

Pre-contractual and contractual documents given to the Insured - IPID, FIC, NI

Meetch reimbursement insurance

Insurance product information document

Company: Seyna, SA with capital of €1,115,800.42, whose registered office is at 20 bis rue Louis-Philippe, 92200 Neuilly sur Seine, registered in the Nanterre Trade and Companies Register under no. 843 974 635, a company governed by the French Insurance Code.

Product : Domaine national de Chambord ticketing services" insurance policy

This information document is a summary of the main benefits and exclusions of insurance policy no. d5fnhi "Billetterie Prestations Domaine national de Chambord", the full information leaflet for which is available from the distributor and will be sent to you by email once your membership has been confirmed. It does not take into account your specific needs and requests.

What type of insurance is it?

The "Billetterie Prestations Domaine national de Chambord" insurance is an optional group non-life insurance policy designed to cover 1/the impossibility of attending a visit, an activity ancillary to this visit or a Stay booked at the Domaine national de Chambord due to certain events, 2/or the interruption of a Stay booked at the Domaine national de Chambord due to certain events.



What is insured?

Guarantees preceded by a tick ✓ are systematically included in the contract.

- ✓ Reimbursement of the admission ticket for the visit, with or without supporting documents (30% discount on the purchase price including VAT if no supporting documents are provided);
- ✓ Reimbursement of the price of the holiday in accordance with the guarantee conditions only with proof(s) in the event of cancellation of the Holiday or reimbursement of the number of day(s) of the Holiday not used in the event of interruption of the Holiday;

The reasons for cancelling a Tour Ticket or a booked Stay may be :

- Bodily injury, illness or death of one of the Insured ;
- Bodily injury, illness or death of the de jure or de facto spouse of one of the Insureds, their partner in a civil partnership (PACS), one of their ascendants or descendants up to the second degree, or one of their brothers or sisters, brothers-in-law, sisters-in-law, sons-in-law, daughters-in-law, father-in-law, mother-in-law, legal guardian, as well as the person placed under guardianship, his or her professional replacement, designated at the time of taking out this policy, or failing that the person designated by the company as part of its organisation of paid holidays;
- Bodily injury, illness or death of the person who was to look after the Insured's minor children during the visit to the Domaine national de Chambord or the Stay reserved for the Domaine national de Chambord;
- Complication of pregnancy ;
- Birth of a child or grandchild of the Insured ;



What is not insured?

- X Cancellation of the visit or stay or postponement or modification of the date, place, time, programme or organisation of the visit or stay initially booked by Domine de Chambord.
- X In the event of interruption of the Stay, all events not stipulated in the 'Interruption of Stay' cover.



Are there any exclusions to cover?

Main exclusions :

- ! Suicide and attempted suicide;
- ! Accidents or illnesses existing prior to joining the insurance contract ;
- ! Loss of insured tickets ;
- ! Intentional fault ;
- ! Neglect;
- ! Events of which the member was aware before taking out the policy ;
- ! Error in entering the choice of ticket and/or error in entering the order;
- ! Denial of access to the Domaine national de Chambord for failure to present a valid health or vaccination pass for each holder of access to the Domaine national de Chambord;
- ! Failure to comply with the health regulations introduced by the government and in force for access to all types of premises open to the public;
- ! Epidemics and pandemics as defined by the Ministry of Health or the WHO.

As an exception to the exclusion "Epidemics, pandemics, as defined by the French Ministry of Health or the WHO",

- Public transport strike preventing you from going to the Domaine National de Chambord on the day you have booked;
- Significant material damage to the Insured's Home or business premises;
- Summoning the Insured as a juror or witness ;
- Summons to a make-up examination ;
- Professional constraint of the Insured
- Theft of identity papers essential for the Insured to go to the venue of the Show or to collect his/her insured Ticket;
- Theft of the insured Ticket(s) by forcible entry or assault ;
- Immobilisation of the Insured's vehicle until the day after the day of arrival at the Domaine national de Chambord, depending on the Benefit booked.

For interruption of the Stay, the reasons may be :

- medical repatriation of the Member, organised by another assistance company;
- the early return of the Member, organised by another assistance company;
- hospitalisation of the Member on site.

cover is provided if the member is unable to visit the Domaine national de Chambord due to contamination with Covid-19 (SARS-CoV-2 or coronavirus 2019 or its variants) resulting in either medical treatment or isolation in the absence of symptoms. In this case, reimbursement is only eligible on presentation of proof. No request without proof will be accepted.

Limited Warranty

In the event of cancellation of a visit, ancillary activities or stay at the National Estate of Chambord

1 (one) single claim per Ticket, up to a limit of €1,000 per Ticket covered, with a maximum of €3,000 per order.

In the event of contamination with Covid-19 (SARS-CoV-2 or coronavirus 2019 or its variants), reimbursement will only be made on the basis of a request with supporting document(s) (reimbursement at 100% of the Ticket price).

If your stay is interrupted

1 (one) single claim per Ticket for a stay at the Domaine national de Chambord corresponding to payment of compensation proportional to the number of day(s) of the Stay not used, up to a limit of €5,000 per insured person.



Where am I covered?

Worldwide for the guaranteed Services booked (visit and activity(ies) and/or stay) at the Domaine national de Chambord. However, compensation can only be paid in euros.



What are my obligations?

- **On joining :**
 - 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 Article 7 of the information notice



When and how do I make payments?

The insurance premium is paid by the Member in full at the same time as the reservation is made with the Domaine national de Chambord.



When does the cover begin and when does it end?

Cover takes effect immediately after the Member validates the Guarantee at the time of purchase of the Tickets insured for access to the National Estate of Chambord and payment of the contribution to the distributor.

In the case of cancellation cover, cover ends at the start of the insured service or, in the case of holiday interruption cover, at 24:00 on the day of return indicated in the contract of sale for the insured service.



