered* loss, of :

- Your sound and image, computer and household devices less than 10 years old,
- Your movable property less than 10 years old, with the exception of valuables*.

These devices and movable property must be located inside the insured buildings*.

In the event of a covered loss, if it is proven that the device or property covered is irreparable, compensation is calculated on the basis of the cost on the date of the loss* of a new item of comparable nature, quality and performance.

The applicable excess* is that of the event causing the loss*.

This coverage does not apply to damage caused by electrical damage or accidental breakage. These damages are compensated according to the terms of the "Damage to electrical equipment" and "Accidental breakage of audiovisual equipment" coverage.

- **Glass breakage is extended to the glass parts of your personal effects and sanitary fixtures.** The conditions for applying this coverage are described in the "Extended glass breakage" option.
- **Damage to electrical devices and loss of food in the freezer**
The terms and conditions of this coverage are described in the option "Damage to electrical devices and loss of food in the freezer".
- **Accidental breakage of audiovisual and computer equipment less than 2 years old** when these items are part of your personal furniture and are located inside the insured home.

Compensation terms

For your audiovisual and computer equipment less than 2 years old, you benefit from compensation for new equipment upon presentation of proof of costs incurred.

We intervene in addition to or in the absence of the legal warranties which you can invoke with regard to the manufacturers or sellers of these goods.

The coverage is limited to €3,745 per loss.

For the application of the excess, refer to the chapter "Excesses". For this coverage, the excess is not redeemable.

What we do not cover

- Property over 2 years old,
- Mobile phones,
- Damage to CD-ROMs, DVDs, USB sticks, data carriers, cassettes, magnetic tapes, computer files and software, external hard disks, memory cards, film, photos,
- Damage to interchangeable parts requiring periodic replacement (batteries, battery, ink cartridge, etc.),
- Damage to resistors, fuses, lamps and tubes of any kind,
- Information reconstitution costs, handling errors, lack of maintenance, breakdowns, malfunctions or disorders, deterioration caused by time, wear and tear*,
- Damage caused to property covered by the "Digital Pack" when you have subscribed to this Pack.

The household, image and sound devices Repair Pack

This coverage is provided by Inter Partner Assistance, France branch, 6, rue André Gide 92320 Châtillon - T.C.R. Nanterre 316 139 500, S.A. [PLC] under Belgian law with a share capital of €8,396,373, registered office: Avenue Louise 166 BP 1 - 1050 Brussels - Belgium - RPM Brussels - BCE 0415-591-055. Insurance company accredited under code number 0487, hereinafter referred to as *"the Insurer"*.

Purpose of the coverage

The purpose of the coverage is to cover the troubleshooting, repair, or replacement of the covered devices, as defined below.

To benefit from the coverage, the insured must transmit their request directly via the number:

Phone number: 01 55 92 26 92

(non-premium number)

The cost of the telephone call is the responsibility of the insured.

What we cover

Regarding devices

Your household devices in the "White" and/or "Brown" categories, complying with CE or NF standards, intended for the general public, with a purchase value exceeding €150 including VAT, purchased new in France, by the insured or any other person living in the place of insurance* and located in the latter.

White Category

- Washing: washing machine, tumble dryer, clothes dryer, dishwasher.
- Cold: refrigerator (with or without freezer), "American" refrigerator, freezer, wine cellar.
- Cooking: hob (gas, electric, mixed, glass-ceramic, induction), oven (pyrolysis or catalysis), microwave (combined or not), kitchen extractor hood (all types), cookers (gas, electric, mixed, vitroceramic, induction).

Brown Category

- Hi-fi TV Video: TV (LED / LCD / Plasma), Combi TV (with DVD player and/or recorder), overhead projector, home cinema, players/recorders (CD / DVD / Blu-ray), hifi systems, home amplifiers (composite channels, mini/micro channels, home cinema), speakers, CD/vinyl decks, docks.

Regarding events

- Any failure defined as an electrical, electronic, electromechanical or mechanical malfunction of one or more components of the covered device, caused by a random phenomenon internal to the covered device.
- Any failure resulting from internal or external electrical damage to the covered device.

Application terms of the coverage

The devices are covered as soon as all manufacturer and/or distributor contractual warranties expire and until the fifth anniversary of the date of purchase of the device.

The insured undertakes to give the insurer all information necessary for the remote diagnosis, including in particular the brand, reference, and range of the device, and the nature of the disorder.

The insured will have their purchase invoice at hand at the time of the call, in order to facilitate the insurer's handling of the breakdown. As this information is necessary for the implementation of the coverages, if the insured refuses to give it, the insurer will be unable to implement the coverage.

Intervention terms

The insurer carries out a preliminary diagnosis by telephone on the basis of the information collected from the insured. During this diagnosis, the hotline checks that the incident described by the insured, as well as the type of device, is indeed covered, and guides the insured to try to determine the nature of the malfunction, and if possible, to correct it.

If this remote diagnosis is unsuccessful and confirms the need for intervention, the insured sends the insurer, by e-mail, fax or letter, the invoice for the purchase of the covered equipment and any other supporting documents which the insurer considers necessary.

The insurer then implements the coverage of the device according to the following procedures:

Troubleshooting and repairs

The insurer arranges appointments between the approved service provider and the insured **within 48 hours** (excluding weekends and public holidays) upon receipt of the supporting documents.

For the heavy equipment listed below:

- television set over 63 cm (or 27"),
- cooking device (except microwave),
- washing device,
- refrigeration equipment.

The insurer arranges an appointment with the approved service provider, at the insured's home, within a maximum of 2 hours. These provisions are linked to the insured's availability.

If the approved service provider cannot repair the device at the insured's home, the insurer organizes the transport - round trip - of the device from the home to the repair shop. All travel expenses for the equipment are covered by the insurer.

During the intervention, the approved service provider issues an intervention form necessary for the implementation of the contractual warranty.

For light equipment, except in the event of a medically certified physical impossibility for the insured to travel, they must transport the broken-down equipment, at their own expense and under their sole and exclusive responsibility, to the approved service provider designated by the insurer.

The insurer shall bear the costs of the service provider's intervention and the cost of repairs (parts and labour).

Loan of equipment

If the covered breakdown causes a washing machine or refrigerator, freezer, hob or television which will be immobilised in the workshop for more than 7 days, at the request of the insured the authorised repairer may deliver and install at the insured's home, as soon as possible, a loan device of the same purpose, without the latter necessarily being of the same model, brand or characteristics as the covered device undergoing repair, subject to the availability of equipment and the acceptance by the insured of all the loan conditions (deposit, etc.) imposed by the approved repairer.

The duration of the loan corresponds to the duration of the repairs of the defective covered device, without exceeding 30 consecutive days.

In the event that it is impossible to lend a washing machine or refrigerator, the insurer undertakes to pay the beneficiary compensation of €50 including VAT. **This compensation does not apply to the other aforementioned devices.**

Replacement of an irreparable device

If it is proven that the repair of the insured device is impossible or that its cost would be higher than that of replacing the device under the conditions defined below, the insured will be offered the replacement of their device with a device with comparable technical characteristics, without it however necessarily being of the same model or brand. Any device in the "White" category will be replaced by an device whose energy efficiency is evaluated, according to the Energy label, in at least class A according to the European directive 92/75/EEC.

If the insured prefers to opt for a device with superior technical characteristics, the difference in price will remain at their expense.

When new equipment is delivered, if the equipment is put into service by the approved service provider, the old equipment declared economically or technically irreparable will be systematically recovered.

Contractual warranty of interventions

The insurer undertakes that the interventions carried out within the framework of these general conditions benefit from a contractual warranty of 3 months notwithstanding any legal warranty acquired elsewhere - for travel, parts and labour - as from the date of the intervention. This warranty is provided by the approved service provider acting at the insurer's request.

In the event of defects related to the intervention, the insurer will contact the approved service provider so that the latter can remedy the defects identified as soon as possible, at its own expense.

Failing this, the insurer undertakes to use another approved service provider.

Limitation of liability

The insurer cannot be held liable for any professional or commercial damage suffered by a beneficiary as a result of an incident requiring the intervention of assistance services.

Exceptional circumstances

The insurer's commitment is based on an obligation of means and not of result.

The insurer cannot be held liable for the non-execution or delay in the execution of the coverages caused by civil or foreign war, whether declared or not, general mobilisation, any requisition of men and/or equipment by the authorities, any act of sabotage or terrorism, any social conflict such as strikes, riots, popular movements, any restriction on the free movement of goods and persons, natural disasters, the effects of radioactivity, epidemics, any infectious or chemical risk, or any case of force majeure.

Territorial boundaries

The coverage is exercised in metropolitan France (excluding Corsica).

What we do not cover

- Reimbursement of a device purchased by the insured to replace a defective device,
- devices belonging to your guests as well as property which is entrusted, rented or borrowed,
- devices intended for professional use,
- So-called "mobile" devices, i.e. devices which can operate autonomously without connection to the mains,
- Small electrical devices,
- Computer storage devices, including so-called "multimedia" hard disks, and game consoles, laptops and desktop computers,

- Accessories or peripherals such as: antennas, cables, headphones, speaker membranes, dishwasher baskets, oven accessories, burner caps, remote controls,
- Consumables and wear parts defined as such in the manufacturer's maintenance booklet, such as: bulbs, lamps, filters, fuses, door seals, belts, drain pipes, hoses, sapphires, diamonds, laser reading head, reading and/or recording heads, erasure or pre-magnetisation heads,
- Glass parts of glass ceramic hobs, oven doors and hob covers,
- The thermal insulation elements of ovens: sleeves, gloves,
- Devices for which the purchase invoice cannot be presented during each intervention, or when this document is missing and/or illegible,
- Devices whose serial number and/or references are removed, modified or illegible.

In addition, this coverage does not cover damage or costs:

- Resulting from modifications or improvements made by the insured or builder,
- Resulting from a makeshift or temporary repair and any worsening of the initial damage which may result,
- Resulting from the action or liability of a third party (manufacturer, supplier, etc.),
- Resulting from failure to comply with the manufacturer's instructions and recommendations (in terms of installation, connection, handling, use, maintenance, etc.) defined in the operating instructions provided by the seller at the time of purchase,
- Resulting from misuse and/or non-compliance with the manufacturer's instructions or from the use of unsuitable peripherals, accessories or consumables,
- Originating from an element external to the device (shock, fall, frost, floods, humidity, excessive heat),
- Caused by corrosion, wear* and/or gradual deterioration of the device and its components,
- Any damage related to the loss of use of the covered device,
- Any aesthetic damage that is not part of the proper functioning of the device, unless such damage is the result of an event covered by the coverage,
- Any contents (perishable or not) of the damaged device,
- Expenses (parts, labour, travel and transport) and consequences relating to an event not covered, or a breakdown not recorded by a service provider approved by the insurer, or a service organised without its prior agreement,
- Setup costs accessible to the user without disassembling the device as well as checks, cleaning, adjustments and tests not resulting from a covered event.

The Swimming Pool Pack

What we cover

Regarding property

- Your underground or semi-underground pool located at the insurance location*,
- Property developments, including the technical room*, designed for use, protection, decoration and access to the pool,
- Electrical equipment in your pool such as water pumping, heating or purification systems, as well as robots and vacuum cleaners used for its maintenance,
- Domes made of methacrylate or polycarbonate or other comparable material, when they meet the standards in force,
- The protection elements of your pool, such as fences, alarm systems, and hanging covers, when they meet the standards in force.
- Installations intended to heat the pool water, whether located inside or outside the insured buildings*.

Regarding events

- Damage to electrical equipment. **This coverage is extended to the whole of your home.**
- Fire and related events,
- Events covered under the Water Damage coverage,
- Breakage of the domes' panes, hanging cover and technical room*,
- Climate events. For the freeze coverage, only the freezing of the pipes supplying the pool located inside the technical room* is covered,
- Theft of installations intended to heat the pool water, whether located inside or outside the insured buildings*.
- Vandalism,
- Natural / Technological Disasters, Terrorist Attacks and acts

Compensation terms

- For damage to the dome, protective elements and electrical devices, the amount of compensation is limited to 23 times the index*.
- For theft or damage to installations used to heat the pool water, the amount of compensation is limited to €4,000 per claim*.
- In the event of electrical damage, compensation is made according to the terms described in the option "Damage to electrical devices".

The applicable excess* is that of the event causing the loss*.

What we do not cover

- These general exclusions and the specific exclusions listed in each covered event.
- Inflatable swimming pools with flexible or removable membranes,
- Out-of-ground pools (above-ground pools),
- The theft of equipment or maintenance elements for your pool (other than water heating systems) from outside insured buildings*,
- Valuables*.

Safety measures which you must observe to protect against freezing

During the period from November 15 to April 30, you must insulate and drain the distribution and heating circuits supplying your pool, unless they are protected by an antifreeze product.

Failure to comply with these safety measures results in a 30% reduction in the compensation to which you are entitled if the damage is caused by freezing.

The Garden Pack

What we cover

Regarding property

- Sealed outdoor property developments*, including those where the enclosure and/or cover is made of plastic (and derivatives) or textile if the materials used meet the standards in force,
- The tarpaulins of awnings sealed to the wall of insured buildings*,
- Sealed greenhouses not used for commercial purposes,
- Trees and shrubs,
- Tennis courts and their enclosure,
- Garden furniture,
- Barbecues,
- Unsealed garden sheds and terraces,
- The integrated automatic watering system,

- Above-ground water equipment located outside: swimming pool, spa and jacuzzi,
- Electrical gardening equipment,
- Ride-on mowers or power tillers with a power of less than 30 HP DIN.

Regarding events

- Fire and related events,
- Events covered under the Water Damage coverage,
- Glass breakage,
- The Climate events:
 - For the freeze coverage, only the freezing of the pipes supplying the pool located inside the buildings* is covered. **During the period from November 15 to April 30, you must empty these pipes. Failure to comply with this safety measures results in a 30% reduction in the compensation to which you are entitled.**
 - The weight of snow or ice on roofs coverage is extended to trees and shrubs.
- Theft. **Important: the theft coverage on movable property in your garden applies only in the event of concomitant theft in your home. This rule also applies to the contents of unsealed garden sheds and outdoor constructions*.**
- Vandalism,
- Natural / Technological Disasters, Terrorist Attacks and Acts

Compensation terms

- For buildings and property developments*:
 - For the Theft cover, compensation is limited to €8,000.
 - For other coverages, the compensation is limited to 20% of the movable capital declared in your Special Conditions. *Example: if you have declared €30,000 of movable capital in your Special Conditions, the maximum amount of compensation will be €6,000.*
- Sealed property developments* located outside, where the enclosure and/or cover is made of plastic (and derivatives) or textile.
 - For all coverages, the amount of compensation is limited to €8,000.
- For trees and shrubs:
 - For all coverages, the compensation is paid in the form of a lump sum including the cost of clearing damaged trees and shrubs and the cost of replacing them with trees and shrubs of the same species. Compensation is limited to 15 times the index* with a maximum of 3 times the index* per tree.
- For all other property guaranteed by the Garden Pack:
 - For all coverages, the compensation is limited to 20% of the movable capital declared in your Special Conditions. *Example: if you have declared €30,000 of movable capital in your Special Conditions, the maximum amount of compensation will be €6,000.*

The applicable excess* is that of the event causing the loss*.

