Ticket Cancellation Insurance

Product Information Document

MMA IARD Assurances mutuelles, a mutual insurance company with fixed contributions,
RCS Le Mans 775 652 126 – France
MMA IARD, a public limited company, RCS Le Mans 440 048 882 - France
May 2024

MEETCH Ticket Cancellation and Ancillary Services Insurance
General Terms and Conditions No. 7.300.547

This information document provides a summary of the main cover and exclusions of the product and does not take into account your specific needs and requirements. You will find full details of this product in the pre-contractual and contractual documentation.

What type of insurance is this?

This is a group indemnity insurance policy with optional membership taken out by PHENOMEN, trading under the brand name MEETCH. It guarantees the reimbursement of the ticket(s) purchased, and ancillary services related to the event, in the event that you are unable to attend the event in question due to a covered reason for cancellation.

What is covered?

This policy covers the insured ticket(s) and associated ancillary services listed on the certificate or membership form provided to the member. The cover is subject to a maximum limit of €3,000.

✔ **Cancellation cover:**
Reimbursement of the insured ticket in the event of bodily injury, illness or death of:
- You (the person holding the insured ticket);
- Your spouse, your civil partner, your cohabiting partner, one of your first-degree ascendants or descendants (up to second degree in the event of death), or one of your brothers or sisters (in the event of death only);
- The person who was due to look after your minor children during the insured event;

Complications with your pregnancy; The birth of your child or grandchild;
A public transport strike on the day of the event; Your vehicle being off the road until the day after the event;
Property damage affecting your home, business premises or farm;
Summoning as a jury member or witness; Summoning to a resit examination; Work commitments;
Theft of identity documents essential for travelling to the event venue or for collecting your insured Ticket;
Theft of the insured ticket(s) committed by burglary or assault;
Any other unforeseen event preventing the Insured from attending the booked Event, provided that it results from a circumstance that was unintentional on the part of the Insured, unforeseeable and unknown at the time of taking out the policy

What is not covered?

- ✘ Cancellation or postponement of the event by the organiser.
- ✘ An error in entering the ticket selection and/or order details.
- ✘ Malfunction of the ticketing platform.

Are there any exclusions from the cover?

Main exclusions:

- ! Accidents or illnesses existing prior to taking out the insurance policy;
- ! Suicide, attempted suicide;
- ! The consequences of an epidemic, a pandemic or an infectious disease;
- ! Loss of insured tickets or identity documents; Riots, demonstrations, civil unrest; Criminal proceedings in which you are implicated;
- ! Intentional or fraudulent misconduct on your part.

Main restrictions:

- ! Reimbursement is limited to one claim per event
- ! An excess applies if no proof is provided of the legitimate reason for the ticket cancellation request and depending on the cover option taken out by the Insured.
- ! A compensation limit also applies depending on the cover option the Insured has taken out when the Ticket was purchased for a sporting event.

MMA IARD Assurances Mutuelles Mutual insurance company with fixed contributions RCS Le Mans 775 652 126
MMA IARD Public limited company with a fully paid-up share capital of €537,052,368 RCS Le Mans 440 048 882
Registered offices: 160 rue Henri Champion - 72030 Le Mans Cedex 9 / Companies governed by the Insurance Code - IDU REP Circular Economy FR231780_03XLOT
PHENOMEN, trading under the business name "MEETCH", a simplified joint-stock company, registered with the Paris Trade and Companies Register under number 833 740 699, registered with ORIAS as an insurance broker under number 18000514, with its registered office at 141 avenue de Wagram, 75017 Paris

and arising from a cause external to the Insured.

Where am I covered?

Cover under the MEETCH Ticket Cancellation and Related Services Insurance applies to any Claim occurring in France, in the Overseas Departments and Regions and Overseas Collectivities (DROM COM), in the principalities of Andorra, Monaco and Liechtenstein, in the member states of the European Union, in Switzerland, Iceland, Norway, the United Kingdom, the Vatican City State and the Republic of San Marino.

What are my obligations?

Failure to comply may result in the insurance contract being void or cover being refused. You must**:**

- **When taking out the policy:** answer all questions truthfully and accurately,
- **Upon taking out the policy:** pay the insurance premium,
- **In the event of a claim:** report any claim within the time limits and in accordance with the procedures set out in the information leaflet.

When and how should payments be made?

You pay the insurance premium in full at the same time as purchasing the ticket(s).
The premium is payable by cheque, bank transfer or bank draft.

When does the cover start and when does it end?

Coverage takes effect immediately after you confirm the Cover at the time of purchasing the insured ticket(s) and paying the premium to MEETCH's partner distributor.
Coverage ends on the day and time of the event or, in the case of tickets valid for several days, on the day before the last day of the event.

How can I cancel the contract?

As this is a fixed-term contract, the insured party cannot terminate it.
You have a right of withdrawal for a period of 30 days from the date of purchase, free of charge and without penalty, particularly if the contract you wish to withdraw from has not been fully performed.

PREAMBLE

The MEETCH No. 7.300.547 SEMI 70 Ticket Cancellation and Ancillary Services Insurance is a group indemnity insurance policy with optional membership taken out with MMA IARD Assurances Mutuelles and MMA IARD and distributed by PHENOMEN, acting under its MEETCH trade name, or one of its distribution partners.
It is governed by the Insurance Code, French law and the tax regime in force, as well as by the Membership Agreement.
The policy is managed by PHENOMEN in the name and on behalf of MMA IARD Assurances Mutuelles and MMA IARD.
Membership of this policy provides access to the cover described in this Information Notice.
A glossary is provided at the beginning of this Information Notice to aid reading. Whenever the text refers to a term defined in the glossary, it is preceded by a capital letter.

GLOSSARY

Personal injury
Any sudden, unforeseen event caused by a factor external to the victim, beyond the Insured's control, resulting in one or more external or internal injuries confirmed by a competent medical authority.

Act of terrorism
The following offences constitute acts of terrorism when they are intentionally linked to an individual or collective undertaking aimed at seriously disrupting public order through intimidation or terror:
- intentional attacks on life, intentional attacks on personal integrity, kidnapping and false imprisonment, as well as the hijacking of aircraft, ships or any other means of transport,
- theft, extortion, destruction, damage and defacement, as well as computer-related offences,
- offences relating to combat groups and dissolved movements as defined by Articles 431-13 to 431-17 of the Criminal Code and offences defined by Articles 434-6 and 441-2 to 441-5 of the Criminal Code,
- offences relating to weapons, explosive products or nuclear materials as defined by the Criminal Code, the Defence Code and the Internal Security Code, with the exception of Category D weapons as defined by decree of the Council of State,
- the handling of the proceeds of any of the offences set out above,
- money laundering offences provided for in Chapter IV of Title II of Book III of the Criminal Code,
- insider dealing offences provided for in Articles L 465-1 to L 465-3 of the Monetary and Financial Code,
- the introduction into the atmosphere, onto the ground, into the subsoil, into food or food ingredients, or into water, including that of territorial waters, of a substance likely to endanger human or animal health or the natural environment.

Member
A natural or legal person who has purchased an insured Ticket, is resident for tax purposes within the territory of the European Economic Area, who consents to Membership and undertakes to pay the insurance premiums. Hereinafter referred to as "You".

