

**SUMMARY OF COVER UNDER THE "CANCELLATION" POLICY
N° FR039452TT VALID AS INFORMATION NOTICE IN ACCORDANCE
WITH ARTICLE L129-1 of the French Insurance Code**

The member, hereinafter referred to as the "Insured", declares that when the cover took effect he/she was not aware of any event that could give rise to a claim under this contract.

ARTICLE 1: PURPOSE OF COVER

The purpose of the contract is to guarantee the reimbursement of registration fees to Insureds who are members of this contract when they are obliged to cancel their participation as a death, accident or illness of the participant;

- death, accident or serious illness (accident or illness requiring hospitalisation) of the Insured's spouse, cohabiting partner or partner in a civil partnership (PACS), of an ascendant or descendant to the first degree, or of a brother or sister, **occurring in the thirty days prior to the event;**
- pregnancy and childbirth, provided that the Insured is not pregnant at the time of subscription;
- refusal of a visa by the authorities in the country of the event, provided that the participant has not previously been refused a visa by these authorities;
- theft of the Insured's identity card or passport in the seven days prior to the event, provided that these documents are essential for travel;
- summons to appear before a court as a juror or witness, expert, or with a view to the adoption of a child;
- summons to court;
- summons to a make-up examination (university only), provided that the failure was not known at the time of registration for the event;
- serious damage (theft, fire, water damage, natural elements) to the Insured's main or secondary residence or business premises, more than 50% of which is destroyed and which absolutely requires the Insured's presence on the day of his/her departure or the event;
- an accident during transport by rail or sea enabling the Insured to travel to the event (with the exception of strikes and industrial action).

Accident" means any bodily injury resulting from the sudden action of a cause external to the Insured.

Illness" means any medically certified deterioration in health.

ARTICLE 2. PERSONS INSURED

This policy covers participants who are under 75 years of age on the day of the event and who have subscribed to this policy for their participation in one or more sporting events organised by the Policyholder, referred to as the "insured".

ARTICLE 3. SCOPE OF COVER

The cover provided by this contract takes effect **throughout the world solely** and strictly during the Insured's participation in sporting events organised by the Policyholder and declared to the Insurer, with the **exception of any sporting event requiring the use of motorised mechanical equipment.**

For each event and each membership, cover takes effect on registration and subscription to this cover and will expire automatically and without further notice on the day of the event for which the member is registered and covered as soon as he/she crosses the start line.

It should be noted that for events involving several races, a single subscription is required up to the amount subscribed. Cover then expires automatically and without further notice as soon as the Insured has crossed the start line of the last event for which he/she is registered.

For holidays marketed by VSO, cover applies for the entire duration of the holiday.

ARTICLE 4 AMOUNT OF THE GUARANTEE

Cover applies up to the amount of the registration fee (per race number or pack) paid by the Insured to the Organiser of the event in accordance

with the general conditions of registration and on the basis of supporting documents.

Options purchased in addition to the race number or pack are not covered.

ARTICLE 5. EXCLUSIONS

Cancellation costs resulting from the following events are not covered:

- 1. ILLNESSES OR ACCIDENTS FIRST DIAGNOSED BEFORE APPLICATION FOR MEMBERSHIP.**
- 2. SUICIDE, ATTEMPTED SUICIDE, DRUNKENNESS (ALCOHOL LEVEL OVER 0.50%L) OR USE OF NARCOTICS OR MEDICATION NOT PRESCRIBED BY A COMPETENT MEDICAL AUTHORITY.**
- 3. PREGNANCY AND CHILDBIRTH IF PREGNANCY WAS KNOWN AT THE TIME OF SUBSCRIPTION ;**
- 4. PSYCHIC, MENTAL OR NERVOUS ILLNESSES NOT REQUIRING HOSPITALISATION FOR MORE THAN SEVEN DAYS.**
- 5. THE DIRECT OR INDIRECT CONSEQUENCES OF EPIDEMICS AND/OR PANDEMICS OF DISEASES OF VIRAL AND/OR BACTERIAL ORIGIN RECOGNISED BY THE FRENCH AUTHORITIES BY STAGE 2 OR 3 DECLARATION OR BY SUI GENERIS DECLARATION AND/OR BY ANY INTERNATIONAL AUTHORITIES AND/OR LISTED AND/OR RECOGNISED BY WHO OR SUBJECT TO A DECLARATION OF PUBLIC HEALTH EMERGENCY OF INTERNATIONAL SCOPE, PRESENTING A RATE OF CONTAGION AND ILLNESS LEADING TO PUBLIC HEALTH POLICIES INVOLVING RESTRICTIVE LOCAL AND/OR NATIONAL AND/OR INTERNATIONAL MEASURES IN TERMS OF POPULATION MOVEMENT AND SANITARY TREATMENT.**
- 6. THE DIRECT OR INDIRECT CONSEQUENCES OF THE FOLLOWING DISEASES :**