What we do not cover

- These general exclusions and the specific exclusions listed in each covered event,
- Valuables*,
- Soft plastic tunnel greenhouses,
- Plantations that are not in the ground,
- Damage due to or worsened by lack of maintenance,
- Plantations planted for commercial purposes,
- The land itself, as well as the lawn,
- The contents of unsealed garden sheds and the contents of sealed outdoor property* developments except for movable property covered by this Pack (garden furniture, barbecue, electrical gardening equipment, ride-on lawn mower or tiller, aboveground pool).

The New Energies Pack

What we cover

Regarding property

- Heat pumps,
- Heating, air conditioning and ventilation devices,
- Solar and photovoltaic panels,
- Wind turbines.

Regarding events

- Damage to electrical equipment. **This coverage is extended to the whole of your home.**
- Fire and related events,
- Events covered under the Water Damage coverage,
- Glass breakage,
- Climate events. The freeze coverage is extended to the effects of the freezing of the fluids supplying the property guaranteed under this Pack,
- Theft,
- Vandalism,
- Natural / Technological Disasters, Terrorist Attacks and Acts
- Your civil liability, including in connection with the resale of the energy produced by your installations to EDF or any other energy supplier for any resulting personal injury, material and immaterial damage.

Coverage conditions

- The energy produced by your installations must be strictly used in your private life.
- The installations must be located within the boundaries of your property.
- The installations must have been realised by a professional in compliance with the regulations in force.
- In the event of resale to EDF or any other energy supplier, the energy produced is equal to a maximum power of 36 KVA.

Compensation terms

- For the theft cover for elements not fixed to the roof, the compensation is limited to €8,000.
- In the event of damage to the electrical equipment of these installations, compensation is made in accordance with the procedures described in the option "Damage to electrical equipment".
- Under the civil liability cover in the event of resale of the energy produced by your installations, personal injury, material and consequential immaterial damage is covered up to a maximum of €1,500,000 per loss*, with a sublimitation of €200,000 for consequential immaterial damage.

The applicable excess* is that of the event causing the loss*.

Safety measures which you must observe to protect against freezing

During the period from November 15 to April 30, you must comply with the freeze protection measures recommended by the manufacturer of the installation concerned.

Failure to comply with these safety measures results in a 30% reduction in the compensation to which you are entitled if the damage is caused by freezing.

"The Green Cheque"

In the event of covered damage to these installations, we will compensate you for loss of income* and any additional costs related to the purchase of electricity or the rental of alternative heating equipment, for a maximum period of 2 months.

The amount of the coverage is limited to €500*.

This compensation is paid upon presentation of supporting documents.

What we do not cover

- These general exclusions and the specific exclusions listed in each covered event.

The Libradom Pack

These coverages are provided by Inter Partner Assistance, France branch, 6, rue André Gide 92320 Châtillon - T.C.R. Nanterre 316 139 500, S.A. [PLC] under Belgian law with a share capital of €8,396,373, registered office: Avenue Louise 166 BP 1 - 1050 Brussels - Belgium - RPM Brussels - BCE 0415 591 055. Insurance company accredited under code number 0487, hereinafter referred to as “we”.

Purpose of the coverage

The purpose of the Gas & Electricity, Interior and Exterior Plumbing coverages is, following damage to one of the covered elements of equipment, to restore the normal operation of the installation through the intervention of one of our approved service providers.

In the event of an accidental event causing a guaranteed loss, your request is sent directly by telephone to the following number:

Telephone number: 01 55 92 26 92

(non-premium number)

The cost of the telephone call is the at the expense of the beneficiary.

General conditions of intervention

Only services organised with our prior agreement are covered. The latter is materialised by a file number. The organisation by yourself or your entourage* of the intervention of a service provider without our prior agreement cannot give rise to reimbursement.

In the event that the covered event occurs on a portion of the installation located on land subject to an easement, our service provider will only intervene after signing a release from you indicating that you have completed the necessary formalities to obtain authorisation to carry out the repairs.

The coverage is exercised in metropolitan France (excluding Corsica).

General terms and conditions for coverage of repairs

Repair costs include travel expenses, parts and labour costs (including temporary installation or refurbishment) and are specified in each coverage.

In the event of replacement parts, the latter are chosen in order to restore normal operation of the installation in compliance with the standards in force, and not to ensure identical replacement.

If the minimum amount necessary to carry out the repair in compliance with current standards and safety requirements (at the discretion of the service provider) exceeds the coverage ceiling, we will only take action after your agreement to cover the additional cost.

The total number of interventions is set at 3 per year.

Beyond the number of contractual interventions per year, we can provide you with the contact details of an approved service provider upon request. In this case, the cost of the intervention is at your expense.

Contractual warranty of interventions

The insurer undertakes that the interventions carried out within the framework of these general conditions benefit from a contractual warranty of 3 months notwithstanding any legal warranty acquired elsewhere - travel, parts and labour - as from the date of the intervention. This warranty is provided by the approved service provider acting at the insurer's request.

In the event of defects related to the intervention, the insurer will contact the approved service provider so that the latter can remedy the defects identified as soon as possible, at its own expense.

Failing this, the insurer undertakes to use another approved service provider.

Gas Coverage

What we cover

Leaks resulting from accidental events occurring on domestic equipment for which you are liable, located downstream of the gas supply meter or liquid gas tank and within the interior* of your home.

The amount of coverage is limited to €300 per intervention, including travel, parts and labour costs.

In the event of a suspected gas leak, you must, before the intervention of one of our approved service providers, imperatively and immediately contact the public emergency services and, if your home is an apartment, the Property Manager of your building in order to secure the apartment and the building.

What we do not cover

- Gas-powered devices,
- Gas supply lines which have not been installed or maintained in accordance with current standards or manufacturer's instructions,
- Non-compliant hoses and installations,
- Gas tanks and their pipelines, regulators,
- Damage caused by defective gas.

Electricity Coverage

What we cover

Breakdowns and/or failures of the domestic electrical installation supplied with 220 volts alternating current, located downstream of the meter installed by your electricity supplier.

The amount of the coverages is limited to €300 per intervention, including travel, parts and labour costs.

What we do not cover

- Electrical devices located downstream of the supply points and the consequences of the failure and/or failure of the domestic electrical installation on these devices,
- Consumables such as fuses and bulbs,
- Transformers controlling the voltage delivered to a low-voltage lighting fixture,
- Cables, transmission systems and fixed installations for radio, television, telephone, alarm, intercom, video and intercom systems as well as opening and access controls,
- Electrical heating and air conditioning equipment, energy management systems, electrical pumping equipment used for a swimming pool, pond or aquarium, except for the fixed and permanent wiring leading to these elements of equipment, which is covered by the latter,
- The consequences of a combustion (with or without flame) or explosion,
- Modification work on the adjustment of the circuit-breaker tripping current (increase in the subscribed power).

Indoor Plumbing Coverage

What we cover

Accidental events occurring on equipment located within the interior* of your home for which you are responsible, which cause a leak on your water distribution or individual heating network, or a leak or blockage* on your water drainage network.

The amount of the coverages is limited to €300 per intervention, including travel, parts and labour costs.

What we do not cover

- The elements of heating, supply and drainage circuits for collective use,
- The water meter and the water supply pipe located upstream of this meter,
- Water-using household devices,
- Leaks on equipment fittings seals,
- Radiators and convectors,
- Air conditioning circuits and equipment,
- The swimming pool and all its elements located downstream of the tap,
- Water tanks, pumps and lifting stations of wastewater disposal systems,
- The sumps,
- Replacement of pressure reducers, regulators, water softeners and macerators,
- The search for leaks which cannot be detected with the naked eye (e. g. on slab heating circuits and underfloor heating systems),
- Leaks embedded in collective housing.

Safety measures which you must observe to protect against freezing

When insured residential buildings* remain unoccupied for more than 3 consecutive days without being heated, during a period between 15 November and 30 April, you must:

- drain your central heating installations, unless they are protected by an antifreeze product,
- close the general supply valve.

Exterior Plumbing Coverage (detached houses only)

What we cover

Accidental events occurring on water pipes located at the place of insurance* outside* your home, for which you are liable, and which cause one of the following incidents:

- leak of: the water supply pipe, the water supply pipe path joint, the water supply shut-off valve, the water discharge pipe path joint, the water discharge pipes;
- blockage* of the water evacuation pipes.

Our coverage is also acquired when the accidental event is due to freezing.

The amount of the coverage is limited to €1,000 per intervention, including travel, parts and labour costs.

Water Loss Coverage (detached houses only)

What we cover

- The financial consequences of over-consumption of water following a leak noted by a service provider in our network.
- Leak detection in the event of overconsumption, when a leak has been detected by our service provider on your covered private external network*. Otherwise, the intervention costs remain at your expense.

Application terms of the Water Loss Coverage

The coverage is subject to our prior notification and to the determination of the cause of the overconsumption by a service provider in our network.

The amount of the coverage is limited to €2,000 per year and per loss*

The compensation is calculated on the basis of the difference between the actual consumption recorded by our service provider on the day of their intervention and your *Average Normal Consumption* for the same period, after application of an excess of 15% of the annual *Average Normal Consumption*, which remains at your expense.

Average Normal Consumption refers to the water consumption determined on the basis of your paid invoices for the last 2 years preceding the loss*.

The study of your file and the calculation of the compensation require the following documents:

- the bills paid for the 2 years preceding the loss*,
- the water bill paid for the over-consumption period,
- a declaration on your honour by which you declare to us that you waive any benefit of a discount from your water supplier, or credit note or reduction on the said invoice,
- the water meter reading taken by the service provider on the day of their intervention.

These elements must be sent to Inter Partner Assistance - 6, rue André Gide - 92320 Châtillon.

What we do not cover under the Exterior Plumbing and Water Loss coverages

- The swimming pool and all its elements located downstream of the drawing tap,
- Septic tanks, grease traps, sewage spreading systems, sumps,
- Watering circuits,
- Water meters and the water supply pipe located upstream of this meter,
- Water pumps and lifting stations of wastewater disposal systems,
- Water losses due to leaks from the above-mentioned non-covered elements,
- Water losses due to leaks visible or easily detectable by the beneficiary,
- Water losses due to leaks in the indoor plumbing system or from household and sanitary devices,
- Water losses due to freezing on an unburied portion of the pipes,
- The tax or surcharge for sanitation.

Exclusions common to all Libradom Pack coverages

What we do not cover

- The consequences of climatic events (excluding frost), storms, lightning, storms, breakdowns and malfunctions caused by a natural disaster are the subject of the procedure referred to in Act no. 82-600 of 13 July 1982,
- Material damage caused by water, gas and electricity,
- Any loss or damage occurring as a result of a disconnection, interruption of the main pipes or resulting from a malfunction whose resolution is the responsibility of the water, electricity or gas utility,
- Interruptions in the supply of electricity, water or gas due to non-payment of bills to the energy supplier,
- The repair of floor coverings or ornaments of any kind when their disassembly is necessary to carry out the repair,
- Any dismantling / reassembly of the embedded parts of furniture or other elements,
- Any part of the covered installation whose access imperils the safety of our service provider, for example in the presence of asbestos,
- Repair or replacement costs if the service provider we engage is unable to repair the installations due to their age or wear and tear*,
- Any defect, damage or failure caused by intentional or fraudulent action, negligence*, misuse or intervention by the beneficiary or a third party, including any attempt to repair not in accordance with the rules of the profession,
- The replacement of pipes, cabling or supply circuits resulting from compliance with legal, health or safety requirements, or with good practices in force or resulting from a request from the distribution company following its intervention,
- Costs incurred while you have been notified by the distribution company of the need to carry out definitive repair work in order to avoid the repetition of situations leading to a breakdown and/or failure.

Options

The coverages of the Options are only applicable if you have subscribed to them. The options you have subscribed to are mentioned in your Special Conditions.

Damage to electrical equipment and loss of food in the freezer

Damage to electrical equipment

What we cover

Regarding events

- The action of electricity, especially overvoltage, due to:
 - lightning,
 - the effects of an electrical malfunction.
- Fire, explosion or implosion of the device itself.

Regarding property

- Electrical (including transformers) and electronic equipment and accessories, when they are part of your effects and located inside insured buildings*.
- Electrical devices sealed to the ground or the building, which are located inside or outside the insured buildings* (such as: electric gates, pool installation, roller shutter mechanism, garage door automation, etc.). Outdoor equipment must be designed for this purpose. They must also be protected from splashing water.

Compensation terms

For the application of the excess, refer to the chapter "Excesses".

The coverage ceiling is limited to 15 times the index per loss*.

• **The device is repairable:**

Compensation is made on the basis of the repair invoice.

The amount of the repairs may never exceed the market value* of the property on the day of the loss* or the replacement value of the property (value of a new item of a comparable nature, quality and performance) on the date of the loss*

• **The device is irreparable:**

If it is certified that the covered device is irreparable, the following compensation terms apply:

- property less than 2 years old, and sound and image, computer and household devices less than 5 years old are compensated at replacement value*,
- for all other equipment, a flat-rate dilapidation rate* of 10% per year will be applied to the purchase price of the new equipment.

In both cases, compensation may not exceed the cost of a new item of comparable nature, quality and performance.

What we do not cover

- The damage caused:
 - by yourself or someone of your entourage*,
 - to resistors, lamps, tubes and valves of all kinds,
 - electrical or electronic equipment for lifts or elevators,
 - the content of household devices other than freezers or refrigerators,
 - devices more than 10 years old (including if you have purchased the "Extended New Equipment" option).

- Damage due to:
 - wear and tear*, machine breakage,
 - faulty mechanical operation,
 - any kind of mechanical accident.
- Damage caused to property covered by the "Breakdown, household, image and sound devices Pack" when you subscribed to this Pack.

Loss of food in the freezer

What we cover

Damage to foodstuffs intended for family consumption, contained in the freezer and/or refrigerator, resulting from a temperature variation resulting from an accidental stoppage of the freezer and/or refrigerator, including in the event of accidental interruption of power supply by EDF or any other supplier.

What we do not cover

- The contents of freezers and/or refrigerators which are more than 10 years old,
- Damage resulting from a power outage following a strike by EDF or any other supplier's personnel or due to non-payment of your electricity bill,
- Damage due to use not in accordance with the use indicated by the manufacturer of the device,
- Damage resulting from a failure of the device due to or worsened by its wear* or poor maintenance.

Amount of coverage per claim*

Damages are paid up to the purchase value of the insured property.

The coverage is limited to €1,000 per loss*. For the application of the excess*, refer to the chapter "Excesses".

The coverage is exercised at the place of insurance*.

Extended new equipment replacement

Following covered damage, **you benefit from nine times the compensation without age limit** for all the movable property covered by this contract.

This property must be located inside your home or your enclosed annexes*.

In the event of a covered loss*, if it is proven that the equipment or property covered is irreparable, compensation is calculated on the basis of the cost of a new item on the date of the loss*, of a comparable nature, quality and performance.

The applicable excess* is that of the event causing the loss*.

What we do not cover

- Valuables*,
- Electrical devices more than 10 years old for damage resulting from electrical damage.

Extended glass breakage

What we cover

- The breaking of the windows of your furniture (glass parts of coffee tables, furniture doors, oven and hob doors, etc.) whatever the material (glass, mirror or plastic).
- Breakage of sanitary devices (sinks, baths, etc.).