Membership
The Membership consists of the following documents:
• The pre-contractual information sheet, which sets out, prior to the conclusion of the contract, the preliminary information, the price and the cover;
• The standardised information document;
• The Information Notice, the purpose of which is to describe the terms of the Membership and to define all the cover options available;
• The membership certificate or statement, or welcome letter issued to the Member and serving as a membership certificate, which specifies the effective date of the cancellation cover, the person(s) to be insured and the details of the cover.

Insured
Any person holding an insured Ticket, named in the certificate, membership form or welcome letter issued to the Member. Hereinafter referred to as "You".

Insurer
MMA IARD Assurances Mutuelles, Le Mans Trade and Companies Register No. 775 652 126, a mutual insurance company with fixed contributions, and MMA IARD, a public limited company with a fully paid-up share capital of €537,052,368, Le Mans Trade and Companies Register No. 440 048 882, both having their registered offices at 160 rue Henri Champion - 72030 Le Mans Cedex 9 (hereinafter jointly referred to as "MMA", the "Insurer" or "We").

Attack
Any act of violence likely to endanger the institutions of the Republic or undermine the integrity of the national territory.

Medical authority
Any person holding a valid degree in medicine or surgery in the country where the bodily injury or illness is diagnosed and who is authorised to practise.

Ticket:

Ticket, admission ticket or participation ticket, in the form of, for example, a ticket, registration, race number or any equivalent document, granting access to or participation in an Event, in particular a cultural, leisure or sporting event taking place in France.

Insured Ticket
Any Ticket duly entered on the application form or membership certificate, or mentioned in the welcome letter sent to the Member. Only Tickets with a fixed date of performance, event or participation, or a specified validity period, are insurable.
Ancillary services are also insured, provided they are purchased at the same time as the insured Ticket and are directly linked to the Event.

Natural disaster
A phenomenon of natural origin, such as an earthquake, a volcanic eruption, a tidal wave, a flood or a natural disaster, caused by the abnormal intensity of a natural agent, and recognised as such by the public authorities of the country in which it occurred.

Spouse
Spouse means:
- the person bound to the Insured by the bonds of marriage and not legally separated;
- the person living with the Insured as husband and wife under the same roof, sharing the same interests as a married couple;
- the co-signatory of a Civil Solidarity Pact with the Insured.

Residence
The Insured’s main and habitual place of residence.

Property damage
Damage to or destruction of property or substances, or any physical harm to animals.

Riot
A violent popular uprising against public authority to achieve economic, social or political demands, disrupting public safety and order.

Epidemic
The rapid increase and spread of an infectious disease among a large number of people in a given area, such as a town, conurbation, county, region or one or more countries

Epizootic
The rapid increase and spread of a disease, infection or infestation included on the OIE (World Organisation for Animal Health) list of notifiable diseases, as regularly updated, affecting a large number of animals of a single species or a group of species in a given area, such as a town, urban area, county, region, or one or more countries.

Event
A cultural, sporting or leisure event or show for which the insured Ticket was purchased by the Member. It is specified on the membership form or certificate issued to the Member.

European Economic Area
The European Economic Area, or EEA, comprises the 27 Member States of the European Union (EU) and three countries of the European Free Trade Association (EFTA): Germany, Austria, Belgium, Bulgaria, Cyprus, Croatia, Denmark, Spain, Estonia, Finland, France, Greece, Hungary, Ireland, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Norway, the Netherlands, Poland, Portugal, the Czech Republic, Romania, Slovakia, Slovenia, Sweden.

Excess
The amount remaining payable by the Insured in the event of a claim.

Manager
PHENOMEN, a simplified joint-stock company registered with the Paris Trade and Companies Register under No. 833 740 699, with its registered office at 141 avenue de Wagram, 75017 Paris, registered with ORIAS as an insurance broker under No. 18000514, trading under the brand name MEETCH.
Acting on behalf of the Insurer.

Civil war
Internal armed conflict between individuals within the same state.

Foreign war
An international armed conflict between different states.

Illness
A sudden and unforeseeable deterioration in health, as certified by a competent medical authority, resulting in the issue of a prescription for treatment and necessitating the temporary or permanent cessation of all professional or other activities.

Infectious disease
Any communicable disease caused by any strain of SARS-CoV-1, any strain of SARS-CoV-2, any strain of influenza A (H1N1) or influenza (H5N1), any strain of virus or bacterium causing atypical pneumonia or meningococcal disease, any strain of the bacterium Bacillus anthracis, plague in all its forms, any strain of the Ebola virus, as well as mutations or variations of these strains, and any disease or infection referred to in the Order of 12 July 2017 (amended by the Order of 28 March 2020) establishing the lists of communicable infections prescribing or prohibiting certain funeral operations referred to in Article R
2213-2-1 of the General Code for Local Authorities, either directly or by reference to the opinions of the High Council for Public Health, as well as in any provision supplementing, amending or replacing the said decree.

Public disturbances
Violent crowd behaviour disrupting public safety and order.

Precautionary measures
Any measures aimed at temporarily halting damage, or a process of damage, and its consequences, to protect your main or secondary residence, your farm and/or your business premises.

Shuttle
A vehicle making regular return journeys between two nearby points, within a 30 km radius of the Event venue.

Information Notice
The Information Notice, drawn up by the Insurer, sets out the cover provided and the conditions under which it comes into effect, as well as the formalities to be completed when making a claim.
The Policyholder is responsible for providing proof that the Information Notice has been provided to the Policyholder and that the Policyholder has been informed of any changes to the policy.

Invalidity
Complete and utter cancellation of the contract, which is then deemed never to have existed.

Pandemic
An epidemic that spreads across a vast territory, crossing borders, and is classified as a pandemic by the World Health Organisation (WHO) and/or by the competent local authorities of the country where the Claim occurred.

Distribution Partner
Tourist office, travel agency, events company or any other professional organisation with its registered office in France, holding the necessary authorisation or approval to sell Tickets granting access to Events located in France and having received an express mandate from PHENOMEN to distribute, at the time of the sale of these Tickets, the cancellation cover provided for in this Information Notice.

Limitation period
Loss of a right where it has not been exercised within a specified period.

Ancillary services

Services and activities (excluding transport, except for the shuttle service provided by the Event organiser enabling the Insured to reach the Event venue) which may be purchased by the Insured at the same time as the Ticket for the Event, provided that these services are directly linked to that Event and to the insured Ticket.

Legal protection for adults

The French legal protection regime, guardianship or curatorship from which an adult benefits, including for certain acts of administration of their property, or an equivalent national regime for the protection of the rights and interests of an adult in the event of the free provision of services.

Claim

A Claim is an expression of dissatisfaction with an insurance organisation or an insurance intermediary. It may be made by any person, even in the absence of a contractual relationship: customers (private individuals or professionals), former customers, beneficiaries, persons who have requested a product or service from a professional or who have been approached by a professional, including their representatives and their beneficiaries.

A request for a service, information or advice does not constitute a Complaint.

Registered

The term 'Registered' refers to a paper registered letter or an electronic registered letter as described below.

An electronic Registered Letter, in accordance with the provisions of the law, offers the same guarantees as a paper Registered Letter.