How can I cancel the contract?

The request for cancellation must be made to the Managing Broker in accordance with the conditions set out in the Information Memorandum.

**Information and advice sheet
prior to taking out the insurance contract
"Ticketing Services Domaine national de Chambord**

You have just purchased one or more Services from the Domaine national de Chambord and you would like to protect yourself against certain events that could prevent you (or your family) from enjoying these Services.

In the light of the information you have given us about your insurance requirements, we feel that the "Domaine national de Chambord Ticketing and Services" insurance policy is the right solution for you.

The "Billetterie Prestations Domaine national de Chambord" insurance policy is taken out under group property and casualty insurance policy no. d5fnhi underwritten by :

- **Domaine national de Chambord**, a public industrial and commercial establishment whose registered office is at Château de Chambord 41250 Chambord, registered in the Blois Trade and Companies Register under no. 483 258 596 (hereinafter referred to as the "Policyholder");
- With **Seyna**, SA with capital of €1,115,800.42, whose registered office is located at 20 bis rue Louis-Philippe, 92200 Neuilly sur Seine, registered with the Nanterre Trade and Companies Register under number 843 974 635, a company governed by the French Insurance Code (hereinafter referred to as "the Insurer");
- Distributed by **Domaine national de Chambord** as an intermediary in accordance with article L.513-1 of the French Insurance Code (hereinafter the "Distributor");
- Contributed by **Willis Towers Watson France SAS** with capital of €1,432,600, registered with the Nanterre Trade and Companies Register under no. 311 248 637 and with the Orias under no. 07 001 707 www.orias.fr, whose registered office is located at 33/34 quai de Dion Bouton 92800 Puteaux (hereinafter referred to as the Contributing Broker);
- And managed by **Phenomen**, a SASU with capital of €10,000, whose registered office is at 141 avenue de Wagram 75017 Paris, registered with the Paris RCS under no. 833 740 699 and with the ORIAS under no. 18 000 514 www.orias.fr (hereinafter the "Broker Manager").

Willis Towers Watson France, Phenomen and Seyna are subject to the supervision of the Autorité de Contrôle Prudentiel et de Résolution, 4 place de Budapest CS 92549 75436 Paris Cedex 09.

The Distributor is remunerated in the form of commission. The Distributor does not offer a personalised recommendation service. Phenomen is paid on a commission basis.

Guarantees* in the event of cancellation of the visit or stay :

Events covered :

- Bodily injury, illness or death of one of the Insured ;
- Bodily injury, illness or death of the de jure or de facto spouse of one of the Insureds, their partner in a PACS, one of their ascendants or descendants up to the second degree, or one of their brothers or sisters, brothers-in-law, sisters-in-law, sons-in-law, daughters-in-law, father-in-law, mother-in-law, legal guardian, as well as the person placed under his/her guardianship, his/her professional replacement, designated at the time of taking out this contract, or failing this, the person designated by the company as part of its organisation of paid holidays;
- Bodily injury, illness or death of the person who was to look after the Insured's minor children during the visit or stay at the Domaine national de Chambord ;
- Complication of pregnancy ;
- Birth of a child or grandchild of the Insured ;
- Public transport strike on the day of access to the National Estate of Chambord;
- Significant material damage to the Insured's Home or business premises;
- Summoning the Insured as a juror or witness ;
- Summons to a make-up examination ;
- Professional constraint of the Insured ;
- Theft of the Insured's identity papers to go to the Domaine national de Chambord or to collect his/her insured Ticket;
- Theft of the Insured Ticket(s) by forcible entry or assault ;
- Immobilisation of the Insured's vehicle until the day after the date of arrival of the booked Service.

Cover* in the event of interruption of stay :

Events covered :

- **Medical repatriation of the Insured**, organised by another assistance company,
- **The early return of the Insured** organised by another assistance company or by his/her own means,
- **The early return of the Insured** organised by another assistance company or by his/her own means following illness or hospitalisation or the death of his/her partner in a PACS, one of his/her ascendants or descendants up to the second degree, or one of his/her brothers or sisters;

- **Hospitalization of the Insured** locally.

Scope of your cover :

In the event of cancellation of the visit to the National Estate of Chambord and associated services

All tickets insured up to a maximum of €1,000 per Ticket and a maximum of €3,000 per order.
This sum is reimbursed if you provide all the supporting documents requested.

A discount of 30% will be applied to the refund of the purchase price (including VAT) of your insured tickets (up to a limit of €1,000 per Ticket and a maximum of €3,000 per order) if you do not provide the supporting documents requested. **You will still be asked to provide a reason for cancellation.**

Please note: Refunds for Covid 19 contamination are only eligible on presentation of proof. No request without proof will be accepted.

If you cancel your stay at the Domaine national de Chambord

All Tickets insured up to a limit of €1,000 per Ticket with a maximum of €3,000 per order.
This sum is reimbursed if you provide all the supporting documents requested.

If your stay at the Domaine national de Chambord is interrupted

Compensation is equal to the cost of unused accommodation (number of nights) and is proportional to the number of insured persons who actually left the place of stay during the period in question, up to a limit of €5,000 per insured person.