What we do not cover

- Breakage of audio-visual, computer, hifi and sound equipment (including mobile phones, touchscreen tablets, GPS) which is not furniture.

Assault

Assault on the person

You and your entourage* are covered following a physical assault, exclusively in the context of activities relating to your private life, in the event of:

Theft of carried property

This refers to property carried by you and your family and friends* (including cash and ID reconstitution fees) with the exception of baggage.

This coverage is granted to you up to a maximum of €500 per loss* .

What we do not cover

- Damage caused to property covered by the "Digital Pack" when you subscribed to this Pack.

Treatment costs

These are medical, surgical, pharmaceutical and hospitalisation costs.

This coverage is determined as follows: difference between the actual costs and the reimbursement made by the Social Security and/or any other provident institution, within the limit of 2 times the Social Security liability scale.

Temporary functional deficit

This is the period prior to consolidation, during which, due to the consequences of the injuries and their evolution, the insured victim of a physical injury is totally or partially unable to pursue their usual activities, whether or not they are engaged in a paid activity.

The temporary functional deficit must be medically recognised.

This coverage is determined as follows: €19 from the 8th day of incapacity and for a maximum of 300 days.

Permanent functional deficit

It is based on the scale in force for occupational accidents.

This coverage is granted up to €23,000 for a 100% disability. If the permanent functional deficit is less than 100%, this capital is paid in proportion to the level of this functional deficit.

Permanent functional deficit levels of less than 10% are not compensated.

Death

We will cover funeral expenses up to €5,000 per insured upon presentation of supporting documents.

This coverage is subject to a complaint being lodged immediately with the competent authorities. A copy of this complaint must be sent to us within 5 days.
Otherwise, you will lose all rights to compensation.

Territorial boundaries

The coverage applies in the following countries:

France and its Overseas Departments and territories, Germany, Andorra, Austria, Belgium, Denmark, Spain, Finland, Great Britain, Greece, Ireland, Italy, Liechtenstein, Luxembourg, Monaco, Netherlands, Norway, Portugal, San Marino, Sweden, Switzerland and Vatican.

Replacement of locks

If your keys have been stolen from your home or as a result of an assault, we cover the replacement of building locks* insured under this contract with locks of comparable design or model.

This coverage is granted to you up to a maximum of €500* .

Leisure objects

What we cover

Regarding events

- Theft,
- Destruction or damage.

Regarding property

- These are exclusively property that has been identified (brand, type, serial number) at the time of subscription and that you use for your leisure or holiday:
 - portable musical instruments,
 - hunting or shooting weapons,
 - sports or leisure equipment.

Coverage conditions

- When the object is under your direct and immediate supervision or that of a person accompanying you on your journey and to whom you have entrusted the object, the coverage applies anywhere (including in public transport).
- When the object is no longer under your direct and immediate supervision, the coverage applies as soon as it is located in one of the places indicated below:
 - in your home, inside your main residence,
 - in other private residential buildings* which are fully enclosed and equipped with means of closure (including your second home), but only during periods of actual residence,
 - in a hotel or boarding house you are occupying,
 - in a car boot or glove box, in a caravan, in a cabin or boat trunk or in a bungalow (made of hard materials) or a mobile home.

The provisions relating to theft

For your main residence and your second home:

- you must comply with the "Protection Measures" provisions required for these residences in your contract.

For cars, caravans, bungalows, mobile homes and boats (except cruise or passenger ships, since they are treated as hotels):

- the coverage is acquired exclusively in the event of an acknowledged break-in of the bungalow, mobile home, car or its boot, caravan, trunk or cabin of the boat or in the event of simultaneous theft of the car, caravan or boat.

What we do not cover

- Electrical damage (however, the consequences of the direct action of lightning are covered),
- Damage caused to property entrusted, rented or borrowed by an insured, or caused personally by the latter,

- Damage due to:
 - the action of insects, rodents, fungi or bacteria (moulds),
 - a manufacturing or assembly defect, an inherent or latent defect or poor packaging during transport,
 - use not in accordance with that indicated by the manufacturer or following a breakdown,
 - heat, burning, light or temperature influence, corrosion, wear* or other obvious lack of maintenance,
 - rain, hail, snow, drought, humidity,
 - water (this exclusion does not apply to accidental damage in which the insured has no role),
 - resulting from scratches, flakes, chips, nicks, tears, stains,
- The following objects:
 - bicycles, windsurfing boards,
 - fragile objects (glassware, porcelain, terracotta, plaster, earthenware, crystals and all similar objects),
 - valuables*,
 - battery chargers, mechanical or electrical parts following their malfunction,
 - parts requiring frequent replacement, even for unused items,
 - mobile phones, smartphones and phablets,
 - laptops, ultra laptops, tablet PCs, touchscreen tablets, graphic tablets and netbooks,
 - digital cameras, digital camcorders, portable video projectors and portable DVD players,
 - e-books, portable audio/video players, portable game consoles, GPS, personal digital assistants, dictaphones and pocket printers,
- Immaterial damage*,
- Damage resulting from any decision ordered by any government or public authority.

Territorial boundaries

All coverages are worldwide.

Compensation terms

This amount is indicated in your Special Conditions.

The coverage is limited to the insured capital*. In the event of a loss*, your property is estimated on the basis of its replacement value on the day of the loss*, taking into account, if applicable, its age*.

Property less than one year old are not characterised by dilapidation*.

If the property is irreplaceable, the value taken as the basis for compensation shall be that of an item of a comparable nature, quality and performance, rendering the same services.

For the application of the excess, refer to the chapter "Excesses".

Wine cellars

This coverage is intended to cover your property located in an uninhabitable enclosed annexe* that does not communicate with the rooms of your home.

What we cover

Regarding events

For insured liquids:

- fire and related events,
- water damage,
- natural disasters,
- climate events,

- theft and vandalism
- the accidental loss of liquids insured in barrels or drums, if the containers burst, rupture or crack.

For indoor wine cellars of the cabinet type:

- the events scheduled for the insured liquids,
- electrical damage.

Regarding property

- Wines, liqueurs and spirits in bottles, barrels or casks.
- Cellar cabinets.
- Cellar equipment, i.e. equipment necessary for bottling (including corks and labels), as well as empty bottles, barrels or casks.

What we do not cover

- For the loss of insured liquids:
 - wear* of the storage containers,
 - losses due to a lack of essential maintenance for which you are responsible.
- For electrical damage:
 - any mechanical malfunctions,
 - devices more than 10 years old (including if you have subscribed to the "Extended Replacement New Equipment" coverage).

Security measures which you must observe

Under the Theft and Vandalism coverages

- When the value of the insured property is less than or equal to €3,000:
 - you must equip the doors of buildings* containing the insured property with solid doors with a locking device, preferably A2P certified (locks or bolts),
 - the glazed parts of buildings* must be equipped with shutters or bars.
- When the value of the insured property is above €3,000:
 - you must equip the doors of buildings* containing the insured property with armoured doors,
 - the glazed parts of buildings* must be protected by shutters with a reinforced closing mechanism or bars.

In the event of non-compliance with these safety measures, the penalties set out in the "Theft" coverage apply.

Under the Freeze coverage

- If the insured liquids are not located in a specially designed cellar cabinet, you must ensure that frost does not alter the insured liquids. Therefore, during the period from November 15 to April 30, when the buildings* containing the insured liquids remain unoccupied, a heating system must prevent the solidification of these liquids.

If liquids are damaged by ice due to non-compliance with this safety measure, the compensation is reduced by 50%.

Compensation terms in the event of a loss

Damage assessment method

• *Wines and spirits*

They are assessed by an oenologist expert during the vintage on the day of the loss*.

• *Cellar cabinets and cellar equipment*

They are valued at the replacement value minus dilapidation*.

Compensation terms

- The maximum amount of compensation may not exceed the amount of the capital declared in the Special Conditions of your contract for the "Wine Cellars" option.
- The coverage limits set out in the "Coverage Limits" table are not applicable under this option.
- When the "Damage to electrical equipment" coverage is applicable, compensation is made according to the terms described in the "Compensation terms" paragraph of this coverage.

The applicable excess* is that of the event causing the loss*.

Legal protection

This coverage is provided by JURIDICA - an SA [PLC] with a share capital of €14,627,854.68 - company governed by the Insurance Code - TCR Versailles 572 079 150 - Registered office: 1, place Victorien Sardou 78160 Marly-Le-Roi, hereinafter referred to as "us".

Insured persons

The following have the capacity of insured:

- the subscriber of the contract (natural person designated in the Special Conditions),
- the spouse of the subscriber,
- the de facto spouse of the subscriber,
- the partner who is a signatory to a Civil Solidarity Pact ["PACS"] of the subscriber,
- children over whom the subscriber or their spouse or their known de facto spouse or partner who is a signatory to a Civil Solidarity Pact exercises parental or dependent authority in the tax sense of the term.

By "you" we mean the insured persons.

Prevention services

You can contact our lawyers by phone from Monday to Friday from 9:30 a.m. to 7:30 p.m., **except on a public holiday**, at the number listed in the Special Conditions of your contract. It is in your interest to contact us as soon as possible. We will help you to preserve your rights.

Provision of legal information by telephone

In the event of legal difficulties, we will inform you of your rights and obligations and guide you through the steps to be taken in the following areas of French and Monegasque law:

- Consumption;
- Housing;
- Property work;
- Family employment;
- Local taxes*;
- Neighbourhood issues;
- Co-ownership;
- Existing tax schemes for installations promoting energy saving and sustainable development.

On this occasion, we can provide you with template letters and contracts.

Provision of assistance in signing a contract

We assist you in reading and understanding the following draft contracts, including amendments:

- unilateral or bilateral sale agreement;
- residential lease;
- works contract;
- employment contract of a family employee.

When a legal difficulty is identified, we submit this draft to a lawyer who will confirm in writing its legal validity or propose a modification. In the event of recourse to a lawyer, we will cover their expenses and fees **up to the prevention ceiling*** mentioned in the article "Costs and fees covered". In any case, the economic profitability of the proposed contract is not assessed.

You benefit from this service only for contracts written in French, governed by French law and related to your private life.

Provision of assistance for settling disputes*

Access to the service

In your own interest, you must declare the dispute* to us in writing as soon as you become aware of it, by sending us all relevant documents to the following address: 1, place Victorien Sardou 78166 Marly-Le-Roi Cedex.

In addition, you must send us upon receipt any notices, letters, convocations, bailiffs' documents, summonses and procedural documents which may be sent to you, delivered or served.

Definition of the service

In the **covered domains**, you benefit from the following services:

- **Regardless of the amount of the interests involved*:**

- *Advice*

The lawyer analyses your situation. They provide you with all advice on the scope of your rights. They assist you and organize with you the defence of your interests.

- *Seeking of an amicable solution*

As part of the strategy determined jointly with you, the lawyer applies their practical and legal skills to resolve your dispute*. They seek a satisfactory amicable solution within a reasonable time and negotiates directly with the adverse party. However, you will be assisted or represented by a lawyer when you are informed that the adverse party is being defended under the same conditions. In this respect, you are always free to choose your lawyer according to the procedures defined below.

- **If the amount of the interests at stake* is greater than the sum of 0.50 times the index*, we will assist you in legal proceedings:**

- *Judicial phase*

When no satisfactory amicable solution can be envisaged with the opponent, and if the judicial procedure is appropriate, the dispute* is brought before the courts. You can always freely choose your lawyer.

An action is appropriate

- If the dispute* does not result from a clear violation by you of legal or regulatory provisions;
- If you can prove the validity of your claims or if the proof is based on a sound legal foundation;
- If the dispute* sets you against a solvent, identified and locatable third party;
- When you are defending, if the adverse party's claim is not fully justified in principle and scope by the rules of law and/or material evidence.

Useful information

The insolvency of the adverse party may result from a bailiff's report of default, the absence of a fixed address, over-indebtedness proceedings or judicial liquidation proceedings.

To this end:

- You can directly instruct a lawyer known to you. In this case, you must inform us in advance and provide us with their contact details;
- You can also, if you wish and make a written request therefor, choose a lawyer whose contact details we can provide you.

In all cases, you negotiate with them the amount of their fees and expenses as part of a fee agreement* and must keep us informed of the follow-up in accordance with the **provisions of the articles "Conditions of the coverage" and "Analysis of the dispute* and decision on the action to be taken"**.

We shall bear the costs and fees of the lawyer, experts and bailiffs under the **conditions and in accordance with the procedures set out in the article "Costs and fees covered"**.

Covered domains

What we cover

You are covered in the **context of your private life** in the event of disputes* relating to the following areas:

- **Consumption**

Disputes* between you and a seller or service provider in connection with:

- the purchase, maintenance or rental of movable property;
- the conclusion, improper performance, non-performance or termination of a contract for the provision of services concluded with a professional.

- **Home**

Disputes* involving you as the owner, co-owner or tenant of the covered dwelling*.

This coverage is also acquired when the covered home* you occupy is owned:

- by a management SCI if **you hold shares in this SCI**,
- in joint ownership, if **you are one of the undivided co-owners**,
- in bare ownership or usufruct, if **you are the bare owner or usufructuary**.

In the case of neighbourhood disputes, the disputes* declared must arise more than 2 months after the effective date of this coverage.

In the event of a change of address, you benefit from an extension of the "Home" coverage for disputes* relating to the previous covered home*. This extension applies for a period of 6 months from the change of address, **if these disputes* are reported to us during the same 6-month period.**

In the event of the purchase or rental of a property during the period of validity of this coverage, you benefit from an extension of the "Home" coverage for disputes* relating to your future home. This extension applies during the acquisition or signature phase of the lease, **provided that the property is intended to become the covered home* upon purchase or signature of the lease.**

- **Minor property works* carried out on the covered home***

Disputes* resulting from work carried out on the covered dwelling* **provided that their total cost does not exceed €2,000 including VAT excluding supplies or €3,700 including VAT including supplies.**

- **Local taxes***

Disputes* between you and the tax authorities concerning the collection of property or housing taxes relating to the covered dwelling*.

The coverage is acquired **provided that you have been notified of the assessment at least 3 months after the effective date of this coverage, that it does not result from fraudulent action and does not result in criminal proceedings against you.**

- **Family employment**

Disputes* involving you as the employer of a person regularly reported to social security agencies for **domestic or family employment in the covered dwelling***.

What we do not cover

The following disputes* are excluded:

- whose triggering event* was known to you on the effective date of this contract or this coverage,
- relating to a land motor vehicle,
- resulting from the issuance of a building permit or urban planning authorisation which you request as well as from the off-plan sales,
- resulting from an action involving the association of co-owners and in respect of which you are responsible for paying a share of the costs and fees,
- relating to endorsements or sureties you have given, or mandates you have received;
- resulting from a dispute in property matters with the undivided co-owners, or partners of the SCI owner of the covered property*, or the bare owner and the usufructuary,
- resulting from the purchase, holding, or transfer of shares or securities, including shared ownership,
- resulting from your participation in the management or administration of an association or a civil or commercial company,
- concerning the boundary,
- concerning the constitutional revision of a law.

Putting into contact service

When you are involved in a dispute* not covered by the contract, you have the possibility of being put in contact with a lawyer **subject to a written request**, or with an expert.

We advise you on the procedure to be followed, help you to prepare your file and send the first elements in our possession to the lawyer or expert, who will send you a fee agreement* or an estimate.