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- EPIZOOTIC DISEASES INCLUDED IN THE LIST OF NOTIFIABLE DISEASES DRAWN UP BY THE OIE (OFFICE INTERNATIONAL DES EPIZOOTIES) IN FORCE

- ZONOSSES LISTED BY THE INSTITUT NATIONAL DE RECHERCHE ET DE SECURITE POUR LA PREVENTION DES ACCIDENTS DU TRAVAIL ET DES MALADIES PROFESSIONNELLES (INRS) ON 21/07/2015.

- ATYPICAL PNEUMOPATHY.

- DISEASE/INFECTION BY A VIRUS BELONGING TO THE CORONAVIRUS FAMILY

- ZIKA VIRUS DISEASE.

- EBOLA VIRUS DISEASE.

- ARBOVIRUS DISEASE INCLUDING DENGUE AND CHIKUNGUYA.

- INFECTIONS LISTED BY THE EMERGENCY COMMITTEE OF THE INTERNATIONAL HEALTH REGULATIONS (IHR) AND SUBJECT TO RECOMMENDATIONS AND/OR ALERTS.

7. THE CONSEQUENCES OF WILFUL MISCONDUCT ON THE PART OF NATURAL PERSONS IN THEIR CAPACITY AS INSURERS.

8. DAMAGE OR LOSS CAUSED BY CIVIL OR FOREIGN WAR, WHETHER DECLARED OR NOT (ARTICLE L.121-8 OF THE CODE). IT IS THE INSURER'S RESPONSIBILITY TO PROVE THAT THE LOSS RESULTED FROM AN EVENT OTHER THAN FOREIGN WAR. IT IS THE INSURER'S RESPONSIBILITY TO PROVE THAT THE LOSS RESULTED FROM CIVIL WAR.

9. DAMAGE OR LOSS CAUSED BY EARTHQUAKES, LANDSLIDES, VOLCANIC ERUPTIONS OR OTHER CATAclysms.

10. DAMAGE OR AGGRAVATION OF DAMAGE CAUSED :

. BY WEAPONS OR DEVICES DESIGNED TO EXPLODE BY MODIFICATION OF THE STRUCTURE OF THE NUCLEUS OF THE ATOM,

. BY ANY NUCLEAR FUEL, RADIOACTIVE PRODUCT OR WASTE,

. ANY OTHER SOURCE OF IONISING RADIATION (IN

PARTICULAR ANY RADIOISOTOPE).

11. FINES, TAXES, DUTIES, LEVIES AND ANY OTHER CRIMINAL PENALTY IMPOSED PERSONALLY ON THE INSURED.

12. EVENTS, DAMAGE OR LOSS OF WHICH THE INSURED IS AWARE AT THE TIME OF TAKING OUT THE POLICY AS LIKELY TO RESULT IN THE APPLICATION OF THE POLICY.