** The full description of the "Domaine national de Chambord Ticketing and Services" insurance policy and its exclusions are set out in the enclosed information leaflet, which we invite you to read carefully before deciding whether or not to take out the policy.*

Exclusions specific to the Guarantee in the event of cancellation of the visit, ancillary activity or stay booked :

Claims caused by the following events are excluded:

- **Error in entering the choice of ticket and/or error in entering the order, i.e.: error in the number of Tickets, error in the date, error in the place, error in the choice of seat category, duplicate purchase of Tickets by the Insured or by a third party on behalf of the Insured at the time of reservation;**
- **Cancellation by Domaine national de Chambord of the visit itself or the stay itself or the postponement or modification by Domaine national de Chambord of the date, time, programme or organisation of the visit or stay initially booked;**
- **Accidents or illnesses that have been the subject of an initial assessment, treatment, relapse or hospitalisation prior to the date of Enrolment in the Contract ;**
- **Illnesses requiring psychological, medicinal and/or psychotherapeutic treatment (including nervous breakdowns) except where they result in hospitalisation for more than 4 days consecutive ;**
- **Suicide, attempted suicide ;**
- **The impossibility of access to the National Estate of Chambord due to the non-presentation of a valid health or vaccination pass for each holder of an insured Ticket or stay;**
- **Failure to comply with the health regulations introduced by the government and in force for access to all types of premises open to the public;**
- **Ticketing platform malfunction;**
- **Loss of the Guaranteed Notes ;**
- **Loss of identity papers ;**
- **Tickets checked by any means by the Domaine national de Chambord at the entrance to the site or the booked Service;**
- **Theft of insured Notes committed without breaking and entering or without assault ;**
- **Aesthetic treatments, cures ;**
- **In vitro fertilisation ;**
- **Periodic medical check-ups or observations.**

Exclusions specific to the Trip Interruption Guarantee :

In addition to the exclusions specific to the Guarantee in the event of cancellation of the visit, activity or stay booked listed above, all events not stipulated in the object of the Guarantee in the event of interruption of the stay are also excluded.

Exclusions common to both Guarantees

Claims caused by the following events are excluded:

- Epidemics, pandemics as defined by the Ministry of Health or the WHO, pollution, strikes (other than public transport strikes covered by the Guarantee), natural disasters, riots, popular movements ;
- Intentional or reckless misconduct on the part of the Insured ;
- Negligence on the part of the Insured ;
- Events of which the Insured is aware at the time of taking out the Contract as likely to trigger the Guarantee ;
- Criminal proceedings against the Insured ;
- Non-presentation, for any reason whatsoever, of one of the documents required to collect the Ticket(s) covered, except in the case of Theft of identity papers as provided for in Article 3.1 of the Information Memorandum;
- Acts of war or civil war and similar events, riots, internal disturbances, acts of politically motivated violence, terrorist attacks or acts, strikes, lock-outs and industrial disputes, expropriations or interventions assimilated to expropriations, seizures, withdrawals, decrees or other interventions by a higher authority, as well as damage resulting from natural disasters or nuclear energy;

Any Insured who appears on any official, government or police database of persons known or presumed to be terrorists, any Insured who is a member of a terrorist organisation, a drug trafficker or involved as a supplier in the illegal trade of nuclear, chemical or biological weapons is always excluded from cover.

GUARANTEE Covid-19 or its variants :

Notwithstanding the exclusion "Epidemics, pandemics, as defined by the French Ministry of Health or by the WHO", cover is provided if the member is unable to attend the event due to contamination with Covid-19 (SARS-CoV-2 or coronavirus 2019 or its variants) resulting in either medical treatment or isolation in the absence of symptoms. Cover is extended to "contact case" persons living in the same household (contact cases strictly limited to the following persons: the legal or de facto spouse of one of the Insureds, his or her partner under a PACS, one of his or her ascendants or descendants up to the second degree).

Duration:

From the date of enrolment and ceases for the visit or holiday cancellation cover on the date and time of the insured Event. For holiday interruption cover, cover ends at 24:00 on the day of return indicated in the contract of sale for the insured service.

Price :

The amount of the contribution depends on the total amount (including tax) of the number of Tickets purchased by the Member. The amount is indicated to the Member before he/she agrees to join and then, once the membership has been completed, on the Insurance Certificate.

The insurance premium is paid by the Member in full at the same time as the reservation of the Service with the Distributor.

Cancellation of membership :

In the event of enrolment via the chambord.org website, in accordance with article L.112-2-1 of the French Insurance Code, you may cancel your enrolment, without having to give any reason or pay any penalties, within fourteen (14) calendar days of the date of receipt of your contractual documents by logging on to your customer area on the managing broker's website.

Sample letter of renunciation :

"I, the undersigned, Surname, First name and Address, hereby cancel my subscription to the Domaine national de Chambord Ticketing Insurance.



Date and place, Signature".

The Managing Broker, in the name and on behalf of the Insurer, will then reimburse you for the insurance premium paid at the time of enrolment.

However, if you ask to benefit from the Guarantee during the waiver period, in accordance with the conditions set out in the Information Folder, you will no longer be able to exercise your right of waiver, as this declaration constitutes your agreement to the performance of the Contract.

Claims

If the Member is not satisfied, he/she may submit a claim to the Managing Broker's Claims Department, which can be contacted as follows:

- by email: reclamation@meetch.io
- by post: PHENOMEN - 141, avenue de Wagram - 75017 PARIS.

From the date on which the claim is sent, the Claims Department concerned undertakes to acknowledge receipt of the claim within 10 working days and, in any event, to respond to the claim within a maximum of 2 months.

The above procedure does not apply if the dispute has been referred to a court by either the Member or the Insurer.

If the disagreement persists after the reply given by the Insurer or the managing broker, the Member may seek the opinion of the Insurance Mediator, who may be contacted as follows:

- Online at www.mediation-assurance.org
- By post to: La Médiation de l'Assurance TSA 50110 75441 PARIS CEDEX 09.

Referral to the Insurance Ombudsman is free of charge, but only after you have sent us a written complaint.

The provisions of this paragraph are without prejudice to other legal remedies.

Applicable law

The language used throughout the membership period is French.

The pre-contractual relationship and the Information Notice are governed by French law. Any dispute arising from the performance or interpretation of the aforementioned Notice shall be subject to the jurisdiction of the French courts.