You will then be in direct contact with them. **The payment of their costs and fees remains at your expense.**

Coverage conditions

The coverage is acquired by you provided that:

- you declared your dispute* to us during the period of validity of this coverage;
- the amount of the interests at stake*, on the date of the declaration, is **greater than 0.50 times the index*** for which the dispute* may be brought before a court. By the interests at stake*, we mean the amount of the dispute*, excluding penalties for late payment, interest and ancillary claims and confirmed on request by the production of supporting documents. For contracts whose application is spread over time at an agreed frequency, the amount of the dispute* corresponds to an instalment;
- in order that we can analyse the information provided and give you our opinion on the advisability of following up your dispute*, you must have obtained our prior agreement **BEFORE**:
 - bringing an action before a court,
 - initiating a new procedural step,
 - exercise a right of appeal;
- you must not make any inaccurate statement about the facts, events or situation giving rise to the dispute* or, more generally, about all the elements that could be used to resolve it. Otherwise, you will forfeit all coverage rights for the dispute* in question.

Territorial boundaries

This coverage applies to disputes* arising from facts and events occurring **exclusively** in the countries listed below, which fall within the jurisdiction of a court of one of these countries and for which the enforcement of decisions rendered is carried out in that same geographical area:

- France, Overseas Countries and Territories and Monaco,
- Andorra, Austria, Belgium, Denmark, Finland, Germany, Greece, Ireland, Italy, Liechtenstein, Luxembourg, Netherlands, Norway, Portugal, San Marino, Spain, Sweden, Switzerland, Vatican, United Kingdom, **if your dispute* arises during a stay of less than 3 consecutive months in one of these countries.**

Analysis of the dispute* and decision on the action to be taken

After analysing the information provided, we consider the advisability of the various follow-ups to your dispute* at each significant stage of its development. We will inform you and discuss this with you.

You benefit from our advice on the measures to be taken and the steps to be taken. If necessary, and in agreement with you, we will implement the appropriate measures.

In the event of disagreement between you and us regarding the basis of your right or the measures to be taken to settle the dispute*, you may, in accordance with the provisions of article L 127-4 of the Insurance Code:

- Either initiate the action subject of the disagreement, at your expense;
- or submit this difficulty to the assessment of a third party designated by mutual agreement or, failing that, by the President of the High Court. We will cover the costs incurred for the implementation of this action. However, the President of the High Court may charge them to you if they consider that you have implemented this action under abusive conditions.

If you obtain a definitive solution that is more favourable than that proposed by us or the third party mentioned above, we will reimburse you for the costs and fees you have incurred for this procedure, **under the conditions and within the limits set out in the article "Costs and fees covered"**.

In addition, in accordance with article L 127-5 of the Insurance Code, you are free to choose a lawyer known to you whenever a conflict of interest arises between you and us. In this event, we shall bear the costs and fees of the lawyer, **under the conditions and in accordance with the procedures set out in the article "Costs and fees covered"**.

Costs and fees covered

Nature of the costs covered

In the event of a covered* dispute , our coverage includes:

- the costs of police or gendarmerie reports **which we have incurred** ;
- the bailiff's report costs **which we have incurred**;
- the expert fees whom **we have engaged**;
- the remuneration of the mediators **we have hired**;
- the costs,* including those charged to you by the judge;
- fees and non-priced lawyer's fees and expenses.

Ceilings* on the reimbursement of fees and non-priced legal fees and expenses

In the event of a **covered* dispute**, legal fees and expenses are covered within the **limits of the amounts expressed in the table below**. These amounts are **deducted from the coverage ceiling*** in effect on the day the dispute is declared.

REIMBURSEMENT CEILINGS*		
These amounts, effective for the calendar year 2016, are indexed. They include secretarial, travel and photocopying expenses.		
They are inclusive of VAT and are calculated on a VAT rate of 20%. They may vary according to the VAT rate in force on the day of invoicing.		
<ul style="list-style-type: none"> • Assistance with expert assessment, assistance with investigative measures • Pre-litigation appeal in administrative matters, • Representation before an administrative, civil or disciplinary commission 	€366	Per intervention
<ul style="list-style-type: none"> • Amicable intervention without result • Amicable intervention resulting in a memorandum of understanding signed by the parties 	€316 €538	Per case*
<ul style="list-style-type: none"> • Mediation or conciliation which has been concluded and acknowledged by the judge 	€538	
<ul style="list-style-type: none"> • Order, whatever the court, for interim measures 	€607	Per order
<ul style="list-style-type: none"> • Police court without civil party involvement of the insured 	€490	Per case*
<ul style="list-style-type: none"> • High Court, Commercial Court • Labour Court, Administrative Court 	€1,339	
<ul style="list-style-type: none"> • Enforcement Judge 	€607	
<ul style="list-style-type: none"> • All other courts of first instance 	€977	
<ul style="list-style-type: none"> • Appeals in criminal matters 	€1,093	
<ul style="list-style-type: none"> • Appeal in all other matters 	€1,462	
<ul style="list-style-type: none"> • Court of Assizes, Court of Cassation, Council of State, • Court of Justice of the European Union, European Court of Human Rights. 	€2,431	Per case* (including consultations)

Legal fees and expenses are covered within the **limits of the amounts including VAT shown in the table above, according to the following terms:**

- either we directly pay the lawyer who has been instructed, upon proof of the procedure initiated, the decision rendered and on presentation of a delegation of fees that you have signed;
- or, failing this delegation, you pay all taxes including the costs and fees of the instructed lawyer and we will reimburse you upon presentation of the decision rendered, the signed protocol or the steps taken on the one hand and a paid invoice on the other hand.

When you have the same dispute* with several people against the same opponent and you have entrusted a single lawyer with the defence of these common interests, we will reimburse you in proportion to the number of participants in this dispute* within the **limits of the amounts defined above**.

When the dispute* is brought before foreign courts, the amount upheld is that of the equivalent French court. Failing this, the applicable ceiling* is that of the level of jurisdiction concerned.

The adverse party may be required to pay you compensation for costs* or pursuant to the provisions of Article 700 of the Code of Civil Procedure or its equivalent before the other courts. The Insurance Code then allows us to recover these sums **within the limit of the costs and fees we have incurred in your interest**.

This principle of sum recovery is called subrogation. However, if you can prove that you have incurred costs and fees in connection with the said dispute*, you will recover these indemnities as a priority.

Coverage* ceilings*

Our maximum coverage is limited according to the ceilings set out below:*

Areas Financial limitations		
Prevention Ceiling*	In all the draft contracts listed	€335 per year of insurance*
Help with resolution of disputes* Ceiling*	In all covered areas except those listed below:	€14,850 per dispute*
	• minor property works*	€2,789 per dispute*
	• local taxes*	€2,789 per dispute* and per insurance year*

Expenses not covered**We do not cover:**

- the proportional costs charged to you, as a creditor, by a bailiff,
- the performance fees of the agents, whatever they may be, fixed according to the interest at stake* according to the final or expected result of the steps taken*,
- unrecoverable costs* incurred by the opposing party and charged to you by the judge,
- the costs and fees of private investigators (private detectives),
- the fees and expenses of a litigating lawyer*,
- judicial deposits*,
- the costs of consultation or procedural acts carried out before the declaration of dispute*, unless it is urgent to have requested them,
- costs and fees related to a preliminary ruling on constitutionality.

IT and Freedoms

In accordance with article 32 of the amended Act of 6 January 1978, the following information is brought to your attention:

The recipients of your data may be, on the one hand, and by virtue of a declaration or authorisation from the Commission Nationale de l'Informatique et des Libertés [IT and Freedoms National Commission], employees as well as a subcontractor located in France, Canada or Mauritius, the insurer responsible for the processing whose purpose is the subscription, management and execution of insurance contracts, and, on the other hand, its intermediaries, reinsurers, authorised professional bodies and subcontractors.

Covered liabilities

The liabilities covered to your capacity of:

	Tenant	Owner-occupant	Owner non-occupant
Personal liability	Yes	Yes	No
Liability among family members	Yes	Yes	No
Liability towards neighbours and third parties (recourse of neighbours and third parties)	Yes	Yes	Yes
Liability towards your landlord (rental risks)	Yes	Not applicable	Not applicable
Liability for insured built property (building liability)	Yes for property developments, of which you are the owner ⁽¹⁾	Yes	Yes
Non-occupant liability	Yes, if you have a sub-tenant	No	Yes
Liability for family celebrations	Yes	Yes	No
Stay/travel liability	Yes	Yes	No

(1) The coverage is also acquired for the undeveloped land you own.

The coverage limits applicable to the liability coverages described below are specified in the "Coverage Ceilings" table.

When a liability coverage is exercised, if an excess is set out in the contract, it will be your responsibility to pay it directly to the third party.

Private life civil liability and between family members

Private life civil liability

What we cover

Regarding persons

- yourself and your entourage* including your co-tenants,
- your domestic employees during the performance of their duties,
- voluntary guards and occasional voluntary helpers, i.e.:
 - persons providing voluntary care for your children or animals, if their liability is invoked as a result of such care. Babysitting (paid or unpaid) is considered as a voluntary care;
 - persons who, for urgent, unforeseen, or occasional assistance, provide you with assistance if their liability is sought as a result of such assistance (insofar as such assistance is not covered by the regulations on illegal work).

Regarding events

The financial consequences of civil liability for personal injury*, consequential material* and immaterial* damage caused to a third party*, when you act as a private individual, in the course of or in connection with your private life.

In particular, we cover damage caused to third parties:

- By insured persons:
 - during the practice of amateur sports,
 - during babysitting,
 - during paid or unpaid study internships* (including medical and para-medical internships).

- By movable property and domestic animals for which the insured persons are responsible. This moveable property includes:
 - toys* such as children's motorcycles, cars, and quads used by your children under 14 years of age and whose maximum speed announced by the manufacturer does not exceed 20 km/h,
 - garden equipment, i.e. ride-on mowers or motor cultivators with a power of less than 30 DIN HP and used within the limit of the insured property or in its immediate surroundings.
 - electric wheelchairs as long as their maximum speed does not exceed 6 km/h. We also

cover:

- Your liability and that of the insured minor child who uses, without your knowledge, or the knowledge of the person in charge of them, a vehicle of which you and your entourage* are neither owner, lessee nor guardian;
- Your liability for personal injury suffered by a third party providing you with voluntary assistance (voluntary help);
- The recourse of the Social Security, or any other provident institution, for damages for which one insured may be held liable vis-à-vis another insured;
- The reimbursement of the sums due from you to the Caisse Primaire d'Assurance Maladie as well as the additional compensation set out in articles L 452-2 and L 452-3 of the Social Security Code if your domestic employee is the victim of an occupational accident or an occupational illness resulting from the inexcusable negligence of the insured employer, or the persons to whom the latter has delegated their powers;
- The financial consequences of civil liability for damage caused to a third party* or to one of your domestic employees resulting from the intentional fault of another domestic employee (article L 452-5 of the Social Security Code).

Liability among family members

What we cover

Regarding events

Personal injury resulting from accidents for which an insured person is liable when they result either in the death of the victim or in total or partial physical and mental injury, exceeding 10%, insofar as the damage cannot be covered by a third party for any reason whatsoever.

In the event of death, only the economic damage* directly suffered by the victim's dependants* is guaranteed.

Regarding persons

- The insured persons: you and your family and friends* with the exception of your tenants and sub-tenants.
- Beneficiaries: any person who is insured in the event of a serious personal injury accident.

Compensation terms

The amount of the coverage is limited to 460 times the index*.

Exclusions Private Life Civil Liability and among family members

What we do not cover

- Damage caused during the practice of:
 - hunting, including the destruction of animal pests when it falls within the scope of the hunting civil liability insurance,
 - any sporting activity carried out in associations, clubs, or federations which have insured their members in accordance with the Act of 16/07/1984,
 - activities not related to private life, whatever they may be:
 - exercised or not on a temporary basis,
 - exercised for profit or for trade union purposes,
 - related to a public service or the organisation of events open to the public,
- Damage resulting from:
 - contractual obligations entered into for consideration (excluding babysitting),
 - any professional activity, including workplace accidents,
 - the organisation and participation in all events, competitions, races or competitions, as well as in all preparatory events requiring prior authorisation or subject to insurance requirements,
 - your activity as a family guardian or legal guardian,
- Damage caused by:
 - an insured to property, objects or animals belonging to them or to a person of their entourage*,
 - equinae or non-domestic animals owned or kept by an insured,
 - dogs in categories 1 and 2 within the meaning of the law on dangerous animals (article 211-12 of the Rural Code),
 - any sailboat over 6 m or motorboat over 6 HP or any powerboat such as jet ski, hand jet, scooter and sea bike,
 - any land motor vehicle subject to the obligation of automobile insurance owned, guarded or leased by the insured, including:
 - coupled or uncoupled trailers if their weight exceeds 750 kg,
 - caravans,
 - any other ground apparatus when attached to a vehicle,
 - air navigation apparatus and aircrafts,
- Damage caused to property entrusted, rented or borrowed by an insured,
- Damage caused within the framework of study internships* when they originate from acts prohibited by the regulations in force or carried out by persons not authorised to do so.

"Home" Civil Liability

Your liability towards neighbours and third parties

What we cover

Personal injury*, material* and immaterial* damage caused to neighbours and third parties by the insured buildings*, the fittings and equipment of a property nature located on your property (fences, plantations, etc.) and the land itself.

Our coverage is acquired exclusively if the damage results from one of the events covered in the chapter "Fire and similar events" or "Water damage" and which occurred in the insured property. Damage caused by freezing is also covered under the conditions set out in the chapter "Climatic events".

What we do not cover

- Damages which originated outside the place of insurance* occupied by the insured.

Your liability towards your landlord (rental risks)

What we cover

The financial consequences of the liability you incur as an occupant towards your landlord for:

- material damage* to the building owned by them,
- the rents they are deprived of and the loss of use of the buildings* they occupy,
- material damage* suffered by the other tenants whom they are required to compensate.

This coverage applies to the garage or cellar which you regularly use for your personal use, even if they are located at a different address, as long as they are located within 2 kilometres of the place of insurance*.

Our coverage is acquired exclusively if the damage results from one of the events covered in the chapter "Fire and similar events" or "Water damage". Damage caused by frost is also covered under the conditions set out in the chapter "Climate events".

Liability for insured real property (building liability)

What we cover

The financial consequences of personal*, material* and immaterial* damage caused by the real property belonging to you and located at the risk address.

If you are the owner, it is:

- your home*, its annexes* and connected parts such as parks, courtyards, gardens and fences, swimming pools, trees and plantations.

If you own an apartment, it is:

- the part of the building belonging to you (apartment, cellar and your share of the common areas).

If you are a tenant, it is:

- property developments carried out at your expense on the parts of the building you occupy and maintain.

We also cover (whether you are a tenant or owner of the home insured by this contract)

- Your liability for your land, whether or not it is wooded, with or without a private water body with a surface area of less than 1 hectare, located at a different address. This coverage is granted to you whether you own or rent the dwelling insured under this contract.
The real property and land must not be used for business purposes.
The total area of such land (both at the risk address and at another address) must not exceed 3 hectares.
- Your liability for garages and cellars owned by you, which you regularly use for your personal use, even if they are located at a different address, provided they are located less than 2 kilometres away.
- Your liability for personal injury*, material* and consequential* damage caused to third parties as a result of the headstone you own in whole or in part. In the latter case, our coverage is limited to your share of ownership.