This system requires a third-party operator, responsible for delivering the electronic Registered Letter, to identify the sender at the time of dispatch, and then the recipient of the letter at the time of delivery. It also requires the sender to be provided with proof of the electronic posting of the letter and allows the recipient to accept or refuse it, or simply not to claim it.

Claim

A circumstance likely to trigger a cover under the Policy.

Policyholder / MEETCH

PHENOMEN, a simplified joint-stock company registered with the Paris Trade and Companies Register under No. 833 740 699, with its registered office at 141 avenue de Wagram, 75017 Paris, registered with ORIAS as an insurance broker under No. 18000514, trading under the trade name MEETCH.

Having taken out the optional group insurance policy for Ticket Cancellation Insurance No. 7.300.547

Third Party

Any natural person other than the Member, the Insured, their Spouse or cohabiting partner, their civil partner, their ascendants or descendants.

Theft

Fraudulent theft of the insured Ticket committed by a Third Party, as evidenced by a receipt for a complaint filed with the competent legal authorities.

Robbery

Theft involving threats or physical violence by a Third Party with the aim of depriving the Policyholder or the Insured of the insured Ticket.

Burglary

Theft involving the forcing or destruction of any locking mechanism of a permanent, enclosed and roofed building, a dwelling or a vehicle. The use of false keys, keys obtained unlawfully or any instrument that may be fraudulently used to operate a locking mechanism without forcing or damaging it is treated as equivalent to breaking and entering.

Zoonosis

An infectious disease transmitted from animals to humans.

Zoonotic pathogens may be of bacterial, viral or parasitic origin, or may involve non-conventional agents, and are transmitted to humans through direct contact or via food, water or the environment.

ARTICLE 1 - PURPOSE OF THE POLICY

The purpose of **the MEETCH Ticket Cancellation and Related Services Insurance** is to provide Ticket Cancellation cover under the terms and conditions set out in this Information Notice.
To benefit from the cover described below, the Member must have taken out the cover when purchasing one or more Tickets for an Event, and any associated Services relating to that Event, from a MEETCH distribution partner.

COVERAGE TABLE* MEETCH TICKET CANCELLATION INSURANCE*	
Coverage details *	**This cover entitles the Insured to a refund of the insured Ticket(s) and associated ancillary services in the event of unforeseen circumstances preventing them from attending the Event for which the cover was taken out. It may be triggered in the following cases the following: illness or personal injury, death, pregnancy complications, the birth of a child or grandchild, public transport strike, vehicle breakdown, damage to property, summons to serve as a juror in a criminal trial, summons to sit a resit examination, work commitments, theft of identity documents, theft of the insured ticket(s), or any other event preventing the Insured from attending the booked Event, provided that it results from a circumstance that is unintentional on the part of the Insured, unforeseeable and unknown at the time the insurance was taken out.**
Amount of compensation	**Reimbursement of the price (including VAT) of the insured ticket(s).**
Excess	**An excess is payable by the Insured if no evidence is provided as to the causes of the impediment.**
Coverage limit	**The amount of compensation is capped at €3,000 per basket of insured Tickets and ancillary services.**

* This table is only a brief description of the cover provided in this Information Notice. The terms and exclusions of this cover are set out below. It is your responsibility to read all the documents comprising the Policy carefully to familiarise yourself with all the details.

ARTICLE 2 - TERMS OF MEMBERSHIP

ARTICLE 2.A MEMBER

Membership is restricted to:

- Natural persons who are tax residents of a Member State of the European Economic Area and who, at the time of membership, are at least of legal age. Failing this, their legal representative must provide express authorisation for membership. Membership is not available to natural persons subject to legal protection measures intended for adults.

- Legal entities with their registered office in a Member State of the European Economic Area, acting through their legal representative.

ARTICLE 2.B MEMBERSHIP PROCEDURES

Membership is established on the basis of the answers you provided when purchasing the insured Ticket(s) from MEETCH's Partner-Distributor.

To take out the policy, you must:
- Answer the questions accurately so that we can offer You cover that meets Your needs,
- Acknowledge that you have read and understood the terms of the Membership as defined in the glossary,
- Formally consent to the Membership:
  - Either, in the case of distribution at a physical point of sale at a MEETCH Distribution Partner, by signing the subscription form,
  - Or, in the case of online distribution of the cover on the website of a MEETCH Partner-Distributor, by acknowledging that you have read the pre-contractual documentation (Pre-contractual Information Sheet, Insurance Product Information Document and Information Notice) by ticking a specific box to that effect during the sales process, and then, via the so-called "double-click" system, by acknowledging that the Subscription is subject to a fee.

ARTICLE 2.C PROOF OF SUBSCRIPTION

The electronic data retained by Us or any agent of our choice shall be deemed to constitute your signature, shall be binding on you and may be accepted as proof of your identity and your consent to the insurance offer and to the terms of this Information Notice.

ARTICLE 2.D CONFIRMATION OF CONTRACT SUBSCRIPTION

Confirmation of the Subscription is carried out by the Administrator, who sends the customer an email confirming their Subscription to the MEETCH Ticket Cancellation Insurance policy, accompanied by all the contractual documents (Pre-contractual Information Sheet, Standardised Information Document, Information Notice and certificate or subscription form or welcome letter serving as a certificate of subscription).

We would like to inform you that MEETCH has been appointed to manage your membership and is acting on our behalf.

ARTICLE 2.E ELIGIBILITY

To take out cancellation cover, you must have purchased one or more Tickets specifying the date of the Event via a MEETCH distribution partner. Only Tickets with a fixed date or a validity period can be insured.

ARTICLE 3 – EFFECTIVE DATE, DURATION AND TRANSFERABILITY OF THE COVER

ARTICLE 3.A EFFECTIVE DATE OF COVER

The cover takes effect immediately upon your confirmation of said cover at the time of purchase of the insured Ticket(s) and payment of the premium to the MEETCH distribution partner.

ARTICLE 3.B DURATION OF COVER

The cover ceases:

- Automatically on the date and time of the Event or, in the case of insured Ticket(s) valid over several days, on the day before the last day of the Event;
- If the cancellation period is exercised under the conditions set out in Article 4;
- In all other cases provided for in the Insurance Code.

ARTICLE 3.C TRANSFERABILITY OF COVER

In the event of the resale of the insured Ticket, the Ticket Cancellation cover is not transferable.

ARTICLE 4 – RIGHT OF WITHDRAWAL

You have the right to withdraw from this contract within a period of thirty (30) calendar days from the date of subscription, without incurring any costs or penalties. However, if you benefit from one or more insurance premiums being waived, such that you do not have to pay a premium for one or more months at the start of the contract, this period only begins to run from the date of payment of all or part of the first premium.

Exercising the right of withdrawal is subject to the following four conditions:
1. You have taken out this contract for non-business purposes;
2. This contract is supplementary to the purchase of a good or service sold by a supplier;
3. The contract from which you wish to withdraw has not been fully performed;
4. You have not made any claim covered by this contract.

In this situation, you may exercise your right to withdraw from this contract by sending us a letter or any other durable medium. We are obliged to refund the premium paid within thirty days of your withdrawal. You may also send an email to the Administrator atcontact@meetch.io .