TICKETS Services Domaine national de Chambord Information leaflet

Information notice for optional group non-life insurance contract no. d5fnhi "Assurance Remboursement meetch" (hereinafter referred to as the "Contract") underwritten by :

- **Domaine national de Chambord**, a public industrial and commercial establishment whose registered office is at Château de Chambord 41250 Chambord, registered in the Blois Trade and Companies Register under no. 483 258 596 (hereinafter referred to as the "Policyholder");
- With **Seyna**, SA with capital of €1,115,800.42, whose registered office is at 20 bis rue Louis-Philippe, 92200 Neuilly sur Seine, registered with the Nanterre Trade and Companies Register under no. 843 974 635, a company governed by the Insurance Code (hereinafter referred to as "the Insurer");
- Distributed by **Domaine national de Chambord** as an intermediary in accordance with article L.513-1 of the French Insurance Code (hereinafter the "Distributor");
- Contributed by **Willis Towers Watson France SAS** with capital of €1,432,600, registered with the Nanterre Trade and Companies Register under no. 311 248 637 and with the Orias under no. 07 001 707 www.orias.fr, whose registered office is located at 33/34 quai de Dion Bouton 92800 Puteaux (hereinafter referred to as the Contributing Broker);
- And managed by **Phenomen**, a SASU with capital of €10,000, whose registered office is at 141 avenue de Wagram 75017 Paris, registered with the Paris RCS under no. 833 740 699 and with the ORIAS under no. 18 000 514 www.orias.fr (hereinafter the "Broker Manager").

The Insurer, the Courtier apporteur and the Courtier gestionnaire are subject to supervision by the Autorité de Contrôle Prudentiel et de Résolution, 4 place de Budapest 75436 Paris Cedex 09.

The Managing Broker, acting under the trade name "MEETCH", has been appointed by the Insurer to manage the Contract in respect of both enrolment and claims.

The Managing Broker can be contacted in the following ways:

- on the website: www.meetch.io
- by post: 141, avenue de Wagram - 75017 PARIS

1 Definitions

Bodily injury: A sudden deterioration in health resulting from the sudden action of an external cause unintentional on the part of the victim, established by a medical authority, leading to the issue of a prescription for medication for the patient and involving the cessation of all professional or other activity.

Member : The natural person of legal age who has purchased an Insured Ticket and subscribed to the Contract and identified as such on the Membership Certificate.

Assault: Any threat or physical violence exercised by a Third Party with a view to dispossessing the Subscriber to the insurance or the Insured of the Insured Ticket.

Cancellation: The Insured's firm and definitive withdrawal from all Insured Services following an insured event.

Insured: Any person benefiting from an Insured Ticket for a visit, activity or stay at the Domaine national de Chambord.

Medical authority: Any person who holds a valid medical or surgical diploma in the country where the bodily Accident or Illness is diagnosed and who is authorised to practise.

Insured ticket: The ticket or entrance fee for one or more Services at the Domaine national de Chambord, up to the limit of the cover.

Enrolment certificate: The document sent by e-mail by the Managing Broker to the Member to confirm their enrolment in the Contract.

Domicile: The main and usual place of residence of the Insured.

Accidental material damage: Any total or partial destruction or deterioration, externally visible, affecting the Insured's Home or business premises and caused by an Accident.

Guarantee: The insurance guarantee relating to the Contract.

Interruption of stay: Premature cessation of Insured Benefits as a result of an insured event.

Illness: Sudden and unforeseeable deterioration in health certified by a medical authority, leading to the issue of a prescription for medication for the patient and involving the temporary or permanent cessation of all professional or other activities.

Benefit: The reserved visit to the Domaine national de Chambord including ancillary activities such as cycling, horse-drawn carriages, equestrian shows, fishing or a stay.

Claim : The event likely to trigger the Guarantee.

Third party: Any natural person other than the member, the Insured, his or her spouse or partner, PACS partner, ascendants or descendants.

Theft: The fraudulent seizure by a Third Party of the insured Ticket by breaking and entering or by assault.

Theft by assault: Theft by means of threats or violence exercised by a Third Party.

Theft by forcible entry: Theft by forcing or destroying any locking device of an enclosed and covered immovable property, a dwelling or a vehicle. The use of false keys, improperly obtained keys or any instrument that can be fraudulently used to operate a locking device without forcing it or damaging it is treated in the same way as breaking and entering.

2. Terms and conditions of membership

2.1 Who can join the Contract?

Any individual of legal age who has purchased one or more Tickets from the Domaine national de Chambord.

2.2 How do I join the Contract?

Any natural person of legal age who wishes to benefit from the Guarantee for the insured Benefit(s) must subscribe to the Contract by giving their consent to the insurance offer at the same time as purchasing the insured Benefit online on the chambord.org website, after having read the standardised information document, the prior information and advice sheet and this information leaflet and having accepted the terms thereof.

All the aforementioned documents, together with the invoice certifying payment of the purchase price of the Services, inclusive of all taxes, must be kept on a durable medium. It must be possible to send these documents by post on request.

2.3 Proof of membership

The data in electronic form kept by the Insurer or any agent of its choice shall be deemed to have been signed by the Member, shall be enforceable against him and may be accepted as proof of his identity and of his consent to the insurance offer and to the terms of this Information Memorandum.

2.4 Confirmation of Contract membership

The Managing Broker will send the Member, by e-mail, a Membership Certificate and this Information Memorandum as well as, as a reminder, the pre-contractual information documents, which the Member also undertakes to keep on a durable medium.

2.5 Cancellation of membership

In the case of online enrolment on the chambord.org website, the Member may cancel his/her enrolment in the Contract within 14 days of accepting the contract and receiving the relevant contractual documents, simply by cancelling his/her insurance application via the Managing Broker's website and may use the following model: *"I, the undersigned, Surname, First Name and Address, hereby cancel my enrolment in the "Ticketing for the National Estate of Chambord" Insurance no. d5fnhi. Date and Place, Signature"*.

Cancellation takes effect at the time of notification of the waiver.