What we do not cover

- Material* and immaterial* damage caused by a fire, explosion or water damage which originated or occurred in insured* buildings owned, rented or occupied by you.
- Land located at a different address with a construction such as a barn, abandoned building, fence wall, etc.

Your liability as a non-occupant

What we cover

The financial consequences of your liability towards your tenant for personal injury*, material* and immaterial* damage they suffer when the loss* occurs either:

- due to a construction defect or lack of maintenance of the building,
- due to another tenant or occupant.

Our coverage is acquired exclusively if the damage results from one of the events covered in the chapter "Fire and similar events" or "Water damage" and frost in the conditions set out in the chapter "Climate events".

Liability for family celebrations

What we cover

The financial consequences of your liability vis-à-vis:

- the owner of the rented buildings*:
 - material damage* caused to their building*,
 - material damage* suffered by the other tenants whom they are required to compensate;
- the owner of the leased movable property:
 - for material damage* caused to the latter,
- neighbours and third parties for the material* and immaterial* damage they suffer.

Our coverage is acquired exclusively if the damage results from one of the events covered in the chapter "Fire and similar events" or "Water damage" and frost in the conditions set out in the chapter "Climate events".

The amount of the coverage is limited to 550 times the index*.

What we do not cover

- Family celebrations taking place in a castle or building* classified or listed as a historical monument,
- Family celebrations taking place on a navigation vessel (boat, barge, etc.).

Stay-travel liability

What we cover

The financial consequences of the liability incurred by you and your entourage*, during a stay of less than 3 months, in a residential building of which you are not the owner, or in a hotel or boarding house:

- towards the owner of the rented or occupied buildings*:
 - for material damage* caused to their building and the furniture of the buildings* you occupy,
 - for the rents they are deprived of and the loss of use of the buildings* they occupy,
 - for material damage* suffered by the other tenants whom they are required to compensate;
- vis-à-vis neighbours and third parties for the material* and immaterial* damage they suffer.

Our coverage is acquired exclusively if the damage results from one of the events covered in the chapter "Fire and similar events", "Water damage" and "Glass breakage". Damage caused by frost is also covered under the conditions set out in the chapter "Climatic events".

"Home" Civil Liability Exclusions

What we do not cover

- The exclusions in the chapters "Fire and similar events" and "Water damage".

Defence and Recourse

Amicable or judicial defence

What we cover

We undertake to exercise all amicable or judicial interventions in order to defend you, at our expense, in the event of an action involving a liability insured and covered by this contract.

Amicable or judicial recourse

What we cover

We undertake to exercise, at our own expense, any amicable or legal recourse against a third party in order to obtain financial compensation, within the framework of your private life:

- for material damage* to the insured property belonging to you,
- for the personal injuries* you suffer.

We can only exercise your recourse if the liable third party is an identified person who is not defined as an insured.

The amount of the recourse must be above 0.50 times the index*.

Defence and Recourse exclusions

What we do not cover

- Recourse in the event of a dispute* between you and a professional with whom you have contracted if you suffer damage related to the performance of this contract,
For example, we will not exercise any recourse if an electrician causes damage to the property on which they work as a result of work carried out at your request in your home.
We may exercise recourse if an electrician causes damage at your home following an intervention at your neighbour's house (in this case there is no contractual relationship between you and the professional),
- Property which is entrusted, rented or borrowed,
- The specific exclusions applicable to each coverage,
- The general exclusions which apply to all coverage.

Common provisions relating to the reimbursement of fees for the Defence and Amicable or Judicial Recourse coverages

For these two coverages, the amount of the coverage is limited to 30 times the index*.

When you need a lawyer to amicably resolve the dispute, assist you or represent you in court, you are always free to choose them.

To this end:

- You can directly instruct a lawyer known to you. In this case, you must inform us in advance and provide us with their contact details.
- You can also, if you wish and make a written request therefor, choose a lawyer whose contact details we can provide you.

In all cases, you negotiate with them the amount of their fees and expenses as part of a fee agreement and must keep us informed of the follow-up.

Ceiling* on the reimbursement of legal fees and expenses

In the event of a covered* loss, the legal fees and expenses are covered within the limits of the amounts expressed in the table on page 43. These amounts concern the coverage ceilings* in effect on the day the loss is declared.

Costs not covered

We do not cover:

- The proportional costs charged to you, as a creditor, by a bailiff,
- The performance fees of the agents, whatever they may be, fixed according to the interest at stake* according to the final or expected result of the steps taken,
- Unrecoverable costs* incurred by the adverse party and charged to you by the judge,
- The costs and fees of private investigators (private detectives),
- The fees and expenses of a litigating lawyer*,
- Judicial deposits*,
- The costs of consultation or procedural acts carried out before the declaration of dispute*, unless it is urgent to have requested them,
- Expenses and fees related to a preliminary ruling on constitutionality.

Settlement of cases of disagreement

In the event of disagreement between you and us on the measures to be taken to settle the dispute, you may submit this difficulty to a mediator for consideration. Their appointment is performed via by mutual agreement, or failing that by the president of the High Court of your domicile.

If, against our advice or that of the mediator, you initiate legal proceedings and obtain a more favourable solution than that proposed by the mediator or by us, we shall bear the costs and fees you have incurred for such proceedings, within the limits provided for in the table on the previous page.

Subrogation

The adverse party may be required to pay you compensation for costs or pursuant to the provisions of Article 700 of the New Code of Civil Procedure or its equivalent before the other courts. The Insurance Code then allows us to recover these sums within the limit of the costs and fees we have incurred in your interest. This principle of sum recovery is called subrogation. However, if you can prove that you have incurred costs that you have paid in the interest of the proceedings, you will receive these sums in priority.

Territorial boundaries

Our coverage applies to disputes arising from facts and events in the countries listed below:

France and Overseas Departments, Germany, Andorra, Austria, Belgium, Denmark, Spain, Finland, Great Britain, Greece, Ireland, Italy, Liechtenstein, Luxembourg, Monaco, Netherlands, Norway, Portugal, San Marino, Sweden, Switzerland and Vatican.

The general exclusions

Regardless of the exclusions listed above, this contract does not cover:

- Damage caused by professional activities, public or trade union functions (excluding babysitting),
- Damage or worsening of damage suffered by:
 - any motorized land vehicle subject to mandatory automobile insurance, including trailers, caravans, or any other ground equipment when coupled to a vehicle owned, guarded or leased by you,
 - aircraft and air vehicles owned, guarded or leased by you,
 - any sailboat over 6 metres, motorboat over 6 HP, or powerboat (such as a jet ski, hand jet, scooter and sea motorcycles),
- The consequences of an insured's fault if it is intentional or fraudulent (this exclusion does not apply to damage caused to a third party by persons for whom the insured is civilly liable),
- Damage resulting from a defect in maintenance and repair for which you are responsible, characterized and known to you, except in cases of force majeure. Causes from a previous loss which are not dealt with are considered as a failure to maintain.
- Damage resulting from a fact or event of which you were aware at the time of subscription which was likely to affect the coverage of the contract,
- Damage caused by a natural phenomenon which is not covered by the "climatic events" coverage or the law on natural disasters,
- Damage caused by any nuclear fuel or any other source of ionising radiation unless it results from attacks and/or acts of terrorism (law of 23/01/06),
- Damage caused by asbestos and lead,
- Damage to equidae and non-domestic animals,
- Damage to greenhouses,
- Damage resulting from contamination by any disease whatsoever,
- Damage covered by compulsory construction insurance (Act of 04/01/1978),
- Immaterial damage* resulting from material damage* to computer equipment such as loss of data or file recovery or damage caused by computer viruses,
- Damage resulting from your participation in a fight (except in self-defence*), riot or popular movement, as well as damage caused by a foreign war, civil war, revolution or military mutiny,
- The payment of fines, their ancillaries and penalties,
- Expenses incurred to avoid a loss*.

In addition to these general exclusions, there are specific exclusions listed in each coverage.

Duration of the contract

Conclusion, duration and termination of the contract

When does the contract take effect?

- Your contract takes effect from the day indicated in the Special Conditions, at midnight.

What is the duration of the contract?

- Your contract is concluded for one year with tacit annual renewal, which means that it is renewed every year.

How can one terminate the contract?

- Each of us can terminate the contract in accordance with the rules set out in the Insurance Code. **The termination must be notified by registered letter** to our registered office or representative. However, termination under article L 113-15-2 of the Insurance Code may also be sent to us by ordinary mail, e-mail or fax. If we initiated the termination, it will be sent to your last known address.

How to terminate your contract

Who can terminate?	Under what circumstances?	In what way?
You	At the annual due date (article L 113-12 of the Insurance Code)	You must send us the notice of termination by registered letter at the latest 2 months before the main due date
	If we modify the contribution of your contract outside of the terms of the index*	You have the option to terminate the contract within 15 days of being informed of it. Termination takes effect 1 month after we have received your notification
	In the event of termination by us, after a claim*, of another of your contracts	The notification must be made within 3 months of the change in your situation. The termination takes effect 1 month after receipt of the registered letter
	In the event of a change in risk if we do not reduce your contribution	See the declarations paragraph
	In the event of a change in your situation under the conditions of article L 113-16 of the Insurance Code (change of address, situation or matrimonial, occupational, or pension regime or termination of employment)	The notification must be made within 3 months of the change in your situation. The termination takes effect 1 month after receipt of the registered letter
	Your contract can be terminated at the end of a period of one year from the first subscription, free of costs and penalties (article L 113-15-2 of the Insurance Code).	The termination takes effect one month after we receive notification, either from your new insurer if you are a tenant, or from yourself in other cases.

Who can terminate?	Under what circumstances?	In what way?
Us	At the annual due date	We must send you the notice of termination by registered letter at the latest 2 months before the main due date
	In the event of a change in your situation	We must send you the notification within 3 months of the change in your situation. The termination takes effect 1 month after receipt of the registered letter
	In case of non-payment of your contribution	See the contribution paragraph
	In the event of an increase in risk during the contract	See the declarations paragraph
	In the event of an omission or inaccuracy in the risk declaration	See the declarations paragraph
	After a loss*	The termination takes effect 1 month after the receipt of registered letter
Other cases	In the event of a transfer of ownership of the covered property, the contract may be terminated by the new owner of your property or your heirs in the event of death	Failing this, the contract shall automatically continue in favour of the new owner, who shall remain the only one bound to pay the contributions due from the time you informed us of the transfer of ownership
	In the event of total loss of insured property due to an uninsured event	The contract is automatically terminated
	In the event of the requisitioning of ownership of insured property	The legislative provisions in force apply

What happens to the contribution already paid?

- When the termination occurs between two annual due dates, we will refund you the portion of the contribution paid corresponding to the period during which you are no longer covered.
- When the termination occurs as a result of the increase in the contribution of your contract outside of the index*, we retain the portion of the contribution that would have been due in the absence of any modification, in proportion to the time elapsed between the last due date and the effective date of the termination.

Remote provision of insurance operations

A supply of remote insurance operations, as defined by article L 112-2-1 of the Insurance Code, is the supply of insurance operations to a subscriber, a natural person, who is acting outside any commercial or professional activity, within the framework of a remote sales or service system organised by the insurer or the insurance intermediary who, for this contract, uses exclusively remote communication means until and including the conclusion of the contract.

It is specified that, in accordance with the provisions of article L 112-2-1 of the Insurance Code, the rules concerning the provision of remote insurance operations:

- apply only to the first contract, for fixed-term contracts followed by other contracts of the same nature, staggered over time, provided that no more than one year has elapsed between two contracts;
- apply only for the purpose of and at the time of conclusion of the initial contract, for contracts which are tacitly renewable.

If the contract is concluded at the request of the subscriber using a means of distance communication which does not allow the transmission of pre-contractual and contractual information on paper or another durable medium, the insurer or intermediary must fulfil its communication obligations immediately after the conclusion of the contract.

The subscriber, a natural person, who concludes a distance contract for purposes which do not fall within the scope of their commercial or professional activity, is informed that they have a period of fourteen (14) calendar days to opt out of it, without having to justify any reason or incur any penalty. This period begins either from the day on which the Special Conditions are signed or from the day on which the subscriber receives the contractual conditions and information in accordance with article L 121-20-11 of the Consumer Code, if the latter date is later than the former.

The subscriber is informed that the contract cannot be started before the end of this period without their agreement.

A subscriber who wishes to exercise their opt-out right in the above-mentioned conditions may use the template letter inserted herein, duly completed by them *[To be completed]*:

"I, the undersigned [Surname - First name], residing at [Subscriber's address], declare that, pursuant to the provisions of article L 112-2-1 of the Insurance Code, I opt out of the insurance contract [Policy number], subscribed on [Date of signature of the Special Conditions], through [Name of the intermediary who marketed the contract].

Date [To be completed]

Signature [Subscriber]"

In this respect, the subscriber is informed that, if they exercises their opt-out, they will be required to pay proportionately for the financial service actually provided excluding any penalty, namely an amount calculated according to the following rule:

$(\text{amount of the annual contribution set out in the Special Conditions of the contract}) \times (\text{number of covered days}) / 365.$

By way of derogation, this opt-out right does not apply:

- to travel or baggage insurance policies or similar short-term policies with a term of less than one month;
- to Motor Vehicle civil liability insurance contracts;
- contracts executed in full by both parties at the express request of the subscriber before the latter exercises their opt-out right.

Subscription by solicitation

The subscriber, a natural person, who is solicited at home, at their residence or at their place of work (even at their request) and who signs in this context an application for insurance or a contract for purposes which do not fall within the scope of their commercial or professional activity is informed that they may opt out of it by registered letter with acknowledgement of receipt within a period of fourteen (14) calendar days from the date of conclusion of the contract, without having to justify any reasons or incur any penalties.

In this regard, a subscriber who wishes to exercise their opt-out right in the above-mentioned conditions may use the template letter inserted herein, duly completed by them *[To be completed]*:

"I, the undersigned [Surname - First name], residing at [Subscriber's address], declare that, pursuant to the provisions of article L 112-9 of the Insurance Code, opt out of the insurance contract [Policy number], subscribed on [Date of signature of the Special Conditions], through [Name of the intermediary who marketed the contract].

Date [To be completed]

Signature [Subscriber]"

The exercise of this opt-out right entails the termination of the contract as from the date of receipt of the registered letter.

In the event of an opt-out, the subscriber may only be required to pay the portion of the contribution corresponding to the period during which the risk has been incurred, with this period being calculated until the date of termination.

However, the entire contribution shall remain due to the insurance undertaking if the policyholder exercises their opt-out if a loss* triggering the contract coverage and of which they were not aware occurs during the opt-out period.

It is specified that, in accordance with the provisions of article L 112-9 of the Insurance Code, the rules concerning the provision of remote insurance operations do not apply:

- to travel or luggage insurance policies,
- to insurance contracts with a maximum duration of one month,
- as soon as the subscriber becomes aware of a loss* triggering the policy's coverage.

Telephone solicitation

If you are a consumer* and do not wish to be the subject of commercial prospecting by telephone, you can register for free on the list opposing telephone solicitation, BLOCTEL .