ARTICLE 6. THE INSURER'S OBLIGATIONS IN THE EVENT OF A CLAIM

The participant's claim declaration must be accompanied, on pain of forfeiture :

- in the event of illness or accident, a medical certificate justifying the cancellation of his/her participation, dated less than 48 hours after the date of the event; the Insured also undertakes, **on pain of forfeiture**, to accept an examination by the Insurer's medical advisor if the latter so requests;
- in the event of death, a death certificate;
- in the event of pregnancy, a medical certificate justifying cancellation of participation, dated less than 48 hours after the date of the event;
- in the event of childbirth, a birth certificate;
- in the event of theft, the original receipt for the complaint or declaration of theft issued by the competent police authority;
- if your visa has been refused, proof from the Embassy or Consulate;
- if you have been summoned to appear before a court, the summons issued by the relevant judicial authority;
- if you have been summoned to sit an examination, the summons issued by the university;
- in the event of a work-related constraint, proof from the employer;
- in the event of an emergency at home or at the office, proof of the nature of the damage and of any outside intervention;
- in the event of a transport accident, a certificate from the carrier.

The insurer reserves the right to request any additional proof.

The claim must be reported either : sur le site internet : <https://timeto.sam-assurance.com>

- by post to the following address
Assurances ASO - TSA 44320 92308
Levallois-Perret Cedex

ARTICLE 7. GEOGRAPHICAL SCOPE OF COVER

Cover applies worldwide.

ARTICLE 8. VARIOUS PROVISIONS

INFORMATION OF INSURED

In the case of a Group contract:
You are required to provide to the Insured people an information note which defines in particular the guarantees granted by this contract and their application.

You are also required to inform in advance and in writing the Insured people of any reduction of the guarantees granted by this contract.

The contract is governed by the French law and the regulations of the Insurance Code

PROTECTION OF PERSONAL DATA

We take the privacy of our customers very seriously and are committed to protecting your privacy. This clause explains how we collect, use and transfer your personal data, and your rights in relation to the personal data stored by us when you engage with our services.

This clause sets out the following:

- What personal data we collect about you and how; How the data is used;
- Our legal basis for collecting your information;
- Who we share your data with;

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- Where we transfer your information;
- How long we retain your information for;
- Your rights and choices in relation to the data held by us;
- How to make a complaint in relation to the data held by us; and
- How to contact us with any queries in relation to this notice, or the personal data held by us.

Who is TMHCC?

Tokio Marine HCC is a trading name of Tokio Marine Europe SA. Please see here for further information <http://www.tokiomarinehd.com/en/group/>. These companies are collectively referred to in this clause as "TMHCC", "we", "us" or "our".

For the purposes of European data protection laws, if you are visiting our website www.tmhcc.com (our "Website") or otherwise engaging with our services from the European Economic Area (or "EEA"), the data controller of your information is TMHCC.

What is personal data?

In this clause, references to "personal information" or "personal data" are references to data that can be used to identify you. Some examples of personal data are your name, address and telephone number but it may also include information such as your IP address and location.

What personal data do we collect?

- Information that you provide voluntarily

In order to provide services to you we may ask you to provide personal information. This may include, amongst other things, your name, email address, postal address, telephone number, gender, date of birth, passport number, bank account details, credit history and claims history. The personal information that you are asked to provide and the reasons why you are asked to provide it, will be made clear to you at the point at which we ask you for it.

Some of the information that you provide may be "sensitive personal data". "Sensitive personal data" includes information relating to your physical or mental health.

- Information that we obtain from third party sources

From time to time, we may receive personal information about you from third party sources but only where we have checked that these third parties either have your consent or are otherwise legally permitted or required to disclose your personal information to us.

For example, if you are an individual who is obtaining insurance from us via an insurance broker, we may obtain data about you from your broker in order to help us prepare your quote and/or your insurance policy. For information about how your broker uses and shares your personal data, please refer to the broker's own privacy statement.

We may also collect personal data from the following sources in order to provide services to you:

- Credit reference agencies;
- Anti-fraud and other databases;
- Government agencies;
- Electoral register;
- Court judgments;
- Sanctions lists;
- Family members; and
- In the event of an insurance claim: the other party to the claim, witnesses, experts, loss adjusters, solicitors and claims handlers.

How is personal data used?