The Managing Broker, in the name and on behalf of the Insurer, will then reimburse the insurance premium paid at the time of enrolment.

However, if the Insured requests to benefit from the Guarantee during the waiver period, under the conditions set out in the Policy Wording, he/she may no longer exercise his/her right of waiver, as this declaration constitutes his/her agreement to the performance of the Contract. The above provisions also apply if the Member already has proof of previous cover for one of the risks covered by the Contract and wishes to cancel his membership for this reason (article L112-10 of the Insurance Code) by letter or email addressed to the Managing Broker.

3. Purpose and limits of the Guarantee

Losses occurring on the Insured Ticket(s) are covered subject to the exclusions, the limits of the Guarantee and compliance with the reporting deadlines and formalities stipulated in this information notice.

Cover will only apply if the Contract is in force on the date on which the Claim occurs.

3.1 Purpose of the Guarantee in the event of cancellation of the visit, ancillary activities or stay

If you are unable to attend the Event(s) covered by the insured Ticket during the period of validity of the Guarantee (specified in Article 5 of this Policy), the insured Ticket will be reimbursed under the conditions defined in Article 8 of this Policy for one of the following causes:

- **Bodily injury, illness or death of one of the Insureds**, resulting in the inability to attend (the) Reserved Covered Benefit(s);
- **Bodily injury, illness or death of the de jure or de facto spouse** of one of the Insureds, their partner in a PACS, one of their ascendants or descendants up to the second degree, or one of their brothers or sisters, brothers-in-law, sisters-in-law, sons-in-law, daughters-in-law, father-in-law, mother-in-law, legal guardian, as well as the person placed under his/her guardianship, his/her professional replacement, designated at the time of taking out this contract, or failing this, the person designated by the company as part of its organisation of paid holidays;
- of his or her partner under a civil solidarity pact, of one of his or her ascendants or descendants up to the second degree, or of one of his or her brothers or sisters, resulting in the inability to attend one or more guaranteed reserved Services;
- **Bodily injury, illness or death of the person who was to look after** the Insured's minor children during the Benefit(s) covered;
- **Complication of the Insured's pregnancy** requiring her to remain in bed on the day of the Benefit(s) covered, even if the state of pregnancy was known at the time of Enrolment in the Contract;
- **Birth of a child or grandchild** of the Insured, occurring in the 7 days preceding the Benefit(s) covered;
- **Public transport strike** on the day of the Guaranteed Service(s), i.e. cessation of the public transport initially scheduled to take you to the National Estate of Chambord as a result of strike action, provided that there is no other means of public transport available to take you to the National Estate of Chambord or provided that any other means of public transport available doubles the initial journey time by a minimum of 30 minutes;
- **Significant material damage**, occurring after the Contract was taken out, affecting the Insured's Home or the business premises or farm of which the Insured is the owner, tenant or occupier free of charge, insofar as this material damage absolutely requires the Insured's presence on the premises on the day of the insured Service(s) in order to carry out the necessary protective measures;
- **Summoning of the Insured as a juror or witness** for the day of the Benefit(s) covered, provided that the Insured was not aware of this summons at the time the Policy was taken out;
- **Invitation of the Insured to a make-up examination** for the day of the Benefit(s) covered, provided that the failure of the examination and the date of the make-up examination were not known to the Insured at the time of Enrolment in the Contract;
- **Professional constraint of the Insured**, i.e. professional travel of the Insured on the day of the Guaranteed Service(s) more than 150 km from the Domaine national de Chambord or obligation for the Insured to be at his/her workstation or at a professional meeting with a supplier or client at the time of the Guaranteed Service(s) on condition that this professional constraint was not known to the Insured at the time the contract was taken out;
- **Theft of identity papers (identity card or passport)** required by the Insured to visit the Domaine national de Chambord or to collect his/her insured Ticket, occurring in the month preceding the insured Service(s), prior to the purchase of the Ticket and provided that this theft is reported to the competent police authorities;
- **Theft of one or more insured Tickets** committed by breaking and entering or by assault, provided that the theft is reported to the competent police authorities;
- **Immobilisation of the Insured's vehicle** until the day after the Guaranteed Service(s), on condition that it is the result of a road accident or mechanical breakdown (excluding fuel breakdown), occurring in the 6 hours prior to the Show and requiring the intervention of a breakdown mechanic;
- **Any other random event preventing the Insured from attending one or more of the booked Services covered**, provided that it is the result of an unintentional circumstance on the part of the Insured or a member of his/her family, unforeseeable, unknown on the day the Contract is taken out and resulting from the action of a cause outside the Insured's control.

3.2 Purpose of the Trip Interruption Cover

If the insured Ticket is interrupted during the period of validity of the Guarantee (specified in Article 5 of this Policy), the number of days of the unused Stay will be reimbursed within the limits specified in Article 3.3 of this Policy and under the conditions defined in Article 8 of this Policy for one of the following causes:

Events covered :

- **Medical repatriation of the Insured**, organised by another assistance company,

- **The early return of the Insured** organised by another assistance company or by his/her own means,
- **The early return of the Insured** organised by another assistance company or by his/her own means following illness or hospitalisation or the death of his/her partner in a PACS, one of his/her ascendants or descendants up to the second degree, or one of his/her brothers or sisters;
- **Hospitalization of the Insured** locally.

No other cause for interruption will be accepted.

3.3 Warranty limits

3.3.1 In the event of cancellation of a visit or stay at the National Estate of Chambord

1 (one) single Claim per Ticket during the period of validity of the Guarantee (specified in Article 5 of this Policy) up to a limit of €1,000 per Ticket guaranteed with a maximum of €3,000 per order.

In the event of contamination with Covid-19 (SARS-CoV-2 or coronavirus 2019 or its variants), reimbursement will only be made on the basis of a request with supporting document(s) (reimbursement at 100% of the guaranteed Ticket). Requests for reimbursement without supporting documents will not be accepted.