Furthermore, to avoid overlapping cover, you are advised to check that you are not already covered by a policy covering any of the risks covered by the policy you have taken out.

ARTICLE 5 - TERRITORIAL SCOPE OF COVER

Cover under the MEETCH Ticket Cancellation Insurance applies to any Claim occurring in France, in the Overseas Departments and Regions and Overseas Collectivities (DROM COM), in the principalities of Andorra, Monaco and Liechtenstein, in the member states of the European Union, in Switzerland, in Iceland, Norway, the United Kingdom, the Vatican City State and the Republic of San Marino.

In all cases, the following are excluded: countries in a state of civil or foreign war, known political instability or experiencing popular uprisings, riots, acts of terrorism, reprisals, restrictions on the free movement of persons and goods, strikes, explosions, natural disasters, nuclear meltdown or any case of force majeure.

TICKET CANCELLATION COVER

ARTICLE 6 – PURPOSE OF THE GUARANTEE

ARTICLE 6.A COVERED GROUNDS FOR CANCELLATION

The Cancellation Cover entitles the Insured to a refund of the insured Ticket(s), as well as any associated ancillary services, in the event of being unable to attend the Event due to:

- **Illness, infectious disease or bodily injury:**
  - Yourself,
  - Your Spouse,
  - One of your first-degree ascendants or descendants,
  - The person responsible for the care of, and including a volunteer carer, on the date and time of the insured Ticket, your minor child and/or adult child with a disability who has remained at Home,
  - Your guide dog or assistance dog (you must hold one of the cards specified by the legislation governing such dogs).
  - Provided there is a hospital admission form, a medical certificate issued by a medical authority, or a veterinary certificate for the guide dog or assistance dog, establishing that it is impossible for the Insured Person to attend the Event covered by the Insured Ticket.

- **Death** of:
  - Yourself,
  - Your spouse,
  - One of your ascendants or descendants up to the second degree,
  - One of your brothers or sisters,
  - The person responsible for the care of your minor child and/or adult child with a disability who remains at home,
  - Your guide dog or assistance dog (you must hold one of the cards specified by the legislation governing such dogs).

- **A complication in your pregnancy** requiring you to remain in bed on the day of the Event and following a decision by a medical authority, even if the pregnancy was known at the time of taking out the policy;

- **The birth of your child or grandchild**, occurring within five (5) days prior to the Event;

- **A public transport strike** on the day of the Event, i.e. the suspension of the public transport originally planned for travel to the Event as a result of industrial action, provided that there is no other means of public transport to travel to the Event, or where any other available public transport doubles the original journey time by a minimum of two (2) additional hours;

- **Your vehicle being immobilised** until the day after the Event, provided this is the result of a road traffic accident or a mechanical breakdown (excluding breakdowns or fuel errors) occurring within 6 (six) hours prior to the Event and requiring the assistance of a breakdown mechanic;

- **Property damage occurring** after the date of taking out the policy, affecting your Home, business premises or farm of which you are the owner, tenant or occupier free of charge, provided that such property damage result from:

  - A burglary,
  - A fire,
  - Water damage,
  - A natural disaster,

  Requiring your presence on site on the day of the incident to implement protective measures and carry out administrative procedures, and in the event of the destruction of premises, production or operational equipment, or personal property, or their disappearance from your home, farm, or business premises if you are a tradesperson, shopkeeper, business director, or if you practise a liberal profession.

- **A summons** to serve as a juror in a criminal trial or as a witness on the day of the Event, provided that you were not aware of this summons at the time of taking out the policy;

- **A summons to sit a resit examination,** as part of your studies, on the day of the Event, provided that you were not aware of your failure in the original examination or the date of the resit examination at the time of taking out the policy;

- **Work commitments**, i.e. a business trip on the day of the Event more than fifty (50) kilometres from the venue of the Event, or an obligation to be at your place of work or at a business meeting with a supplier or client at time of the Event, provided that you were not aware of this work-related obligation at the time of taking out the policy;

- **Theft of identity documents (identity card, passport or residence permit)** essential for you to travel to the venue of the Event or to collect your insured Ticket, occurring within forty-eight (48) hours prior to the insured Event, provided that a report of this theft is filed with the competent police authorities at the time of the loss of the documents;

- **Theft of the insured Ticket(s)** committed by means of a break-in or assault, provided that a report of this theft is filed with the competent police authorities;

- **Any other unforeseen event** preventing the Insured from attending the booked Event, provided that it results from a circumstance that was unintentional on the part of the Insured, unforeseeable, unknown on the date of taking out the policy and arising from a cause external to the Insured.

ARTICLE 6.B LIMITS OF COVER

Coverage shall be limited to 1 (one) single Claim per Event during the period of validity of the cover (specified in Article 3 of this notice) up to a maximum limit of three thousand euros (€3,000) per package (all insured Tickets and ancillary Services that You have purchased).

ARTICLE 6.C CONDITIONS FOR CLAIMING COVER

The Cancellation without Supporting Documentation cover applies only if the cancellation request is made no later than forty-eight (48) hours before the date of the Event. Otherwise, no compensation is payable.

ARTICLE 6.D EXCLUSIONS

Claims resulting from the following are excluded:

- **An error in selecting the Ticket and/or an error in placing the order, namely: an error in the number of Tickets, an error in the date, an error in the venue, an error in the choice of seat category, or the purchase of duplicate Tickets at the time of booking;**
- **Cancellation of the booked Event itself, or the postponement or alteration of the date, venue, time, programme or organisation of the Event originally booked;**
- **Malfunction of the ticketing platform;**
- **Accidents or illnesses that have been initially diagnosed by a medical authority, or have required treatment, a relapse or hospitalisation, within the six months preceding the date of taking out the policy;**
- **Illnesses requiring psychiatric medication or psychotherapy (including nervous breakdown), unless they have resulted in hospitalisation for more than four (4) consecutive days;**
- **Suicide or attempted suicide by the Insured;**
- **Foreign war, in which case the Insured must prove that the claim results from a cause other than foreign war;**
- **Civil war, the Insurer being required to prove that the claim arises from this event;**
- **Losses and damage resulting from wilful misconduct or fraud on the part of the Insured (Article L. 113-1 of the Insurance Code);**
- **The Insured's involvement in crimes or offences as defined by French law, including where such offences are committed abroad, arising from influence peddling or corruption, money laundering or tax fraud;**
- **Medical examinations or procedures not resulting from a bodily injury or an illness;**
- **Cosmetic treatments and their consequences;**

- **Consequences resulting from:**
  - **an infectious Illness, including in the event of an Epidemic, Pandemic, Epizootic disease or Zoonosis,**

- **and/or measures taken by administrative, governmental or international authorities to prevent the risk of an Epidemic, Pandemic, Epizootic disease or Zoonosis, or to limit the spread of an infectious disease, whether such measures relate to your activities or those of any Third Party. Epidemics, pandemics, epizootics or zoonoses as defined by administrative, governmental or international authorities or by the World Health Organisation, as well as their direct or indirect consequences;**
- **However, this exclusion does not apply where the Insured's inability to attend the Event results from infection with Covid-19 (SARS-CoV-2 or coronavirus 2019 or its variants) leading either to medical treatment or to isolation in the absence of symptoms.**

