



SUMMARY OF INDIVIDUAL ACCIDENT INSURANCE COVER

F.I.C.C. – FEDERATION INTERNATIONALE DE CAMPING, CARAVANNING ET AUTOCARAVANING AISBL

Insurance policy information sheet under article L141-4 of the Insurance Code

INSURANCE COVER

The insurance cover applies during the period in which the insured person leaves his/her residence for the purpose of camping, caravanning or motor caravanning or staying in a hotel on the way to or from a campsite, including the period between leaving and returning there.

The insurance cover comes into effect when the insured person leaves his/her home or place of work and firmly intend to travel and ends when he/she return to one of these places named above.

The insurance cover applies around the clock (24 hours per day).

In addition, if a member has to leave his/her group during the holiday stay to go home, he/she may leave the Camping Card International (CCI) in the care of his/her group and the cover will continue as if the cardholder was present.

Any member of the F.I.C.C. who is the holder of a valid Camping Card International (CCI) is insured. The insurance covers the cardholder and 10 (ten) other persons regularly notified to the policyholder as a group.

SCOPE OF THE COVER

The purpose of the contract is to insure persons for the risks described below against all accidents that could happen to them during the insurance period

ARTICLE 1. SCOPE OF THE INSURANCE POLICY

Basic cover – Personal Accident (WORLDWIDE): Sum Insured

- **Accidental Death: Capital base: € 25.000**
- **PERMANENT DISABILITY** after an accident:
 - Total and Irreversible loss of vision in both eyes: **100% of the capital base**
 - Total and Irreversible loss of vision in one eye: **100% of the capital base**
 - Loss of two limbs: **100% of the capital base**
 - Loss of one limb: **100% of the capital base**
 - Total and irreversible loss of vision in one eye and loss of one limb: **100% of the capital base**
- **PERMANENT TOTAL DISABILITY: NOT INSURED**
- **TEMPORARY TOTAL DISABILITY: NOT INSURED**
- **TEMPORARY PARTIAL DISABILITY: NOT INSURED**

PRIVATE THIRD-PARTY LIABILITY: SUM INSURED

Bodily injury, material and immaterial damage: **€ 1.800.000** any one occurrence

Consequential material and immaterial damage: **€ 45.000** any one occurrence

Franchise: € 150 per claim



Defence before the civil, commercial and administrative courts. Defence of civil law interests before criminal courts. **Costs to be borne by the Insurer, except if the respective insurance limit is exceeded**

ARTICLE 2. BENEFICIARIES IN THE EVENT OF A DEATH

In accordance with the General Conditions, in the event of the DEATH of the INSURED, except in the case of express holographic declaration by the INSURED to the Company, it is specified that the BENEFICIAIRES of the death benefit are:

- if the INSURED is married: his/her spouse, who must not be legally separated or divorced from the INSURED due to his/her fault; in default, the born or unborn children of the INSURED, whether living or represented, in default, his/her heirs,
- if the INSURED is involved in PACS life partnership, his/her partner, in default his/her heirs,
- if the INSURED is widowed or divorced: his/her children, in the absence of which his/her heirs,
- if the INSURED is single: his/her heirs.

ARTICLE 3. MAXIMUM LIABILITY OF THE INSURER

The maximum insurance benefit for an insured person cannot exceed **€ 25.000**.

It is formally agreed that where cover is provided for the benefit of more than the insured victim of the same accident caused by the same event, and where the total amount of DEATH and **DISABILITY** benefits purchased under the policy exceeds **€ 2.000.000** the Company's cover shall in any event be limited to said amount for the TOTAL amount of the **DEATH** and **PERMANENT DISABILITY** benefits for the victims of the same accident.

Therefore, it is understood that the indemnities will be reduced and paid on a pro rata basis according to the benefit options acquired by each of the victims.

ARTICLE 4. EXCLUSIONS

NOTWITHSTANDING OR IN DEROGATION OF THE GENERAL CONDITIONS IN FORCE, ONLY THE FOLLOWING EXCLUSIONS SHALL APPLY:

ACCIDENTS CAUSED OR VOLUNTARILY CAUSED BY THE INSURED, THE CONSEQUENCES OF HIS/HER SUICIDE CONSUMED OR ATTEMPTED SUICIDE, AS WELL AS ACCIDENTS CAUSED BY THE USE OF DRUGS OR MEDICINE NOT PRESCRIBED BY A DOCTOR

ACCIDENTS CAUSED OR INDUCED BY THE INSURED PERSON AS A DRIVER OF A VEHICLE AND HIS/HER ALCOHOL LEVEL IS HIGHER THAN THE LEVEL SET BY THE LAW ON MOTORVEHICLE TRAFFIC IN THE COUNTRY WHERE THE ACCIDENT OCCURS.

ACCIDENTS RESULTING FROM THE PARTICIPATION OF THE INSURED PERSON IN A FIGHT (EXCEPT IN CASES OF LEGITIMATE DEFENCE OR ASSISTANCE TO A PERSON IN DANGER), A DUEL, A CRIME OR A CRIMINAL ACT.

ACCIDENTS CAUSED BY OCCURRING WHEN A VEHICLE CAPABLE OF MOVE IN THE AIR IS USED AS A PILOT OR A CREW MEMBER OR DURING THE PRACTISE OF SPORT WITH OR FROM THESE VEHICLE.



ACCIDENTS CAUSED BY CIVIL OR FOREIGN WAR, DECLARED OR NOT.

ACCIDENTS CAUSED BY THE PRACTICE OF A SPORT AS A PROFESSIONAL ATHLETE AND THE PRACTICE EVEN AS AN AMATEUR, OF ANY SPORTS REQUIRING THE USE OF A MECHANICAL EQUIPMENT, WHETHER AS A DRIVER OR PASSENGER. BY PRACTICE OF A SPORT, WE MEAN THE TRAININGS, TESTS AND THE PARTICIPATION IN SPORT COMPETITIONS.

ACCIDENTS CAUSED BY PSYCHOLOGICAL (MENTAL) DISORDERS, FATIGUE, STRESS.

ACCIDENTS CAUSED BY IONISING RADIATION EMITTED BY NUCLEAR FUELS OR BY RADIOACTIVE PRODUCTS OR WASTE OR CAUSED BY WEAPONS OR ENGINES DESIGNED TO EXPLODE BY ALTERING THE STRUCTURE OF THE ATOMIC NUCLEUS.

PREGNANCY AND ALL ITS CONSEQUENCES (DELIVERY), SPONTANEOUS OR INDUCED ABORTIONS, MENSTRUATIONS AND ALL RELATED DISORDERS.

IS FURTHER EXCLUDED FROM THE INSURANCE, ANY PERSON WHO HAS INTENTIONALLY CAUSED OR PROVOKED THE DAMAGE.

ARTICLE 5. EFFECTIVE DATE AND DURATION OF THE POLICY

Inception date **01 January 2021.**

Renewal date **01 January**

25.01.2021