3.3.2 In the event of interruption of the stay

1 (one) single Claim per Holiday Ticket to the National Estate of Chambord during the period of validity of the Guarantee (specified in Article 5 of this Policy) corresponding to the payment of compensation proportional to the number of day(s) of the Holiday not used, up to a limit of €5,000 per insured person.

4. Exclusions

Exclusions specific to the Guarantee in the event of cancellation of the visit, ancillary activity or stay booked :

Claims caused by the following events are excluded:

- Error in entering the choice of Ticket and/or error in entering the order, i.e.: error in the number of Tickets, error in the date, error in the location, error in the choice of seat category, duplicate purchase of Tickets by the Insured or by a third party on behalf of the Insured at the time of reservation;
- Cancellation by Domaine national de Chambord of the visit itself or the stay itself or the postponement or modification by Domaine national de Chambord of the date, place, time, programme or organisation of the visit or stay initially booked;
- Accidents or Illnesses that have been the subject of an initial diagnosis, treatment, relapse or hospitalisation prior to the date of Enrolment in the Contract ;
- Illnesses requiring mental medication and/or psychotherapeutic treatment (including the nervous breakdown) except where they have resulted in hospitalisation for more than 4 consecutive days;
- Suicide, attempted suicide ;
- The impossibility of access to the National Estate of Chambord due to the non-presentation of a valid health or vaccination pass for each holder of an insured Ticket;
- Failure to comply with the health regulations introduced by the government and in force for access to all types of premises open to the public;
- Ticketing platform malfunction;
- Loss of Guaranteed Notes ;
- Loss of identity papers ;
- Tickets checked by any means by the Domaine national de Chambord at the entrance to the site or the booked Service;
- Theft of insured Notes committed without breaking and entering or without assault ;
- Aesthetic treatments, cures ;
- In vitro fertilisation ;
- Periodic medical check-ups or observations.

Exclusions specific to the Trip Interruption Guarantee :

In addition to the exclusions to the Guarantee in the event of cancellation of the visit or stay booked listed above, all events not stipulated in article 3.2 of this Information Folder are also excluded.

Exclusions common to both Coverages :

Claims caused by the following events are excluded:

- Epidemics, pandemics, as defined by the French Ministry of Health or the WHO, pollution, strikes (other than public transport strikes covered by the Guarantee), natural disasters, riots, civil commotion;
- Intentional or wilful misconduct on the part of the Insured ;
- Negligence on the part of the Insured ;
- Events of which the Insured is aware at the time of taking out the Contract as likely to trigger the Guarantee ;
- Criminal proceedings against the Insured ;
- Non-presentation, for any reason whatsoever, of one of the documents required to collect the Ticket(s) covered, except in the case of Theft of identity papers as provided for in Article 3.1 of this Policy;
- Acts of war or civil war and similar events, riots, internal disturbances, acts of politically motivated violence, attacks or acts of terrorism, strikes, lockouts and industrial disputes, expropriation or action assimilated to expropriation, seizures, withdrawals, decrees or other interventions by a superior authority, as well as damage resulting from natural disasters or nuclear energy;

Any Insured who appears on any official, government or police database of persons known or presumed to be terrorists, any Insured who is a member of a terrorist organisation, a drug trafficker or involved as a supplier in the illegal trade of nuclear, chemical or biological weapons is always excluded from cover.

GUARANTEE Covid-19 or its variants :

Notwithstanding the exclusion "Epidemics, pandemics, as defined by the French Ministry of Health or by the WHO", cover is provided if the member is unable to attend the event due to contamination with Covid-19 (SARS-CoV-2 or coronavirus 2019 or its variants) resulting in either medical treatment or isolation in the absence of symptoms. Cover is extended to "contact case" persons living in the same household (contact cases strictly limited to the following persons: the legal or de facto spouse of one of the Insureds, his or her partner under a PACS, one of his or her ascendants or descendants up to the second degree).

5. Period of validity of the Guarantee

The Guarantee takes effect immediately after the Member validates the said Guarantee at the time of purchase of the Tickets insured for access to the National Estate of Chambord and payment of the subscription to the Distributor.

In the event of contamination with Covid-19 (SARS-CoV-2 or coronavirus 2019 or its variants):

- For contact cases and asymptomatic cases, cover is limited to the isolation period as defined by the Ministry of Health on the date of discovery of the positive test result (the date of the event shown on the insured Ticket(s) must be included in the isolation period).
- For symptomatic positive cases, cover is limited to the period of treatment and/or home delivery and/or hospitalisation (the date of the event shown on the insured Ticket(s) must be included in this period).

The Guarantee ceases:

- For cancellation of the visit, ancillary activity or holiday, automatically on the date and time of the insured Event or in the case of Visit Tickets valid over several days at the end of the first day of the visit;
- For interruption of stay, at 24:00 on the day of return indicated in the contract of sale for the insured Event;
- If the waiver period is exercised under the conditions set out in Article 2.5 of this Policy Wording;
- In all other cases covered by the Insurance Code.

6. Insurance premium

The amount of the contribution depends on the total amount (including tax) of the number of Tickets purchased by the Member. The amount is indicated to the Member before he/she agrees to join and then, once the membership has been completed, on the Insurance Certificate.

The insurance premium is paid in full by the Member to the Distributor at the same time as the purchase of the tour, ancillary activity(ies) or stay at the National Estate of Chambord.

7. Claim declaration and supporting documents

7.1 How do I report a Claim?

In the event of cancellation, the claim must be reported within 5 days of the Member becoming aware that he/she is unable to attend the reserved Service(s) guaranteed at the Domaine national de Chambord, except in the event of unforeseen circumstances or force majeure. In the event of interruption of a stay, the claim must be declared within 5 days of the Member becoming aware of the event interrupting the insured booked Stay.