For more information, visit bloctel.gouv.fr

Application of the coverage over time

This information is provided to you in accordance with article L 112-2 of the Insurance Code.

Its purpose is to provide the information necessary for a good understanding of how the civil liability coverage functions over time.

The following provisions apply to the civil liability cover provided for in these General Terms and Conditions.

The coverage is triggered, in accordance with the agreement of the parties, by the harmful event*, in compliance with the provisions of article L 124-5 of the Insurance Code.

The insurer provides coverage when a complaint* following damage caused to others is made and you or the other persons covered by the contract are liable, provided that the event causing the damage occurred between the effective date and the date of termination or expiry of the coverage.

The loss declaration must be reported to the insurer whose coverage is or was valid at the time the harmful event* occurred.

Declarations

The contract is based on your declarations and the contribution is set accordingly.

You must:

When you subscribe to the contract

- Answer exactly the questions we ask you that allow us to assess the risk.

During the contract

- Declare new circumstances that result in either increased or new risks and thereby render the statements made to us inaccurate or obsolete. The declaration of new circumstances must be made within 15 days from the time you became aware of them.
- Indicate any transfer of ownership of the insured property (sale, gift, inheritance).

When you subscribe to or during the contract

- Give the names and addresses of other insurers when several insurances cover the covered risks.

How should you make declarations during the contract?

- In all cases, the declaration is notified by registered letter to our registered office or representative.

What are the consequences of inaccurate or incomplete declarations?

- Any intentional false declaration, omission or inaccurate declaration of the circumstances of the risk entails the application of the sanctions provided for by the Insurance Code:
 - reduction of compensation if you are acting in good faith,
 - the nullity of the contract if your bad faith is established.
- Any fraudulent purchase of several insurances to cover the same risk for the insured property results in the nullity of the contract.

What happens in the event of an increased risk?

- We can propose an increase in the contribution, the replacement of your contract by another one better adapted to your needs or the termination of your contract.
- If we propose an increase in the contribution and within 30 days you do not take action or you refuse it, we can terminate the contract.
- If we terminate the contract, the termination takes effect 10 days after its notification.

What happens in the event of a decreased risk?

- You are entitled to a reduction in the amount of the contribution. If we do not agree, you can terminate the contract. The termination takes effect thirty days after the termination.

What happens in the event of transfer of ownership?

- The insurance automatically continues to the benefit of the new owner. The same applies to your heirs in the event of death.
- Only the new owner is required to pay the contributions due from the time we were informed of the transfer.

Contribution

The contribution is based on your declarations, and the nature and amount of the coverage you have chosen. It includes ancillary expenses as well as taxes in force on insurance contracts.

The amount of the contribution is indicated in your Special Conditions and in your notice of due date.

If the rate applicable to the covered risks is changed, the contribution may be modified and based on the new rate as from the first annual due date following this change.

If you do not terminate your contract within the period specified in the paragraph "Termination of your contract", the new assessment is considered to have been accepted by you.

When do you have to pay the contribution?

- The amount of the contribution - as well as the fees and taxes - is payable on the due date indicated in the Special Conditions.

What penalties do you face if you do not pay the contribution?

In accordance with article L 113-3 of the Insurance Code, if a contribution is not paid within 10 days of its due date, we may, subject to 30 days' notice, suspend the coverage, and 10 days after the suspension takes effect we may terminate the contract. You will be informed by registered letter. The coverage suspension for non-payment of contributions does not exempt you from paying your contributions.

The reinstatement of your contract after the benefits have been suspended is conditional on the full payment of your contributions and the costs of proceedings and collection.

These costs correspond to the costs of formal notice to pay the contributions issued by the insurer in accordance with the provisions of article L 113-3 paragraphs 2 and 4 of the Insurance Code.

As of 01 January 2017, the costs of proceedings and collection are €18.

The reinstatement is effective at noon the day after the day of your payment.

Without prejudice to the above provisions, if the payment of your contribution is split, any delay in payment of one of the portions will automatically result in the immediate falling due of the total of the remaining fractions due.

Payment made after the termination of your contract will not reinstate it.

How do the contributions, coverage limits and excesses vary*?

- This is the construction price index established and published every quarter by the French Federation of Building and Related Activities (FFB Index).

The amount of the contribution is modified, as from each annual instalment, in proportion to the variation recorded between the most recent value of this index known at the time of subscription of the contract and the most recent value of the same index known 2 months before the first day of the due date month.

We may have to modify the contribution in a different proportion than that of the index set.

The notice of due date will indicate the new contribution.

If you do not terminate your contract within the period specified in the paragraph "Termination of your contract", the new assessment is considered to have been accepted by you.

- Coverage limits and excesses*

In order to adapt them to economic developments, the amounts of cover representing the limit of our commitments and excesses* vary according to the FFB index.

They vary in the proportion between the index known at the time of subscription and the index known 2 months before the first day of the instalment due month.

The excess* relating to the coverage of natural disasters is set by ministerial decree (see chapter "Excesses").

Loss

What should you do in the event of a loss*?

- You must immediately take all necessary measures to safeguard your property and limit the extent of the damage.
- In addition, you must:
 - in case of theft, file a complaint within 24 hours.
 - in the event of an attack, make a declaration to the competent authorities within 48 hours.
 - in the event of technological disasters, undertake to authorize and facilitate access to the disaster area to enable recourse to those responsible for the technological disaster.

How soon must you report the loss*?

- You must report the loss to us*:
 - within 5 working days,
 - within 2 working days in the event of theft, from the time you became aware of it.
 - within 10 days in the event of natural disasters, from the publication of the decree establishing this state.
 - within the deadlines set by regulation in the event of a technological disaster.

How and to whom should you report the loss*?

- You must report the loss* to our representative's office.
- You must, on this occasion, specify to us:
 - the date, circumstances and known or suspected causes of the loss*,
 - the nature and approximate amount of the damage,
 - the names and addresses of the injured parties and, if possible, witnesses in the case of an accident or damage caused to a third party,

- the references of your contract and the possible existence of other contracts covering the same risk,
- the name and address of the person responsible, if applicable and possible, and the witnesses, indicating whether a report or statement has been drawn up by the authorities.

Medical data must be sent under confidential cover to the attention of AXA's medical advisor.

What information do you need to provide after the declaration?

- You must send us:
 - within 20 days of the loss*, a signed estimate statement of the property which has been destroyed, is missing or damaged;
 - this period is reduced to 5 days in the case of theft. A copy of the estimate must also be sent to the competent authorities (police, gendarmerie);
 - all elements and documents at your disposal to prove the existence and value of the damaged property and the extent of the damage;
 - all documents necessary for the expert assessment or concerning the loss* (letter, convocation, summons) as soon as you receive them.

Means of proof

For all coverages, it is your responsibility to prove the existence, authenticity and value of the missing or damaged property. For the theft coverage, you must prove the existence and possession of the property.

Your ability to provide this proof is crucial when settling the loss*.

The table below shows you an example of the documents which can be useful in the event of a loss*.

Documents in your possession

Purchase invoices issued in your name by the seller, receipts	Custodial vouchers
Notarial deeds	Guarantee certificates
Auction slips	Bank or credit card statements
Expert assessments/estimates established before the occurrence of the claim by a recognized professional ⁽¹⁾	Photographs, video films preferably taken in a family setting
Credit reports	Testimonies (art. 202 of the new Code of Civil Procedure)
Certificates of authenticity established before the occurrence of the loss by a recognized professional ⁽¹⁾	Operating instructions, packaging
Invoices, restoration or repair quotations	

(1) Recognized in relation to the property under consideration, example: antique dealer for an antique piece of furniture.

What happens in the event of recovery of stolen property?

- You must notify us of the recovery of stolen items.

If the compensation has not been paid, we will cover any damage to the objects and the costs you have incurred, with our agreement, for their recovery.

If the compensation has been paid, you may, within one month after the recovery of the objects:

- either take back the objects and reimburse us for the compensation less the amount intended to cover any damage and the costs incurred, with our agreement, for their recovery,
- or not take them back.

Penalties

- If the claim* is not reported within the prescribed period, you lose your right to compensation if we establish that the delay caused us prejudice.
The loss of the right to compensation cannot be invoked against you in the event that the delay is due to a fortuitous event or force majeure.
- If you do not comply with the obligations set out above (except with regard to the time limits for reporting the claim*), we may claim compensation from you for the damage we have suffered.
- If, in bad faith, you make false statements about the nature, causes, circumstances or consequences of the loss*, you are completely deprived of any right to coverage for this loss*.

Compensation terms

Compensation principle

The insurance only guarantees compensation for the losses you have actually suffered.

The proportional capital rule provided for by the Insurance Code does not apply to your contract.

Compensation for buildings* or property developments*

In the event of reconstruction or repair of buildings*

Compensation is paid at the cost of their reconstruction at replacement cost* on the date of the loss*: however, we will not cover the dilapidation* calculated by an expert, up to a maximum of 25% of the replacement value of the damaged building*.

This compensation is due only if the reconstruction:

- takes place within 2 years of the loss*, without making any significant changes to the original purpose of the buildings* and at the same location;
- or, if you are rebuilding buildings* built on land that you do not own, within one year from the end of the expert assessment and on the same land.

The obligation to rebuild in the same place does not apply following disasters* caused by natural disasters or if the site is subject to a plan for exposure to foreseeable natural risks or a plan for predicting natural risks, a prohibition to rebuild due to the Coastal Law or an amendment to the Local Urbanisation Plan.

When you are compensated on the basis of the replacement value*, your compensation will be paid to you as the damaged buildings* are rebuilt or repaired, on presentation of the documents justifying the work and its amount.

In any event, the total compensation may not exceed the actual cost of reconstruction or repair.

In the event of non-reconstruction or non-repair of buildings*

Compensation is based on their * reconstruction value minus dilapidation on the date of the accident* and within the limit of their market value* on the same day.

Special cases:

- When the "Damage to electrical equipment" option is applicable, compensation is made according to the terms described in the "Compensation terms" paragraph of this coverage.
- For the Packs and options, compensation is made according to the terms described in the "compensation terms" paragraph of the Pack or Option.

Liability for the contents of insured buildings*

In all cases, the amount of the compensation is paid upon presentation of the supporting documents provided for in the paragraph "documents in your possession".

Definitions

- Market value*: the value at which a property can be sold on the market on the day of the loss*.
- Replacement cost*: Value of a new property of a comparable nature, quality and performance, without the application of an dilapidation reduction*.
- Dilapidation* :The percentage of depreciation resulting from the wear or age of the property.

Please remember: The amount of the repairs may never exceed the market value* of the property on the day of the loss* or the replacement value of the property.

Household, image and sound devices less than 5 years old (BGW)*		
		Compensation terms
Theft coverage		Replacement value*
Other coverages including vandalism	Repairable property	Cost of repair
	Irreparable property	Replacement value*
Packs and Options		Compensation according to the terms of the Pack or the Option
If you do not repair or replace the property, the compensation is equal to the replacement value of the property on the day of the loss*, minus dilapidation.		

Household, image and sound devices more than 5 years old (BGW)*		
		Compensation terms
Theft coverage		Replacement value of property*, minus dilapidation
Other coverages including vandalism	Repairable property	Cost of repair
	Irreparable property	Replacement value of the property at replacement value* on the date of loss* without deduction of dilapidation* if the rate does not exceed 25%
Packs and Options		Compensation according to the terms of the Pack or the Option
If you do not repair or replace the property, the compensation is equal to the replacement value of the property on the day of the loss* minus dilapidation.		

Other property		
		Compensation terms
Theft coverage	Property less than 2 years old	Purchase price of the property
	Property over 2 years old	Replacement value of property* minus dilapidation
Other coverages including vandalism	Repairable property	Cost of repair
	Irreparable property	Replacement value of the property at replacement value* on the date of loss* without deduction of dilapidation* if the rate does not exceed 25%
Packs and Options		Compensation according to the terms of the Pack or the Option
If you do not repair or replace the property, the compensation is equal to the replacement value of the property on the day of the loss* minus dilapidation* .		

Valuables*		
		Compensation terms
All coverage	Property less than 2 years old	Purchase price
	Property over 2 years old	Evaluation of the compensation according to the price of antiques of a similar nature and workmanship at a public auction (including the costs associated with this type of sale)

Amount of compensation for property located in enclosed annexes*	
<ul style="list-style-type: none"> - For the "Theft and Vandalism" coverage, the amount of the compensation is limited to 2.30 times the index* for the content of enclosed annexes* which do not communicate with the rooms of the covered dwelling*. - For all other coverages, the amount of the compensation is limited to 20% of the amount of the movable capital declared in your Special Conditions for the "Theft and vandalism" and "Water damage" coverages. <i>Example: if you have declared €30,000 of movable capital in your Special Conditions, the maximum amount of compensation will be €6,000.</i> 	

Damage assessment method

The evaluation is performed by mutual agreement.

We can engage an independent expert at our own expense.

You have the option of using the expert of your choice.

If you involve an expert, the contract does not cover their fees.

If these experts do not agree, they call upon a third expert and all three proceed jointly and by a majority of the votes.

The fees of the third expert are split between you and us.

If you have subscribed to the Extended Comfort Package or the Large Residence Package:

The evaluation is performed by mutual agreement.

As soon as we engage an independent expert at our expense, you have the option of using the expert of your choice in the assessment operations.

In this case, the fees of your expert are paid as consequential costs within the limits set out in the Special Conditions. In any event, the cost of your expert's fees may not exceed 5% of the compensation paid for the building and content, up to a maximum of €20,000.

If these experts do not agree, they call upon a third expert and all three proceed jointly and by a majority of the votes.

The fees of the third expert are split between you and us.

How soon does the expert assessment take place?

- We undertake to ensure that the assessment of your property is completed 3 months after you have provided us with an estimated statement of your losses.

Payment of the compensation due to you

How soon do we have to compensate you?

We undertake to pay you the compensation due to you within 30 days of the amicable settlement or an enforceable court decision.

This period runs only from the day you have provided all the supporting documents necessary for payment (title deed, powers in the event of joint ownership, etc.).

In the event of opposition (e.g. from your creditors), the period runs from the day on which the opposition is lifted.

For damages compensated for natural and technological disasters, we pay you compensation within 3 months from the date of submission of the estimated statement of your losses or the date of publication of the order declaring the state of natural or technological disaster, whichever is later.

In all cases, the compensation is paid in France and in euros.

What happens if several insurances cover the guaranteed risks?

If you have taken out several insurances against the same risk without fraud, you can obtain compensation for your damage from the insurer of your choice, within the limits of the cover provided by the contract.

Who leads the liability action?

You or the liable insured must not accept any admission of liability or negotiate without our agreement.

In the event of a liability action against you or an insured person:

- before the civil, commercial or administrative courts, we alone have the right to direct the proceedings and to exercise legal remedies within the limits of our coverage.

However, when the latter is exceeded, you have the option to join our action;

- before the criminal courts, we offer you the services of a lawyer to assume your defence. However, you are free to refuse this and organize your own defence.

If there is a civil action, we are responsible for conducting the proceedings. In this case, only one defender is desirable, but there is nothing to prevent you from appointing a lawyer to join the defence.

Who bears the costs of the proceedings?

We cover the costs of legal proceedings and other settlement costs. However, when the damages to which you are liable exceed the amount of the coverage, each of us shall bear such damages in proportion to the amount of the compensation payable by us.