- **Failure to comply with the health regulations put in place by the government and currently in force;**
- **Loss of insured Tickets;**
- **Loss of identity documents;**
- **Theft of insured Tickets committed without breaking and entering or assault;**
- **Tickets checked by any means by the Event organisers at the entrance to the Event venue;**
- **Water, air or soil pollution; natural disasters (except in the case of property damage affecting your home, business premises or farm);**
- **Strikes (other than strikes affecting public transport covered by the policy);**
- **Riots, attacks, acts of terrorism or vandalism, civil unrest;**
- **Criminal proceedings in which you are implicated;**
- **Failure to present, for any reason whatsoever, any of the documents required to collect the insured Ticket(s), except in the event of theft of identity documents;**
- **Accidents resulting from the disintegration of the atomic nucleus or caused by tremors, earthquakes, volcanic eruptions, tidal waves, tsunamis, solar flares, landslides or subsidence, rockfalls, impacts from meteorites, comets, asteroids and cosmic dust, or any effect of a radioactive source;**
- **Any court injunction to which You are subject as likely to affect the cover;**
- **Circumstances of which You are aware at the time of taking out the policy as being likely to invalidate the cover.**

Also excluded are indirect losses, whether financial or otherwise, suffered by You during or following an Incident.

ARTICLE 7 – TERMS AND AMOUNTS OF INDEMNITY

The terms of compensation set out in this article apply only on condition that the Ticket Cancellation cover is in force, in accordance with the provisions of Articles 6.A, 6.B and 6.C of this Information Notice.

• Cancellation with supporting documents

The price of the insured Ticket, including **VAT,** less any amounts refunded by the Event organiser**, will be refunded to you in full** by bank transfer within 48 (forty-eight) hours, excluding weekends and public holidays, following the date on which the Claims Handler is in possession of all supporting documents relating to the Claim**, subject to the cover limit specified in Article 6.B.**

Where the Insured Party fails to provide supporting documentation establishing the reality, nature and date of occurrence of the reason for which they are unable to attend the Event, no compensation shall be payable in this respect.

• Cancellation without supporting documentation

The price of the insured Ticket including VAT, less any amounts refunded by the Event organiser, will be reimbursed to you, less an excess of 30% per insured Ticket (including VAT), subject to the cover limit specified in Article 6.B and provided that the cancellation is made no later than two (2) days before the date of the insured Event. Otherwise, no compensation is payable.

• Cancellation occurring after the first day of the Event for an Event taking place over several days

Where the Event for which the Insured Ticket is valid takes place over several days, and in the event that the Insured Person is unable to attend the remainder of the Event, cancellation may be made up to the day before the final day of the Event. In this case, and subject to the application of the Excess in the event of a claim for reimbursement without supporting documentation, the insured Ticket price (including VAT) will be reimbursed on a pro rata basis for the unused days.

Once reimbursed, the Insured Tickets automatically become our property (Article L.121-14 of the Insurance Code). They are transferred free of charge to MEETCH's distribution partner.

WHAT HAPPENS IN THE EVENT OF A CLAIM?

ARTICLE 8 - CLAIM NOTIFICATION AND SUPPORTING DOCUMENTS

ARTICLE 8.A CLAIM NOTIFICATION

You must report any Claim using the contact details provided below:

- Online at: www.meetch.io
- By email tocontact@meetch.io or to the address provided in your Meetch insurance subscription confirmation email
- By post: PHENOMEN - 141 avenue de Wagram, 75017 Paris

You must report your claim as soon as you become aware of it and no later than five (5) working days (except in cases of force majeure or unforeseeable circumstances).
If we provide evidence that this claim notification deadline has not been met and that this has caused us financial loss, you will not be covered by the policy.

ARTICLE 8.B SUPPORTING DOCUMENTS TO BE PROVIDED

To receive compensation for your Claim, you must provide the following documents and supporting evidence:

✓ In all cases:
- The original of your insured Ticket(s) (unless the insured Ticket(s) could not be collected, or are electronic Tickets or Tickets that have been stolen);
- Your bank details;
- Any documents requested by the MEETCH Administrator necessary for assessing the claim.

✓ If the insured Tickets could not be collected or if the insured Tickets were stolen: Proof of payment (original invoice, bank statement).

✓ In the event of a personal injury or illness: A copy of the medical certificate issued by a medical authority specifying the date of the personal injury or illness.

✓ In the event of death: Copy of the death certificate.

✓ In the event of pregnancy complications: A copy of the medical certificate, which must be issued by an independent medical authority, confirming that you must be confined to bed on the day of the event.

✓ In the event of a birth: A copy of the birth certificate.

✓ In the event of a public transport strike: Proof of address and proof from the transport company to establish that the original journey time has doubled, with a minimum of thirty (30) additional minutes.

✓ In the event of your vehicle being immobilised: A copy of the original dated breakdown/towing invoice or a copy of the original dated garage invoice.

✓ In the event of property damage: A copy of the claim form submitted to the insurer of the damaged property.

✓ In the event of a summons to serve as a jury member or witness, or to sit a resit examination: A copy of the official summons.

✓ In the event of work-related constraints:
- If you are an employee: A copy of the travel order issued by your employer specifying the business trip or the requirement to be at your workplace. The travel order must be issued on paper or via email on the letterhead of the company employing you and must include, in particular, the SIREN number. This travel order must be dated, stamped and signed by the Insured Person's employer
- If you are self-employed: A copy of the appointment confirmation issued by your business contact in the case of a business trip, or proof issued by your business contact of your obligation to be at your place of work.

✓ In the event of theft of identity documents or the insured ticket(s): A copy of the police report and, in the event of theft of the ticket, the email confirming cancellation of the insured ticket sent to the authorised body.

All supporting documents relating to the Claim must be sent to the Claims Handler via the channels specified in Article 8.A.

Furthermore, the Claims Handler reserves the right to request from the Insured any supporting documents proving the right to cancel the insured Ticket (including your identity documents and those of your travelling companions) and to seek the opinion of an expert to assess the Claim.

Upon receipt of all supporting documents, MEETCH undertakes to pay the compensation due to the Insured within 48 hours, excluding weekends and public holidays, and barring exceptional circumstances.

ARTICLE 8.C IN THE EVENT OF FAILURE TO COMPLY WITH THE OBLIGATION TO REPORT

FORFEITURE
You will forfeit the benefit of the cover:
- if you fail to report the Claim within the prescribed time limit, except in cases of unforeseeable circumstances or force majeure, and if we prove that the delay in reporting caused us loss,
- if you knowingly make false statements regarding the nature, causes, circumstances or consequences of a Claim,

PROPORTIONAL INDEMNITY
In all other cases, except in cases of unforeseeable circumstances or force majeure, We may claim compensation proportionate to the loss We have suffered as a result of such breach.

WHAT ARE THE MEMBER'S OBLIGATIONS?

ARTICLE 9 – THE MEMBER'S OBLIGATIONS

ARTICLE 9.A – DECLARATION AND CHANGES TO THE RISK

The contract is drawn up on the basis of the information you have provided:
Upon taking out the policy, you must provide all the information requested, failing which you will be liable to the penalties set out in Article 9.B.