Claims must be reported to the managing broker in the following manner:

- By email to contact@meetch.io;
- Via the online form, the access link for which is indicated in the membership confirmation email;
- By post, by sending your claim to Phenomen / Remboursement meetch - 141, avenue de Wagram 75017 Paris.

If the Member does not respect this time limit for declaring the Claim and if the Insurer proves that this delay has caused him prejudice, the Member will not benefit from the Guarantee (article L 113-2 of the Code des Assurances).

7.2 What supporting documents should be provided?

In the event of cancellation of the visit, ancillary activities and/or stay at the Domaine national de Chambord :

To obtain compensation for a Claim, the Member must provide the following supporting documents:

- In all cases: the original of the Insured Ticket(s) (unless the Insured Ticket(s) could not be collected and unless the Insured Ticket(s) were stolen) and the insurance Member's bank details (to enable the compensation to be transferred).
- If the Insured Tickets could not be collected or if the Insured Tickets were stolen: proof of payment (invoice, bank statement, etc.).
- In the event of bodily injury or illness: Initial medical certificate* specifying the date and nature of the accident or illness.
- In the event of contamination with Covid-19 (SARS-CoV-2 or coronavirus 2019 or its variants): if the Member is affected: the result of his/her screening test for SARS-Cov-2 or its variants. If it is one of the people in the household who is affected: the positive test result of the person concerned and proof of parentage, given that the beneficiaries of the cover and known as "contact cases" are only the Member's de jure or de facto spouses, the Member's partner under a PACS, the Member's ascendants up to the second degree, and the Member's children. In the absence of proof of filiation, proof of address (rent receipt, tax notice, title deed, electricity receipt, mobile phone bill - limitative list) showing the Member's name and/or address. Where applicable, a sworn statement to the effect that the de facto spouse lives under the same roof as the Member.
- In the event of death: copy of death certificate.
- In the event of a complication of pregnancy: medical certificate* stating that the Insured must be confined to bed on the day of the Show.
- In the event of birth: Copy of the birth certificate.
- In the event of a public transport strike: proof of address and proof from the public transport company that the original journey time has been doubled by at least 30 minutes.
- In the event of major material damage: a copy of the claim form submitted to the insurer of the property(ies) affected.
- If you are summoned to appear as a juror or witness or to sit a make-up exam: copy of the official summons.
- In the event of a professional constraint: a copy of the mission order drawn up by the Insured's employer with a copy of the identity papers of the hierarchical superior who ordered the professional trip or the obligation to be at work. The travel order must be drawn up on paper or by email on the company's letterhead, including the company's SIREN number.
- In the case of a business meeting with a supplier or customer: copy of the identity papers of the person being met.
- In the event of theft of identity papers or theft of the insured Ticket(s): copy of the police report.
- If the Insured's vehicle is immobilised: copy of the breakdown/towing invoice.
- For any other random event: any information requested by the Handling Broker to enable it to establish the nature of the event and the circumstances in which it occurred.

*The medical certificate must be issued by a Medical Authority that is a Third Party to the Insured.

All proof of the Claim must be sent to the Handling Broker in accordance with the procedures set out in Article 7.1.

In the event of interruption to the booked trip :

- In the event of medical repatriation of the Member: copy of the repatriation invoice issued by the repatriation company that repatriated the Member, specifying the dates and place of repatriation;
- In the event of the Member's early return: copy of the return documents drawn up by the assistance company or by the Member's own means, specifying the dates and place of return;
- In the event of hospitalisation: copy of documents certifying the dates and place of hospitalisation.

All proof of the Claim must be sent to the handling Broker via the channels indicated in Article 7.1 of this Policy Wording.

In addition, the Member must provide the Managing Broker with any document that the Insurer considers necessary to assess the validity of his claim for compensation.

If it considers it necessary, the Insurer may request the opinion of an expert or an investigator to assess the Claim.

If, in bad faith, the Insured uses inaccurate documents as proof, uses fraudulent means or makes inaccurate or incomplete declarations, the Guarantee will not be acquired by the Member and the Insurer will be entitled to retain the premiums paid. The Insurer reserves the right to take legal action before the criminal courts.

8. Terms and conditions of compensation

8.1 In the event of cancellation of a visit, ancillary activity or Stay

Insofar as cover is acquired, the price of the insured Ticket, after deduction of any amounts reimbursed or compensated by the authorised travel service providers, transport costs, administration fees, service charges, visa fees, tips and the insurance premium, will be reimbursed in full to the Member by bank transfer, within 48 hours of the date on which the handling Broker is in possession of all proof of the Claim, up to the limit of the cover specified in article 3.3.1 of this Policy.

Only in the case of a Ticket to visit the National Estate of Chambord, if the Insured fails to send the necessary supporting documents, the Member will receive a discount of 30% on the purchase price (including tax) of the insured Ticket.

In the event of cancellation of a holiday, compensation will always be paid on presentation of the necessary supporting documents indicated in Article 7.2 of this Policy. Requests for reimbursement following cancellation of a holiday without supporting documents will not be accepted.

In the event of contamination with Covid-19 (SARS-CoV-2 or coronavirus 2019 or its variants), reimbursement will only be made on the basis of a request with supporting document(s) (100% reimbursement of the Ticket). Requests for reimbursement without supporting documents will not be accepted.

8.2 If your stay is interrupted

Insofar as cover is acquired, payment of compensation proportional to the number of day(s) of unused Stay up to the cover limit indicated in article 3.3.2 of this Policy.

The indemnity is calculated from the day after the occurrence of one of the insured events.

It is specified that when the stay has been interrupted following hospitalisation of the Insured on site, the insured members of his/her family or the insured person accompanying him/her will be indemnified under the following conditions:

- if they have continued to occupy the place of stay, the indemnity is calculated from the day after their actual repatriation;
- if they have been forced to leave the place where they are staying, they will be compensated under the same conditions as the Member.