We may need to use your personal data in order to carry out the following activities:

- To set you up as a new client (including carrying out 'know your customer' checks);
- To provide you with an insurance quote;
- To accept payments from you;
- To communicate with you about your policy;
- To renew your policy;
- To obtain reinsurance for your policy;
- To process insurance and reinsurance claims;
- For general insurance administration purposes;
- To comply with our legal and regulatory obligations;
- To model our risks;
- To defend or prosecute legal claims;
- To investigate or prosecute fraud;
- To respond to your enquiries; or
- When you sign up for an online account;

Our legal basis for collecting your information

If you are from the EEA, our legal basis for collecting and using your personal data will depend on the personal data concerned and the specific context in which we collect it.

However, we will normally collect personal data where we need the information to provide you with our services / perform a contract with you, where the processing is in our legitimate interests and not overridden by your data protection interests or fundamental rights and freedoms, or with your consent.

In some cases we may use your personal data for a legal obligation, e.g. in order to complete 'know your customer' and money laundering checks before taking you on as a new client.

If we ask you to provide personal information to comply with a legal requirement or to perform a contract with you, we will make this clear at the relevant time and advise you whether the provision of your personal information is mandatory or not (as well as of the possible consequences if you do not provide your personal information). You are under no obligation to provide personal data to

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us. However, if you should choose to withhold requested data we may not be able to provide you with certain services.

Similarly, if we collect and use your personal information in reliance on our legitimate interests (or those of any third party), we will make clear to you at the relevant time what those legitimate interests are.

If you are a France resident, we may collect and use your personal information, including sensitive personal information, on the basis of the substantial public interest of insurance purposes, as regulated in the Loi Informatique et Libertés du 6 janvier 1978 modifiée.

If you have questions about or need further information concerning the legal basis on which we collect and use your personal information, please contact us using the contact details provided under the "Contact Us" section below.

Who is your personal data shared with?

We may disclose your personal information with the following categories of recipients.

- to our group companies, third party service providers and partners who provide data processing services (for example to assist in the performance of our services) or who otherwise process personal information for purposes that are described in this Privacy Notice (see "How does TMHCC use my personal data?"). A list of our current group companies is available at <http://www.tokiomarinehd.com/en/group/> and a list of our current service providers and partners may be available upon request;

- to any competent law enforcement body, regulatory, government agency, court or other third party where we believe disclosure is necessary (i) as a matter of applicable law or regulation, (ii) to exercise, establish or defend our legal rights, or (iii) to protect your vital interests or those of any other person;
- to any other person with your consent to the disclosure.

International Transfers

Your personal data may be transferred to, and processed in, countries other than the country in which you are resident. These countries may have data protection laws that are different to the laws of your country.

Specifically, the servers of HCC Insurance Holdings Inc. are located in the United States. However other TMHCC group companies are registered elsewhere, including in the EEA and operate around the world. This means that when we collect your information we may process it in any of these countries.

However, we have taken appropriate safeguards to require that your personal data will remain protected in accordance with this Privacy Notice. These include implementing the European Commission's Standard Contractual Clauses for transfers of personal information between our group companies, which require all group companies to protect personal information they process from the EEA in accordance with European Union data protection law.

Our Standard Contractual Clauses can be provided on request. We have implemented similar appropriate safeguards with our third party service providers and partners and further details can be provided upon request.

How long is personal information retained for?

We will keep your personal data on our records for as long as we have an ongoing legitimate business need to do so. This includes providing you with a service you have requested from us or to comply with applicable legal, tax or accounting requirements. It also

includes keeping your data for so long as there is any possibility that you or we may wish to bring a legal claim under your insurance contract, or where we are required to keep your data for legal or regulatory reasons. Please contact us using the contact details provided under the "Contact Us" section below should you require further information on our Record Retention procedures.

We may also retain your personal data where such retention is necessary in order to protect your vital interests or the vital interests of another natural person.