During the term of the contract:
The Insured must declare to the Insurer any new circumstances which result in either an increase in risk or the creation of new risks, and which consequently render the answers given at the time of subscription inaccurate or invalid. This declaration must be made within 15 days of the Insured becoming aware of such circumstances. Where the change constitutes an increase in risk, the Insurer is entitled to:

- terminate the Contract subject to 10 days' notice following notification,
- or to propose a new premium. If the Insured does not accept the Insurer's proposal or refuses it within 30 days of the proposal, the Insurer may terminate the Contract provided that the Insured has been informed of this in the proposal letter.

ARTICLE 9.B MISREPRESENTATION OR OMISSION

Consequences of inaccurate declarations
Any omission or inaccuracy in your declarations may result in the application of Articles L 113-8 or L 113-9 of the Insurance Code.

In the event of concealment or an intentional misrepresentation, the contract may be declared void where such concealment or misrepresentation alters the nature of the risk or reduces our assessment of it, even if the risk omitted or misrepresented by you had no bearing on the claim (Article L.113-8 of the Insurance Code). In such a case, the premiums paid to us shall be retained.
Any omission or inaccurate statement on your part where bad faith has not been established shall not result in the policy being declared void. If such an omission or misrepresentation is discovered before any Claim, We are entitled either to maintain the contract, subject to an increase in the premium which You accept, or to terminate the contract ten days after notification sent to You by registered post, refunding the portion of the premium paid for the period during which the insurance is no longer in force.
Where the assessment is made only after a claim has been made, the compensation is reduced in proportion to the ratio of the premiums actually paid to the premiums that would have been due had the risks been fully and accurately declared (Article L.113-9 of the Insurance Code).

PREMIUM: RIGHTS AND OBLIGATIONS

ARTICLE 10 - PAYMENT OF THE PREMIUM

The amount of the premium depends on the total amount including VAT and the number of Tickets the Member has purchased. The amount is shown to them before they confirm their consent to Membership and then, once Membership has been completed, on the membership form or certificate or the welcome letter serving as a membership certificate which is provided to them.
The Member is solely liable for payment of the full insurance premium to the MEETCH Partner-Distributor at the same time as purchasing the insured Ticket.

Article 10.1 Payment terms

The premium is payable by:
- Bank cheque
- Bank transfer
- Credit card

Article 10.2 Payment frequency

The premium is due from the Effective Date of Membership. It is payable in full upon signing the Membership application and before the expiry of the withdrawal period (Article 4 of the Information Notice).

If the insured Policy is paid for in instalments, the total amount of the insurance premium is paid in a single instalment at the time of the first or last direct debit.

You are hereby informed that MEETCH is authorised by the Insurer to collect, in its name and on its behalf, all sums due in respect of the Membership.

ARTICLE 11 - NON-PAYMENT OF PREMIUMS

Pursuant to Article L113-3 of the Insurance Code, in the event of non-payment of a premium or a portion of a premium by the Policyholder within ten (10) days of its due date, the Insurer shall send a registered letter to the Policyholder's last known address which, unless payment is made in the meantime:
- **suspend cover upon the expiry of a period of thirty (30) days**
- **terminate the contract at the end of a further period of ten (10) days from the date the formal notice was sent.**

You are responsible for the costs associated with sending this registered letter.

MISCELLANEOUS PROVISIONS

ARTICLE 12 - CORRESPONDENCE

Any requests for further details or information must be addressed exclusively to MEETCH:
- By email contact@meetch.io
- By post Phenomen – 141 avenue de Wagram 75017 Paris

ARTICLE 13 – LIMITATION PERIOD

All actions arising from an insurance contract are time-barred two years from the event giving rise to them. However, this period shall not run:
1° In the event of concealment, omission, or a false or inaccurate declaration regarding the risk involved, only from the date on which the Insurer became aware of it; 2° In the event of a claim, only from the date on which the parties concerned became aware of it, provided they can prove that they were unaware of it until then.

Where the Insured's claim against the Insurer arises from a claim by a Third Party, the limitation period shall run only from the date on which that third party brought legal proceedings against the Insured or was compensated by the latter.
The limitation period is interrupted by any of the ordinary grounds for interruption of the limitation period and by the appointment of experts following a claim. The limitation period for the claim may also be interrupted by the sending of a registered letter or a registered electronic message, with acknowledgement of receipt, sent by the Insurer to the Insured in respect of the claim for payment of the premium and by the Insured to the Insurer in respect of the settlement of the indemnity.
Notwithstanding Article 2254 of the Civil Code, the parties to the insurance contract may not, even by mutual agreement, alter the duration of the limitation period or add to the grounds for its suspension or interruption.
Recognition by the debtor of the right of the person against whom the limitation period was running interrupts the limitation period. Legal proceedings, even summary proceedings, interrupt the limitation period as well as the period of forfeiture.
The same applies where the action is brought before a court lacking jurisdiction or where the document instituting proceedings is set aside on the grounds of a procedural defect.
The interruption resulting from the legal action remains in force until the proceedings are terminated.

The interruption is void if the claimant withdraws their claim or allows the proceedings to lapse, or if their claim is definitively dismissed.

The limitation period or the period of forfeiture is also interrupted by a protective measure taken pursuant to the Code of Civil Enforcement Procedures or an enforcement order.
A claim brought against one of the joint and several debtors by legal proceedings or by an act of enforcement, or the debtor's acknowledgement of the right of the person against whom the limitation period was running, interrupts the limitation period against all the others, even against their heirs.
However, the service of process on one of the heirs of a jointly and severally liable debtor or the acknowledgement by that heir does not interrupt the limitation period in respect of the other co-heirs, even in the case of a mortgage claim, if the obligation is divisible. Such a demand or acknowledgement interrupts the limitation period, in respect of the other co-debtors, only for the portion for which that heir is liable.
To interrupt the limitation period in respect of the entire debt, as regards the other co-debtors, the claim must be made against all the heirs of the deceased debtor or acknowledged by all such heirs.

A demand made to the principal debtor or their acknowledgement interrupts the limitation period against the guarantor The

provisions on which this clause is based are set out below:

Article L114-1 of the Insurance Code:
All actions arising from an insurance contract are time-barred two years from the event giving rise to them. By way of exception, actions arising from an insurance contract relating to damage resulting from ground movements following soil drying and rehydration, recognised as a natural disaster under the conditions set out in Article L. 125-1, are time-barred after five years from the event giving rise to them.
However, this period shall not run:
1° In the event of concealment, omission, or a false or inaccurate declaration regarding the risk involved, only from the day on which the insurer became aware of it; 2° In the event of a claim, only from the day on which the parties concerned became aware of it, provided they prove that they were unaware of it until then.
Where the insured party's claim against the insurer arises from a third party's recourse, the limitation period shall run only from the date on which that third party brought legal proceedings against the insured party or was compensated by the latter.
The limitation period is extended to ten years in life insurance contracts where the beneficiary is a person other than the policyholder and, in personal accident insurance contracts, where the beneficiaries are the heirs of the deceased insured.
For life insurance contracts, notwithstanding the provisions of paragraph 2, the beneficiary's claims shall be time-barred no later than thirty years from the death of the insured.