Special provisions

- If as a result of a post-loss* breach of your obligations you lose any right to compensation, we will compensate the persons towards whom you are liable.
- However, we retain the right to claim reimbursement of the amounts we have paid in this way on your behalf.

General information

Under what conditions can we stand in for you after compensation?

We stand in for you, up to the amount of the compensation paid, in the exercise of your rights and actions against any third party liable for damages.

If, as a result of your deeds, these rights and actions can no longer be exercised, our coverage ceases to be due to you for the non-recoverable part.

However, we cannot exercise any recourse against your children, descendants, ascendants, direct line relatives, employees and generally any person usually living in your home, except in cases of malicious intent by one of these persons.

Time bar

In accordance with the provisions of article L. 114-1 of the Insurance Code, all actions deriving from an insurance contract are time-barred by 2 years from the event giving rise to it.

However, this timeframe does not run:

- 1° in the event of withholding, omission, false or inaccurate statement of the risk incurred, only from the day on which the insurer became aware of it;
- 2° in the event of a loss, only from the day the persons concerned became aware of it, if they prove that they were unaware of it until then.

When the insured's action against the insurer is based on the recourse of a third party, the time bar shall only run from the day on which the third party has taken legal action against the insured or has been compensated by the latter.

In accordance with article L 114-2 of the Insurance Code, the time bar is interrupted by one of the ordinary causes of interruption of the time bar period:

- any legal claim, even in summary proceedings, or even brought before a court without jurisdiction;
- any act of forced execution, or any precautionary measure taken pursuant to the Code of Civil Enforcement Procedures;
- any acknowledgement by the insurer of the insured's right to coverage, or any acknowledgement of the insured's debt to the insurer.

It is also interrupted:

- by the appointment of expert assessors following a loss*,
- by the sending of a registered letter with acknowledgement of receipt sent by:
 - the insurer to the insured in respect of the action for payment of the premium;
 - the insured to the insurer with respect to the payment of the compensation.

In accordance with article L 114-3 of the Insurance Code, the parties to the insurance contract may not, even by mutual agreement, modify the duration of the time bar nor add to the grounds for suspending or interrupting it.

In the event of a complaint

Regardless of your right to take legal action, if, after contacting your preferred contact person or Customer Service by telephone or mail, a misunderstanding persists, you may contact the Customer Relations Service by writing to the following address, according to the coverage in question:

Legal protection	AXA Protection Juridique Service Réclamation 1, place Victorien Sardou 78166 Marly le Roi
Other coverages	AXA France Direction Relations Clientèle TSA 46 307 95901 Cergy Pontoise Cedex 9
Assistance Pack Breakdown Pack Libradom	AXA Assistance Service Gestion Relation Clientèle 6, rue André Gide 92320 Châtillon

Your situation shall be examined with the greatest care: an acknowledgement of receipt shall be sent to you within 10 days and a response shall then be sent within 60 days (unless the complexity of the case requires additional time).

If no solution has been found, you may then contact the Ombudsman, by contacting the association:

La Médiation de l'Assurance
TSA 50110
75441 Paris Cedex 09

www.mediation-assurance.org

This recourse is free of charge.

The Ombudsman will issue an opinion within 90 days of receipt of the complete file. Its opinion is not binding and will give you complete freedom to refer the matter to the competent French court.

Coverage limits

Reference to events and covered costs	Property, Liability and Damage	Limits of coverage per claim	Insured concerned	
			owner co-owner	tenants
Fire and related events	Buildings	Replacement cost (including demolition and clearing costs)	X	
	Personal furniture	Capital established in the Special Conditions (of which a maximum of 20% for the content of enclosed annexes* which do not communicate with living rooms)	X	X
Climate events including flooding	Buildings	Replacement cost (including demolition and clearing costs)	X	
	Personal furniture	Capital established in the Special Conditions (of which a maximum of 20% for the content of enclosed annexes* which do not communicate with living rooms)	X	X
Water damage	Buildings	Replacement cost (including demolition and clearing costs)	X	
	Personal furniture	Capital established in the Special Conditions of which: • a maximum of 20% for the content of enclosed annexes* which do not communicate with living rooms • valuables* up to the amount set out in the Special Conditions	X	X
	Leak detection, rehabilitation costs and repair costs	8 times the index	X	X
Glass breakage		Replacement value (except for stained glass and solar and photovoltaic panels, for which compensation is limited to 15 times the index)	X	X
Theft and Vandalism	Built property damage	Replacement cost (including demolition and clearing costs)	X	
	Personal property damage	Included in the movable capital below	X	X
	Personal furniture	Capital established in the Special Conditions of which: • content of enclosed annexes* not communicating with living rooms 2.30 times the index • valuables* up to the amount set out in the Special Conditions	X	X
Consequential expenses		Amount set out in the Special Conditions	X	X
Loss of rents		suffered by the owner, limited to 2 years	X	
Natural disasters	Buildings	Replacement cost (including demolition and clearing costs)	X	
	Personal furniture	Capital established in the Special Conditions (of which a maximum of 20% for the content of enclosed annexes* which do not communicate with living rooms)	X	X
Stay - Travel	Personal furniture	10% of the capital fixed in the Special Conditions for theft and water damage cover	X	X
Personal liability and Liability insured for real property	Personal injury	€20,000,000 (not indexed)	X	X
	Material and immaterial damage	1,500 times the index, including 300 times the index in immaterial damage. 300 times the index for material and immaterial damage caused to property entrusted during paid or unpaid study internships	X	X
Liability between family members ⁽¹⁾	Personal injury	460 times the index	X	X
Liability	Rental liability	€20,000,000 (not indexed)		X

in your capacity of: ⁽¹⁾ • occupant: - at home - during a stay/travelling • of non-occupant	Recourse by neighbours and third parties or tenants	<div>HOME INSURANCE - CONTRACT</div> 3,100 times the index, with a maximum of 300 times the index for immaterial damage	X	X
Liability for family celebrations ⁽¹⁾		550 times the index	X	X
Defence Recourse		30 times the index. Recourse must be of an amount greater than 0.50 times the index	X	X

(1) In all cases, the "Civil Liability" coverage is limited to €20,000,000 (not indexed) for all damages combined, except where this table indicates a lower coverage limit.

Excesses

The amount of the general excess of the contract is indicated in your Special Conditions or your last due date notice. The general excess applies in the event of a claim* subject to the provisions specified below.

Specific excesses and application terms depending on the events covered and the options subscribed to

Covered events Options subscribed to	Applicable excess	Application terms of the excess
Climate events – Excluding flood – Flood	€228 (not indexed) €380 (not indexed)	The excess is not redeemable
Natural disasters	Legal excesses (see details below)	
Damage to electrical equipment and loss of food in the freezer	General excess of the contract	
Accidental breakage of audiovisual and computer equipment less than 2 years old	Excess applicable to the event causing the loss* or general excess of the contract	
Leisure objects		
Luggage anywhere		

Legal excesses applicable for the Natural Disasters coverage

The part of the compensation due after the loss* is at your expense.

You agree not to take out insurance for the portion of the risk represented by the excess.

The amount of the excess is set at €380, except for damage attributable to differential ground movements following drought and/or soil rehydration, for which the amount of the excess is set at €1,520.

In a municipality which does not have a plan for the prevention of foreseeable natural risks for the risk covered by a decree establishing the state of natural disaster, the excess is adjusted according to the number of findings of the state of natural disaster which occurred for the same risk during the 5 years preceding the date of the new finding, according to the following methods:

- first and second finding: application of the excess;
- third finding: doubling of the applicable excess;
- fourth finding: tripling of the applicable excess;
- fifth and subsequent findings: quadrupling of the applicable excess.

The provisions of the preceding paragraph shall cease to apply as from the prescription of a plan for the prevention of foreseeable natural risks for the risk which is the subject of the determination of the state of natural disaster in the municipality concerned. They shall resume their effects in the absence of approval of the aforementioned plan within 4 years from the date of the order prescribing the natural risk prevention plan.

In the event of a modification by ministerial order of the excess amounts, these amounts shall be deemed to have been modified as soon as such order comes into force.

Agreement for the use of Digital Services

This agreement defines the terms and conditions for the use of the Digital Services provided for the subscription or performance of your contract.

It applies in the event of a choice of (i) an electronic subscription, which simultaneously leads to the choice of an electronic relationship, or (ii) an electronic relationship occurring after the subscription to your contract.

If you disagree with any of its provisions, we invite you not to sign your contract electronically, not to enter into an electronic relationship with us and to subscribe to your contract or exchange with us in paper format.

This choice of electronic subscription or electronic relationship is made contract by contract. This agreement only binds you for the contracts regarding which you have expressed this choice.

The purpose of this agreement for the use of the Digital Services is to inform you of the electronic subscription process and the terms and conditions for implementing an electronic relationship.

Article 1 - Definitions

For the purposes of this Agreement, capitalized terms or expressions shall have the following meanings:

- **Regulatory documents:** refers to any document which we provide to you and which is required to be issued to the insured by the applicable laws or regulations .
- **Consultation screen:** refers to the screen of the touchscreen or computer used by you or your advisor to enable you (i) to read electronic documents, (ii) to verify and validate the information entered and (iii) to sign your documents electronically.
- **Digital Services:** refers to all the Digital Services which may be made available to you. Digital Services notably include electronic signature and the E-Document Service. We undertake to deliver the Digital Services in accordance with the terms of this Agreement as a best-efforts obligation.
- **Customer Area:** refers to the secure area of the Website, which you can access by entering your Username and Password. It contains the information and documents relating to your electronic subscription (including your electronically signed contract), as well as certain contract management documents if they have been dematerialised. Any operation performed from your Customer Centre will be deemed to be performed by you.
- **User ID:** refers to an identification number that we have given you.
- **Password:** refers to your secret access code to your Customer Centre.
- **We:** for the purposes of this Agreement for the use of the Digital Services, means the insurer or its agent.
- **E-Document Service:** refers to a service which allows you to receive electronically within your Customer Centre any document, including Regulatory Documents, provided that said documents are dematerialised.
- **Website:** refers to the axa.fr website or any other website of one of our management delegates.
- **Electronic signature:** refers to "the use of a reliable identification process guaranteeing its link with the document to which it is attached" in accordance with the Civil Code.
- **Download:** refers to downloading a document to your computer or any medium of your choice from one of our Websites.
- **Remote transmission:** refers to the electronic transmission of a document from your computer or any equipment belonging to you to one of our Websites.
- **Trusted third party:** refers to any service provider with whom we work providing dematerialised services such as electronic signatures or sending registered electronic letters.

Article 2 - Acceptance of the electronic relationship

2.1 Choosing an electronic subscription

The choice of an electronic subscription may be proposed to you

- by an advisor in contact with you directly or by phone
- during an online subscription on the Internet.

By choosing to subscribe with an electronic signature, you agree to use electronic means to conclude and execute your contract, in accordance with article 1126 of the Civil Code and article L 100 of the Post and Electronic Communications Code.

2.2 Choice of the electronic relationship

If you have not subscribed with an electronic signature, you can choose an electronic relationship at any time via the Customer Centre or on request from your advisor.

2.3 Return to a paper-based relationship

You can change your mind at any time and return to paper-based exchanges, either via the Customer Centre or on request through your advisor. In such a case, and as soon as your request has been taken into account, we will send you all the documents and information published after this request has been taken into account.

We may also terminate all or some of the Digital Services (and thus revert to paper exchanges) at any time, or modify their content, provided that we inform you thereof. The return to a paper-based relationship will only have an impact for the future and will not affect the probative value of electronic documents before the effective date of the request to return to paper-based exchanges.

Article 3 - Your commitments

3.1 To use the Digital Services

In addition to the needs of the insurance contract, you must provide the following information exactly: your name, first name, postal address, mobile number and e-mail address.

3.2 To connect to your Customer Centre

You must use the User ID provided to you and your Password. It is your responsibility to ensure the confidentiality of this information and the security of your account. To do so, you must keep this information strictly confidential, log out after each session and change your Password regularly.

3.3 Mobile number and e-mail address

The information you provide must correspond to a mobile phone and an email belonging to you, which only you can use and which you consult regularly. This information is used to identify you, secure your transactions, provide you with information, receive notifications related to your insurance contract and allow you to sign documents electronically.

In addition, by accepting the electronic relationship, you expressly agree to receive electronic registered letters. The e-mail address you have declared may be used to send registered electronic letters.

Thus, you undertake:

- in the event of a change of mobile number or e-mail address, to inform us as soon as possible by changing your personal details from your Customer Centre or by contacting your advisor,
- to regularly check the mailbox corresponding to your e-mail address,
- to configure your e-mail in such a way that e-mails sent to you by us or by the Trusted Third Party(ies) cannot be considered as junk e-mails (SPAM),

- to regularly check your junk emails to ensure that emails related to the management and performance of your contract do not appear on them, and if they do appear in them, to read them.

Article 4 - Procedure of the electronic relationship

You can subscribe to your contract electronically:

- either as part of a subscription with your advisor,
- or during an online subscription on the Internet.

4.1. Step 1: Inputting information about you

In order for us to be able to offer you the most suitable contract and options, you must provide a certain amount of information.

4.1.1 If you subscribe your contract with your advisor

Your answers are collected before any subscription. When a date and time are indicated at the bottom of a document (such as the risk declaration questionnaire), through the electronic signature of this document you acknowledge that this document was issued on the date and time indicated.

4.1.2 If you subscribe your contract online via the Internet

You will enter this information yourself. At any time, you can return to the previous screen to correct any inaccurate information.

4.2. Step 2: Presentation of documents

The documents are then presented to you either in paper format or in electronic form. This concerns:

- the pre-contractual information and advice sheet, if you subscribe your contract with a general agent;
- the risk declaration questionnaire, if applicable;
- the general and special conditions of the insurance contract.

In any case, these documents will be posted in your Customer Centre, they will be downloadable and printable and you will be informed of this posting by e-mail to the address previously declared.

4.3. Step 3: Validation of the subscription and possible provision of supporting documents

The documents are displayed on the Consultation Screen. You will then have to review all the documents to ensure that the information entered is accurate. If they are incorrect, simply indicate this to your advisor, who will make the requested corrections, or if you subscribe online, return to the previous screens to change them. You should subscribe to the contract only if the information is accurate and you agree with the proposed conditions.

To do this, you will be asked to provide certain supporting documents before the premium is paid. These documents may either be provided in paper form to your advisor or directly uploaded to the Website in the event of an online subscription.

4.4. Step 4: Electronic signature of the insurance contract

Once you have chosen to subscribe electronically to your insurance contract, you will sign your documents electronically. All documents will be presented to you for signature and delivered to your Customer Centre according to the process described in article 5 "Electronic signature of documents". The electronic signature commits you in the same way as a handwritten signature.

Article 5 - Electronic signature of documents

The Electronic signature can be used either at the time of signing the contract to sign the contractual documents, or during the life of the contract to sign other documents.

5.1 Verification of documents and signature by electronic means

To sign your documents electronically, you may, in some cases, be redirected to the Trusted Third Party site. In any event, at this stage the documents presented to you for signature can no longer be modified.

You must read these documents and ensure that they correspond to the information provided and to the information presented to you.