Your Rights as a Data Subject

Your principal rights under data protection law are as follows: the right to access;

- a) the right to rectification;
- b) the right to rectification;
- c) the right to erasure;
- d) the right to restrict processing;
- e) the right to object to processing;
- f) the right to data portability;
- g) the right to complain to a supervisory authority; and
- h) the right to withdraw consent.

If you wish to access, correct, update or request deletion of your personal information, we will ask you to provide us with a copy of any two of the following documents: Driver's licence; Passport; Birth certificate; Bank statement (from the last 3 months); or Utility bill (from the last 3 months). With regards to your right of access, the first access request will be complied with free of charge but additional copies may be subject to a reasonable fee.

In addition, if you are a resident of the European Union, you can object to processing of your personal information, ask us to restrict processing of your personal information or request portability of your personal information.

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You have the right to opt-out of marketing communications we send you at any time. You can exercise this right by clicking on the "unsubscribe" or "opt-out" link in the marketing e-mails we send you or contacting us using the details provided under the "Marketing" heading below
ukmarketing@tmhcc.com

Similarly, if we have collected and processed your personal information with your consent, then you can withdraw your consent at any time. Withdrawing your consent will not affect the lawfulness of any processing we conducted prior to your withdrawal, nor will it affect processing of your personal information conducted in reliance on lawful processing grounds other than consent.

You have the right to complain to a data protection authority about our collection and use of your personal information. For more information, please contact the Commission nationale pour la protection des données du Grand Duché de Luxembourg, 1, avenue du Rock'n'Roll L-4361 Esch-sur-Alzette (web <https://cnpd.public.lu/fr.html>) We respond to all requests we receive from individuals wishing to exercise their data protection rights in accordance with applicable data protection laws. You may exercise any of your rights in relation to your personal data by contacting us using the email dpo@tmhcc.com or the details set out in the "Contact us" section at the bottom of this page.

Automated decision making

In some instances, our use of your personal information may result in automated decisions being taken (including profiling) that legally affect you or similarly significantly affect you. Automated decisions mean that a decision concerning you is made automatically on the basis of a computer determination (using software algorithms), without our human review. For example, in certain instances we may use automated decisions to establish whether we will offer

insurance coverage to a prospective insured. We have implemented measures to safeguard the rights and interests of individuals whose personal information is subject to automated decision-making, including [explain]. When we make an automated decision about you, you have the right to contest the decision, to express your point of view, and to require a human review of the decision.

Security

TMHCC places great importance on the security of all personal data associated with our customers. We have security measures in place to attempt to protect against the loss, misuse and alteration of personal data under our control. For example, our security and technology policies are periodically reviewed and enhanced as necessary and only authorised personnel have access to user information? We use Secured Socket Layer? (SSL) to encrypt financial information you input before it is sent to us. The servers we use to store personal data are kept in a secure environment. Whilst we cannot ensure or guarantee that loss, misuse or alteration of data will not occur, we use our best efforts to prevent this.

Updates to this Clause

We may update this Privacy Notice from time to time in response to changing legal, technical or business developments. When we update our GDPR Clause, we will take appropriate measures to inform you, consistent with the significance of the changes we make on our Website or by a new endorsement if required. We will obtain your consent to any material Privacy Notice changes if and where this is required by applicable data protection laws.

Contact us

If you have any questions about this clause, please contact us using the following contact details:
Data Protection Officer
TMHCC- Tokio Marine Europe SA
33, Rue Sainte Zithe, L-2763 Luxembourg

DPO@tmhcc.com

PRESCRIPTION PERIOD

In accordance with Sections L 114-1 and L 114-2 of the Insurance Code, all actions deriving from this Policy are limited in time, they shall not be exercised beyond Two Years from the event that gave rise to these actions. However, this period shall run:
- In case of a non-disclosure, omission, false or inaccurate declaration on the risk covered, only from the day where the Insurers became aware of it;
- In the event of an accident, only from the day the persons concerned became aware of it, if they can prove they were unaware of it until then.
The prescription period shall be extended to **Ten Years** for Accidents affecting people, when the Beneficiaries are the dependents of the deceased Insured.