Article L114-2 of the Insurance Code:
The limitation period is interrupted by any of the ordinary grounds for interruption of the limitation period and by the appointment of experts following a claim. The limitation period for the claim may, furthermore, be interrupted by the sending of a registered letter or a registered electronic message, with acknowledgement of receipt, sent by the insurer to the insured person in respect of a claim for payment of the premium and by the insured person to the insurer in respect of the settlement of the claim.

Article L114-3 of the Insurance Code:
Notwithstanding Article 2254 of the Civil Code, the parties to an insurance contract may not, even by mutual agreement, alter the limitation period or add to the grounds for its suspension or interruption.

Article 2240 of the Civil Code:
The debtor's acknowledgement of the right of the person against whom the limitation period was running interrupts the limitation period.

Article 2241 of the Civil Code:
Legal proceedings, even in summary proceedings, interrupt the limitation period as well as the period of forfeiture.
The same applies where the action is brought before a court lacking jurisdiction or where the document instituting proceedings is set aside on the grounds of a procedural defect.

Article 2242 of the Civil Code:
The interruption resulting from the legal action remains in force until the proceedings are concluded.

Article 2243 of the Civil Code:
The interruption is void if the claimant withdraws their claim or allows the proceedings to lapse, or if their claim is definitively dismissed.

Article 2244 of the Civil Code:
The limitation period or the period of forfeiture is also interrupted by a protective measure taken pursuant to the Code of Civil Enforcement Procedures or an act of enforcement.

Article 2245 of the Civil Code:
A claim made against one of the joint and several debtors by way of legal proceedings or an act of enforcement, or the debtor's acknowledgement of the right of the person against whom the limitation period was running, interrupts the limitation period against all the others, even against their heirs.
However, a claim made against one of the heirs of a jointly and severally liable debtor, or an acknowledgement by that heir, does not interrupt the limitation period in respect of the other co-heirs, even in the case of a mortgage debt, if the obligation is divisible. Such a demand or acknowledgement interrupts the limitation period, in respect of the other co-debtors, only in respect of the share for which that heir is liable.
To interrupt the limitation period in respect of the entire debt, as regards the other co-debtors, a demand must be made to all the heirs of the deceased debtor or all such heirs must acknowledge the debt.

Article 2246 of the Civil Code:
A demand made on the principal debtor or his acknowledgement interrupts the limitation period against the guarantor.

ARTICLE 14 – GOVERNING LAW AND LANGUAGE

Membership is subject to the law in force and the jurisdiction of the French courts. The language used is French or, if the Member expresses a need for it to the Manager, English. French shall prevail over any other language into which this Information Notice may have been translated.

ARTICLE 15 - SUPERVISORY AUTHORITY

The authority responsible for supervising insurance companies providing the cover set out in this Membership is the ACPR (Autorité de Contrôle Prudentiel et de Résolution), 4 place de Budapest CS 92459, 75436 PARIS CEDEX 09.

ARTICLE 16 - EVIDENCE AGREEMENT

In your dealings with Us, you acknowledge the validity and probative value of the emails exchanged between us, as well as the reproduction of various elements (connection logs or "log files") and information originating from the information system, which are saved and stored by Us on digital media under conditions that guarantee their integrity and immutability.
You and We hereby agree that, in the event of a dispute, such data and information, as well as the electronic signatures and certificates issued by certification authorities referenced by Us, shall be admissible regardless of the transaction and/or contract in question, and retained until the expiry of the statutory limitation period, are admissible in court and shall serve as evidence of the data and facts they contain, as well as the commitments they express, and more specifically the identification of the Subscriber and proof of their consent to the transactions carried out (subscription, modification, transfer, direct debit,
…).
In the event of a dispute regarding this data, the competent courts may be called upon to assess the weight of any contrary evidence.

ARTICLE 17 – COMPLAINTS

Should you be dissatisfied, we are here to listen to you, by post or email, and will do our utmost to provide you with a response as soon as possible.
If your complaint is made verbally and you are not fully satisfied, you will be asked to put it in writing to your usual contact person regarding the matter of your dissatisfaction (contract management, claims, etc.).

You may then contact MEETCH
- By email:reclamation@meetch.io or contact@meetch.io
- By post: Phenomen – 141 avenue de Wagram 75017 Paris

You will receive an acknowledgement of receipt within a maximum of ten (10) working days from the date your written complaint was sent, unless a response is provided to you within this timeframe.
We undertake to provide you with a written response within a maximum of two (2) months from the date your written claim was sent.
In any event, two (2) months after sending your first written complaint, whether or not we have replied, you may refer the matter free of charge to the Insurance Ombudsman:
- On the website http://www.mediation-assurance.org. An online form entitled "I am referring the matter to the Ombudsman" is available.
- By post, to the following address: La Médiation de l'assurance – TSA 50110 75441 Paris cedex 09
- By telephone: +33 1 74 85 50 50

You have one year from the date of your written complaint to refer the matter to the Insurance Ombudsman.
In all cases, you retain the right to bring the matter before the competent court.

ARTICLE 18 – PERSONAL DATA PROTECTION POLICY

To whom is your personal data disclosed?

Your personal data is processed by the Insurer and by the Covéa Group, to which it belongs, as data controllers.

You will find our contact details in the contractual and pre-contractual documents that have been provided to you or made available to you. The Covéa Group is represented by Covéa, a mutual insurance group company governed by the Insurance Code, RCS Paris 450 527 916, whose registered office is located at 86-90 rue St Lazare, 75009 Paris. For information about the Covéa Group, please visit https://www.covea.com.

Your personal data may be disclosed to the staff of data controllers, their partners and contractually bound processors, reinsurers, professional bodies, insurance organisations or social security bodies of the persons involved, insurance intermediaries, experts, and to persons with an interest in the contract.

These recipients may be located outside the European Union on the basis of an adequacy decision or negotiated contractual terms. These arrangements are available from the Data Protection Officer.

Why do we need to process your personal data?

1. Your personal data is processed by the Insurer and the Covéa Group in order to:
   - conclude, manage and fulfil the cover provided under the insurance policy;
   - carry out marketing activities;
   - conduct satisfaction surveys and questionnaires;
   - to enable the pursuit of legal remedies and the handling of claims;
   - to carry out research and development activities;
   - carry out preventive measures;
   - compile statistics and actuarial studies;
   - to combat insurance fraud;
   - carry out measures to combat money laundering and the financing of terrorism;
   - fulfilling its current legal, regulatory and administrative obligations;
   - carry out telephone monitoring and recordings on a non-systematic basis, for the purposes of improving service quality, staff training and performance assessment.

2. The legal bases for this processing are: the legitimate interests of the data controllers for the purposes of commercial prospecting, conducting surveys and satisfaction surveys, combating insurance fraud, research and development, preventive measures, and telephone monitoring and recording; and your contract for the other purposes mentioned, excluding health data. Where the legal basis is the Contract, refusal to provide your data will make it impossible to conclude the contract.

The data controllers have a legitimate interest in: their commercial development, the development of new offers and services, and the management of their claims experience, as well as the improvement of their service quality and the development of their employees' skills.