To give your final consent, you must click on the "sign" button. An SMS containing a code is then automatically sent to you on the mobile phone number you have previously declared. This code is automatically generated by the Trusted Third Party. For security reasons, this is a one-time use code with a validity period of no more than seven (7) days. To make your Electronic Document Signature effective, you must enter the code received in the corresponding field.

You acknowledge that entering the code received in the corresponding field and clicking on the "Sign" button corresponds to your electronic signature and definitively binds you. In this context, this positive act on your part expresses your consent to the content of the document and confers on the electronically signed written document the same legal value as a document on which a handwritten signature is affixed, in accordance with articles 1366 and 1367 of the Civil Code.

The time and date of your signature are automatically affixed by the Trusted Third Party, using a time-stamping process. For technical reasons, several documents may be signed at the same time, which does not mean that the documents have been completed at the same time.

5.2 Delivery of your original signed documents

As soon as your documents are signed electronically, they are automatically made available to you on your Customer Centre and an e-mail is sent to you to (i) confirm that the documents are online and (ii) tell you how to access them. This provision of signed electronic documents in your customer centre is equivalent to the delivery of your original copy within the meaning of article 1375 of the Civil Code and acknowledgement of receipt within the meaning of article 1127-4 of the Civil Code.

These documents may be downloaded and printed. They will remain available online for the duration of your insurance contract. We recommend that you download or print these documents to ensure that you have an easily accessible copy.

Article 6 - Electronic relationship

You have chosen the electronic relationship (i) by signing your contract electronically or (ii) by subsequently choosing this method of relationship.

By this choice, you agree to receive electronically any information that may be sent to you in connection with the performance of the contract and, where applicable, registered electronic letters to the e-mail address you have declared to us.

This electronic relationship concerns the deeds and editions which we have already dematerialised. Some deeds or editions may persist in paper form.

We are constantly developing our E-document Service offer. By choosing the electronic relationship, you agree that the list of documents and information sent electronically may evolve. Any changes in the information and documents that may be sent to you electronically will be notified to you by email to the address you have given us.

Electronic documents are made available to you in the Customer Centre as part of our E-Documents Service. As soon as they are online, an email is sent to you to inform you that the documents are available in the Customer Centre.

The Regulatory Documents made available by the E-document Service can be printed and downloaded in PDF format, which gives the medium thus communicated an integrity and durability. You agree either to print said Regulatory Documents and keep them; or to download said documents and proceed with their storage.

These Regulatory Documents will be available online for a minimum period of 2 years from the date of their first publication.

Article 7 - Means of proof

You acknowledge:

- that the fact of receiving an e-mail to your declared e-mail address, indicating the availability of electronically signed contractual documents or Regulatory Documents in your Customer Centre is equivalent to the delivery of said documents.
- that the fact that the documents are downloadable in PDF format and printable gives the medium thus communicated the integrity and durability required by law.
- that the identification resulting from the declaration of your identity as well as your mobile number is equivalent to identification within the meaning of article 1366 of the Civil Code.
- that in the event of a dispute, the data you have transmitted and the electronic certificates and signatures used in the Digital Services are admissible in court and will demonstrate the data and facts they contain as well as the signatures and authentication procedures they express.
- that in the event of a dispute, timestamp tokens are admissible in court and demonstrate the data and facts they contain. Proof of connections and other identification elements or actions taken by you will be established as necessary in support of the connection logs maintained by us and the computer traces kept for this purpose.

In the event of an electronic signature, you expressly acknowledge that clicking on the "SIGN" button and entry of the code transmitted on your mobile:

- expresses your consent to the content of the document,
- gives the written document signed in accordance with articles 1366 and 1367 of the Civil Code the same legal value as a written document signed by hand.

Article 8 - Document archiving

We will conserve electronic documents for the entire legal retention period. Therefore, during this period, you can ask us to send you these documents in electronic format by contacting your advisor or our services.

In the event of termination of the insurance contract signed electronically or for which an electronic relationship has been requested, we will inform you of a period of time during which you must download all the documents from the Customer Centre for your own storage.

Article 9 - Personal data

In addition to the information relating to the processing of personal data that we carry out, you are informed that in the context of the Digital Services, your personal data may be transmitted to trusted third parties for the purpose of carrying out the Digital Services (for example: electronic signature, sending a registered letter with acknowledgement of receipt, electronic archiving, etc.).

Glossary of terms

Case

Referral to a court by parties who oppose each other on the same facts, so that their positions can be decided, regardless of the procedural developments implemented before such court.

Property development

These are permanently attached installations which cannot be detached from the ground or buildings, without being damaged or damaging the part of the construction to which they are attached. Installations for which the enclosure and/or cover is made of plastic (and derivatives) or textile do not fall under this definition.

Domestic animal

An animal which lives, grows up, is nourished, and reproduces under the roof of man and by his care and whose species has been tamed for a long time.

Insurance year

Period between two main contribution instalments.

Water-usage apparatus

A device to which is added any element that is intended to allow certain operations such as water supply, drainage, heating, purification, ventilation, thus creating a certain movement of water, even if it is not continuous (example: washing machines and dishwashers).

Insured (or "you")

You as the subscriber of this insurance contract and your family and friends*. This definition does not apply to the Digital Package or the Legal Protection Option.

The following are also considered as insured for the Personal Liability cover:

- your domestic employees during the performance of their duties,
- guards and occasional volunteer helpers.

Litigating lawyer

Lawyer who represents a party before a Court of First Instance when the lawyer chosen by the client to plead their case is not registered with the bar before which the proceedings take place.

Assignee

A person who holds a right by virtue of his or her relationship with the direct beneficiary of that right.

Building

Construction anchored to the ground by foundations. Constructions whose enclosure and/or cover are made of plastic (or derivatives) or textile material are not buildings. This definition does not apply to verandas.

WBG

This is an abbreviation used to designate home equipment and in particular household devices:

- White product: useful or even essential product such as refrigerator, dishwasher, cooking device, washing machine.
- Brown product: leisure product such as TV, Hi-Fi stereo, DVD player.
- Grey product: all computer equipment such as desktop or laptop computers, printers, scanners.

Entrusted property

Property which is entrusted, leased or borrowed is that which does not belong to the person who holds it, who exercises, in the absence of the owner of the thing, real material control over the property in the course of a given activity.

SIM card

Card issued under a subscription, or a prepaid plan, used for the operation of the covered device.

Judicial deposit

Deposit of a sum into the hands of the judge by a litigant plaintiff aiming to guarantee the validity of their complaint, with the involvement of a civil party.

Consumer

Any natural person who acts for purposes which do not fall within the scope of their commercial, industrial, craft or liberal activity.

Fee agreement

Agreement signed between the lawyer and their client setting the fees and payment terms. This agreement is made mandatory for legal protection insurance, except in emergencies, by decree No. 2007-932 of 15 May 2007.

Annexes

These are uninhabitable* buildings, which may or may not communicate with the rooms of the covered dwelling*.

These buildings* must meet the following conditions:

- be for purposes other than residential use,
- be under a separate roof or not,
- be located neither above nor below the living rooms.

In all cases, attics, lofts and basements are not counted.

With the exception of garages and cellars, these buildings must be located at the place of insurance*.

Non-enclosed annexes

These are annexes* or parts of annexes* where at least one side is not enclosed.

Annexes of hard materials

These are constructions made of at least 50% hard materials (stone, bricks, rubble, iron, concrete, cement blocks, adobe).

Annexes: roofs made of hard materials

These are constructions made of at least 90% hard materials (tiles, slates, asphalt shingles, adobe, glazing, concrete or cement terraces).

Costs

Costs relating to enforcement proceedings, acts and procedures include:

- duties, taxes, fees or emoluments collected by the secretariats of the courts or the tax administration, with the exception of any duties, taxes and penalties due on documents and titles produced in support of the parties' claims;
- the costs of translating documents when this is required by law or by an international commitment;
- witness fees;
- the remuneration of technicians;
- fee-based disbursements;
- the emoluments of public or ministerial officers;
- the remuneration of lawyers to the extent that it is regulated, including pleading fees;
- the costs incurred by the service of a document abroad;
- the costs of interpreting and translation made necessary by investigative measures carried out abroad at the request of the courts

within the framework of Council Regulation (EC) no. 1206/2001 of 28 May 2001 on cooperation between the courts of the Member States in the taking of evidence in civil and commercial matters;

- social investigations ordered by the judge;
- the remuneration of the person appointed by the judge to hear the minor.

Personal injury

Any attack on the physical integrity of persons.

Material damage

Any damage, destruction or disappearance of property, any physical attack on an animal.

Immaterial damage:

Any pecuniary loss resulting from a covered personal injury* or material damage*.

Blockage

Total obstruction of wastewater disposal in the indoor plumbing system which poses short-term risks to the dwelling.

Entourage

This concerns:

- a spouse not living separately or the de facto spouse (whether or not they are a co-signer of a PACS) of the insured,
- the children of the insured, those of their spouse or de facto spouse, residing under their roof, at the address indicated in the Special Conditions,
- the minor children of the insured, their spouse or de facto spouse, even if they do not reside in their home,
- the insured's unmarried adult children, those of their spouse or de facto spouse, living outside their home, provided that they are under 30 years of age and are continuing their studies,
- persons permanently residing at the risk address mentioned in the Special Conditions, with the exception of tenants and subtenants,
- the insured's co-tenants.

Cash, titles and securities

Legal tender (banknotes and coins), including foreign currency, treasury bills, savings bond, securities, commercial bills, cheques, payment card receipts, mint postage stamps for postage, tax stamps and stamped sheets, fine stamps, miscellaneous tickets of la Française des Jeux

et du PMU, transport tickets and telephone cards, all payment vouchers issued by the employer, a specialised company or a brand such as holiday vouchers, restaurant vouchers, gift vouchers or cards, credit notes, etc.

Harmful event

The fact, act or event which caused the damage suffered by the victim.

Event triggering the dispute

The appearance of a legal difficulty materialised by the infringement of a right, or by the damage you have suffered or caused to a third party, before any claim related to it.

Unrecoverable costs

Costs not included in the costs* which the judge may charge to one of the parties to the proceedings under article 700 of the Code of Civil Procedure or its equivalent, before other French or foreign courts. These costs relate to expenses incurred before and during the proceedings, as well as future costs. They include, in particular, lawyer's fees and the costs of pleadings, briefs and consultations, bailiff's report fees, medical consultation fees, travel and procedural expenses incurred by a party, and loss of income.

Excess

Share of the loss remaining at your expense in the event of a claim*.

Example: you suffer damage for which the amount of compensation is estimated at €1,000. The excess of your contract is €150. We will pay you compensation of €850.

Covered home

Place as defined in the Special Conditions which you occupy and which you do not rent or sublet. It also includes annexes* as defined in this glossary.

Local taxes

Property and housing taxes.

Index

This is the construction price index established and published every quarter by the Federation of Building and Related Activities (FFB).

Interests at stake

Principal amount of the dispute, excluding late payment penalties, interest and related claims. In the case of contracts whose application is spread over time and with an agreed frequency, the amount of the dispute corresponds to an instalment.

Indoor/outdoor

The boundaries of the indoor and outdoor parts are fixed at the point of penetration of plumbing pipes or electrical circuits into the front walls of your home's buildings or the exit from the floor.

Toy

Product designed or intended for use for play by children under 14 years of age. Play vehicles equipped with combustion engines are not toys.

Self-defence

A person uses legitimate self-defence if he or she responds to an immediate and unjustified attack on himself or herself, others or property, provided that the means of defence are proportional to the gravity of the attack. In this case, their criminal responsibility is not invoked for the offences they may themselves have caused in self-defence (source Ministry of Justice).

Place of insurance

Your home, the address which is indicated in the Special Conditions.

Litigation

Opposition of interests, disagreement or refusal regarding a claim of which you are the author or addressee, leading you to assert claims as a plaintiff or in defence, whether amicably or before a court.

Technical room

As part of the Swimming Pool Pack, the technical room is guaranteed as long as it meets the definition of property development*. The conditions of guarantees and compensation arrangements are similar to those provided for annexes*.

Minor property works

Works whose total cost does not exceed €2,000 including VAT excluding supplies or €3,700 including VAT including supplies.

Negligence

Leaving the guaranteed property:

- in a place where it is not safe from any foreseeable risk of falling or deterioration,
- outdoors, under the influence of weather conditions, including rain, snow or wind,
- without direct and immediate supervision of the insured, visible in a public place or visible from outside a vehicle.

Valuables

- Jewellery, watches, precious stones, semi-precious stones, pearls, solid precious metal objects (gold, silver, vermeil and platinum). When these objects have a unit value greater than 0.45 times the index*.
- Clocks, sculptures, vases, paintings, art drawings, tapestries, carpets, ivory and semi-precious stone objects, antique weapons, rare books and furs. When these objects have a unit value greater than 3 times the index*.
- Collections of all kinds when their total value is greater than 3 times the index*.

Vacancy period

The sum of all periods of vacancy of the buildings exceeding 3 days; assessed over the 12-month period preceding the loss*.

Loss of income (for the New Energies Package)

Amount of compensation that would have been charged to the electricity distributor if your installation had not been damaged.

Main rooms

- Any living room of 6 m² up to 40 m² other than kitchens, entrances, toilets, bathrooms, and corridors.
- Rooms over 40 m² are counted for as many rooms as there are sections or fractions of sections of 40 m².

Example: a room of 50m² = 2 rooms.

In the case of mezzanines, their surface area will be added to that of the room in which they are located.

- Attic rooms are only taken into account for sections with a ceiling height greater than 1.80 metres.

- Verandas must be declared in the contract at the time of subscription, regardless of their size. They count as the main room if their surface area is greater than 6 m².
- Unenclosed parts for residential use (terraces or covered balcony, pergola, awning, etc.) do not count towards the number of living rooms.

Coverage ceiling

Maximum amount corresponding to the costs we cover.

Economic damage

All damages excluding moral damage personally suffered by the beneficiaries*.

Claim

Involvement of your liability, either by letter addressed to the insured or the insurer, or by summons before a civil or administrative court. The same loss may be the subject of several claim, either from the same victim or from several victims.

Loss

All the consequences of an event which may be covered by your contract.

Additional energy purchase costs (for the New Energies Pack)

Amount of your consumption of electrical energy supplied by the distributor to compensate for the production which you can no longer normally achieve due to the loss*.

Surface area of the annexes

This is the floor area, including the thickness of the walls.

An inaccuracy of 10% is tolerated for the calculation of this area.

Floor space (for the A La Carte formula)

This is the floor area, including the thickness of the walls, multiplied by the number of floors.

An inaccuracy of 10% is tolerated for the calculation of this area.

Study internship

Period of practical study or period of study during which a person carries out a temporary activity in a company for training purposes and is the subject of an internship agreement, excluding internships carried out under an employment contract such as apprenticeship contracts or work-study contracts.

Third party

A person who is not defined as an insured person.

Wear

Progressive deterioration of the covered property or one or more of its components, as a result of the use made of it in accordance with the manufacturer's instructions for use and maintenance, regardless of the origin and process of this deterioration (physical or chemical).

Replacement cost

Value of a new property of a comparable nature, quality and performance, without application of an dilapidation allowance*.

Market value

The market price at which the insured property can be sold on the day of the loss*.

Dilapidation

The percentage of depreciation resulting from the wear or age of the property.

Please contact us for any further information

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Ref. 150101 N 06