SUBROGATION

In compliance with the provisions of Article L.121-12 of the Insurance Code, TOKIO MARINE EUROPE S.A. (TOKIO MARINE HCC) is subrogated, up to the compensation they paid, in the rights and actions of the Insured against Third Parties.

DISCLOSURE TO THIRD PARTIES

The Policyholder hereby authorizes the Insurer to disclose, upon request, to interested third parties, the coverage provided under this policy, the existence of this policy, as well as any amendment, suspension, or termination of its effects.

TIME BAR

As provided in Articles L114-1 and L.114-2 of the Code, any action under, or in respect of, this policy shall be barred two years following the event giving rise to the claim hereunder. The time bar shall be tolled by the ordinary causes of tolling (Article 2244 of the French Civil Code), as well as in the following cases: appointment of an expert or claims adjuster following an insurable event; sending of a registered letter, return receipt requested: by the Insurer to the Policyholder for payment of any premium;

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by the Policyholder to the Insurer for payment of any recovery.

JURISDICTION AND VENUE

Disputes between the Insurer and the Insured on the construction of this Policy shall be submitted to the *Tribunal de Grande Instance* [Superior Court of Justice] having jurisdiction.

RIGHT OF RETRACTION

The application for coverage under the insurance policy shall not constitute a final agreement for the Policyholder, who shall have 14 business days from the date on which coverage is bound (receipt of the application for insurance coverage) to retract and waive coverage, by sending to Assurances ASO - TSA 44320 - 92308 Levallois-Perret - a registered letter reading as follows: "I, the undersigned (last name, first name, and address) hereby waive and retract my coverage under Insurance Policy FR039452TT offered by MARSH FRANCE that I signed on (date) and request a refund of any premium that may already have been deposited. Date and signature".

GOVERNING LAW – LANGUAGE

The precontractual and contractual relationship between the Insurer and the Policyholder shall be subject to French law. The insurer shall use French during the entire term of coverage.

CONTROL ORGANISM

In accordance with the Insurance Code (article L 112-4) it is specified that the company TOKIO MARINE EUROPE S.A. is controlled by the Commissariat aux Assurances located at 7, boulevard Joseph II, L - 1840 Luxembourg, Grand Duchy of Luxembourg.

COMPLAINTS – ARBITRATION

For any issue, the Policyholder shall first turn to the Insurance broker with whom the policy was taken out. If his answer is not satisfactory, the Insured or the Policyholder may submit their complaint to:

Tokio Marine Europe S.A. (Tokio Marine HCC)

36 rue de Châteaudun

CS 30099

75441 Paris Cedex 09

Tel: 01 53 29 30 00

Fax : 01 42 97 43 87

ou

reclamations@tmhcc.com

The Insurer shall acknowledge receipt of the complaint within a maximum of 10 working days from the date of receipt, except when reply is given to the client within that same timeframe. The Insurer shall send the response to the Insured within a maximum of two months from the date of receipt.

Finally if you still disagree after the answer given, you may refer the matter to the Mediator of the Fédération Française des Sociétés d'Assurance provided that no legal action has been taken:

**LA MEDIATION DE L'ASSURANCE
BP290**

75125 PARIS CEDEX 09

The Mediation de l'Assurance is not competent to be aware of the policies taken out to cover professional risks.

INTERNATIONAL SANCTIONS

This insurance contract has no effect:

- where a prohibition to provide a contract or an insurance service is imposed on the insurer by reason of the sanction, restriction or prohibition provided for by the laws and regulations,

Or

- when the insured goods and / or activities are subject to any sanction, restriction, total or partial embargo or prohibition provided for by laws and regulations. "

Laws and regulations are understood to be the laws and regulations applicable in France (including the regulations and decisions of the Common Foreign and Security Policy - CFSP Decisions - of the European Union) or those of the country in which the operation

insurance is done, as well as the laws and regulations of the United Kingdom, which also concern the French Branch of Tokio Marine Europe S.A. (TOKIO MARINE HCC).

The full text of the insurance contract referred to in this information policy is available on request from MARSH SAS.