3. As part of the fight against insurance fraud, we may, in the event of detecting an anomaly, inconsistency or report, place you on a list of individuals presenting a risk of fraud, in order to control costs and protect our solvency. Prior to any such listing, you will be notified individually in advance.

What specific protection is in place for your health data?

Your insurer and the Covéa Group process personal data relating to your health for the purposes of concluding and managing your contract and/or the investigation and management of your claim. This data is also used for the purposes of combating insurance fraud.
Your health data is necessary for the Insurer to assess risks. Under no circumstances will your health data be used for marketing purposes.

Given the particularly sensitive nature of this data, the processing of such health data is subject to your consent. To ensure the confidentiality of your health data and respect for medical confidentiality, it is intended exclusively for the Insurer's medical department and for staff specifically trained by the medical department to process it.

You have the option to withhold your consent or to withdraw it at any time. If you refuse to give or withdraw your consent, the Insurer will be unable to assess the risk. Consequently, it will not be possible to conclude your contract or to handle and manage your claim. You may exercise your right to withdraw consent by writing to the following address:
- "MMA – Data Protection – 160 rue Henri Champion – 72030 Le Mans Cedex 9"
- protectiondesdonnees@groupe-mma.fr

In relation to your supplementary health insurance, the legal basis for the processing of your health data is social security.
In accordance with current legislation, your insurer does not use your health data for risk selection purposes.

How long is your personal data retained?

Generally speaking, your personal data is retained only for as long as is necessary for the purposes for which it was collected and in compliance with current regulations.

More specifically, personal data processed in connection with the conclusion and management of the contract is retained in accordance with the statutory limitation periods, which are determined by the nature of the contract.
For marketing purposes, personal data is retained for three (3) years from the date of collection or from the last unsuccessful contact with the data subject.
If you are included on an anti-fraud register, your personal data will be retained for five (5) years.

What rights do you have?

You have:

- the **right of access**, which allows you to obtain:
  - Confirmation that data concerning you is (or is not) being processed;
  - A copy of all personal data held by the data controller concerning you.

This right applies to all data that is (or is not) being processed by us.

- the **right to request the portability** of certain data. More limited than the right of access, it applies to your personal data that you have provided (either actively or which has been collected in the course of your use of a service or system) in the context of the conclusion and management of the contract.
- a **right to object**, which allows you to opt out of receiving marketing communications from us or our partners, or, for reasons relating to your particular situation, to have the processing of your data for research and development, fraud prevention and detection.
- the **right to rectification**: this allows you to have information concerning you rectified where it is out of date or incorrect. It also allows you to have incomplete information concerning you completed.
- the **right to erasure**: this allows you to have your personal data erased, subject to the statutory retention periods retention. This may apply, in particular, where your data is no longer necessary for processing.
- the **right to restriction of** processing, which allows you to restrict the processing of your data (which will then no longer be subject to active processing)
  :
  - in the event of unlawful use of your data;
  - if you contest the accuracy of the data;
  - if you need the data to establish, exercise or defend your rights.
- the **right to obtain human intervention**: We may use automated decision-making for the the conclusion or management of your contract for the purposes of risk assessment. In this case, you may ask your Data Protection Officer what criteria were decisive in the decision.

You may exercise your rights

- by email to: protectiondesdonnees@groupe-mma.fr
- by post to the following address: “MMA - Data Protection - 160 rue Henri Champion - 72030 Le Mans Cedex 9”

You can register free of charge on the cold-calling opt-out register at www.bloctel.gouv.fr. In this case, you will not be contacted by telephone for marketing purposes unless you have provided us with your telephone number so that we can contact you again, or unless you hold a current contract with us.

You may set out general guidelines with a trusted third party or specific instructions with the data controller regarding the retention, erasure and disclosure of your personal data following your death. These guidelines may be amended or revoked at any time.

In the event of a disagreement regarding the collection or use of your personal data, you may refer the matter to the French Data Protection Authority (CNIL).

The processing of your data by ALFA

Your data is shared with other insurers as part of a professional scheme designed to combat fraud, for which ALFA (the Agency for the Fight against Insurance Fraud) is the data controller. The shared data relates to motor insurance policies and claims reported to insurers.
In this context, your data is intended for authorised staff of the Agency for the Fight against Insurance Fraud, as well as for bodies directly affected by fraud (insurance organisations, judicial authorities, court officers, court officials, and third-party organisations authorised by law or regulation).

To exercise your rights in relation to this processing, you may contact ALFA, 1 rue Jules Lefebvre, 75431 Paris Cedex 09.

How can you contact the Data Protection Officer?

For any further information, you may contact the Data Protection Officer by emailingdeleguealaprotectiondesdonnees@covea.fr , or by post: Data Protection Officer – 86-90 rue St Lazare, 75009 Paris.

ARTICLE 19 – SUBROGATION

Upon payment of the compensation by the Insurer or its Manager, your rights and claims are transferred to Us up to the amount of the compensation paid (Article L121-12 of the Insurance Code). This is known as subrogation in our favour, and We may then act in your stead against the party responsible for the Loss.
If, through your fault, We are no longer able to exercise subrogation, We may be released, in whole or in part, from Our obligations towards You. We are no longer bound by the guarantee.

ARTICLE 20 - E-MAIL AND TELEPHONE CALLS

Email

You are solely responsible for ensuring that the email address you have provided is current and accurate, and for updating it should it change. Consequently, you undertake to check and update your email address regularly.

Telephone calls

Members have access to a standard-rate telephone number for the proper performance of the contract and for complaints (+33 1 74 85 50 50) relating to the contract taken out.

Policyholders may register free of charge on the cold-calling opt-out register at www.bloctel.gouv.fr. In this case, no telephone marketing will be carried out by the Insurer or its agents unless Members have provided their telephone number to be contacted again or unless they hold a valid Policy with the Insurer.

ARTICLE 21 – TERMINATION OF THE POLICY

As this is a fixed-term contract, the Insured may not terminate it.

ARTICLE 22 – INTERNATIONAL SANCTIONS

For the purposes of this article, “International Sanctions” means any financial or trade restrictive measures decided by a State or an International/Supranational Organisation against other States, territories, persons (natural or legal) and/or entities (under public or private law).
These International Sanctions may take the following forms, in particular:
- prohibitions or restrictions on imports or exports (embargoes);
- confiscations, seizures or freezes of property or assets;
- prohibitions or restrictions on certain industrial, commercial or service activities, in particular financial activities, including insurance.

International Sanctions are evolving both in nature and in their scope of application. They are public and may be consulted on the websites of States and International/Supranational Organisations.

ARTICLE 23 – MULTIPLE INSURANCE POLICIES

In accordance with the provisions of Article L121-4 of the Insurance Code, where several insurance policies are taken out without fraud, each shall take effect within the limits of the cover provided by each contract and in accordance with the provisions of Article L121-1 of the Insurance Code.
If you are insured with one or more other insurers for the risks that we cover, you must inform us of their identity no later than when you make a claim.

ARTICLE 24 – ANTI-MONEY LAUNDERING

The checks we are legally required to carry out in the context of the fight against money laundering and the financing of terrorism, in particular regarding cross-border capital movements, may lead us to ask you, at any time, for explanations or supporting documents, including regarding the acquisition of the insured property or the sums paid into the policy.