The compensation is equal to the cost of unused accommodation (number of nights) and is proportional to the number of insured persons who actually left the place of stay during the period in question.

The calculation of the compensation is based on the number of nights initially planned and indicated on the holiday registration form.

Transport costs, administration fees, service charges, visa fees, tips, insurance premiums and any refunds or compensation granted by the authorised travel organisation or intermediary will be deducted from the basis of calculation.

The compensation is paid within the limits of the benefit ceilings indicated in Article 3.3.2 of this Policy Wording.

Once compensation has been paid, the insured Tickets become the property of the Insurer (article L121-14 of the Insurance Code).

9. Complaints - Mediation

If the Member is not satisfied, he/she may submit a claim to the Managing Broker's Claims Department, which can be contacted as follows:

- by email: reclamation@meetch.io
- by post: PHENOMEN - 141, avenue de Wagram - 75017 PARIS.

From the date on which the claim is sent, the Claims Department concerned undertakes to acknowledge receipt of the claim within 10 working days and, in any event, to respond to the claim within a maximum of 2 months.

The above procedure does not apply if the dispute has been referred to a court by either the Member or the Insurer.

If the disagreement persists after the reply given by the Insurer or the managing broker, the Member may seek the opinion of the Insurance Mediator, who may be contacted as follows:

- Online at www.mediation-assurance.org
- By post to: La Médiation de l'Assurance TSA 50110 75441 PARIS CEDEX 09.

Referral to the Insurance Ombudsman is free of charge, but only after you have sent us a written complaint.

The provisions of this paragraph are without prejudice to other legal remedies.

10. Miscellaneous provisions

Territoriality: Cover is acquired by the Member for Claims occurring anywhere in the world. Compensation will be paid at the Member's place of residence.

Applicable law and language used: the Contract is governed by French law. The language applicable to the Contract is French. The language used throughout the duration of the subscription is French, which takes precedence over any other language into which the Information Memorandum may have been translated.

Subrogation: As authorised by Article L 121-12 of the Insurance Code, the Insurer may take action against the party responsible for the Loss to obtain reimbursement of the compensation paid to the Member.

Plurality of insurance policies: In accordance with the provisions of Article L121-4 of the Insurance Code, when several insurance policies are taken out without fraud, each of them produces its effects within the limits of the cover provided by each policy, and in compliance with the provisions of Article L121-1 of the Insurance Code.

Misrepresentation: Any misrepresentation made by the Member in connection with a Claim exposes him/her, if his/her bad faith is proven, to the nullity of his/her membership and therefore to the loss of his/her right to cover, although the insurance premium is retained by the Insurer.

Data Processing, Data Files and Individual Liberties :

The Member is expressly informed that his/her personal data is processed by the Insurer and the Broker for the purposes of executing the Guarantee taken out. The Insurer and the Broker act as joint data controllers within the meaning of the European Data Protection Regulation.

In this respect, the Insurer processes identification data, data relating to the management of the insurance contract, claims and insurance products taken out. This data is processed for the purposes of taking out, managing and executing the Guarantee, including the management of contracts, the execution of contractual guarantees, the preparation of statistics and actuarial studies, the management of claims, pre-litigation, litigation and the defence of its rights, as well as the implementation of due diligence obligations in the context of the fight against money laundering and the financing of terrorism, asset freezing measures, the fight against the financing of terrorism and financial sanctions, including the triggering of alerts and suspicious transaction reports and the implementation of measures aimed at combating insurance fraud. The legal bases for the processing carried out are the performance of the insurance contract, the Insurer's legitimate interest in preventing and processing fraud or compliance with legal obligations. As a general rule, personal data is kept for the time necessary to achieve the objectives pursued. In any event, the Member's data is kept for the duration of the insurance contract plus 5 years in the archives.

This information is intended exclusively for the Insurer and the Managing Broker (and their agents) for the purposes of executing the Guarantee. It may also be disclosed to any public or private body in order to comply with legal obligations. The Insurer may also have recourse to subcontractors in order to entrust them with all or part of the processing.

The Managing Broker has been entrusted with the management of the Insurance Contract and is therefore the Member's main point of contact for any questions or requests.

Members have the right to access, oppose, rectify, limit, port and delete information concerning them. The Member also has the right to lodge a complaint with the competent supervisory authority.

Members are invited to exercise their rights by contacting the Broker Manager at the following email address: dpo@meetch.io. For more information about the processing of personal data by the Insurer, the Member is invited to consult the Insurer's Privacy Policy, which is available on request from dpo@seyna.eu.

Any false or irregular declaration may be the subject of specific processing designed to prevent or identify fraud and may lead to registration on a list of persons presenting a risk of fraud.

Prescription: Any action arising from the Contract and membership is prescribed by 2 years from the event giving rise to it. Prescription may be interrupted in particular by the appointment of an expert following a Claim or by the sending - by the Insurer or the Member to the other party - of a registered letter with acknowledgement of receipt.

Article L114-1 of the Insurance Code: "All actions arising from an insurance contract are time-barred after two years from the event giving rise to them. However, this period does not run :

1° In the event of a concealment, omission, false or inaccurate statement about the risk, from the day the insurer became aware of it;
2° In the event of a claim, only from the day on which the persons concerned became aware of it, if they prove that they were unaware of it until then. Where the insured's action against the insurer is based on recourse by a third party, the limitation period only runs from the day on which the third party brought legal proceedings against the insured or was compensated by the insured. [...]"

Article L114-2 of the Insurance Code: "The limitation period is interrupted by one of the ordinary causes of interruption of the limitation period and by the appointment of experts following a claim. The interruption of the limitation period may also result from the sending of a registered letter with acknowledgement of receipt by the insurer to the insured in respect of the action for payment of the premium and by the insured to the insurer in respect of the settlement of the indemnity".

The ordinary causes of interruption of prescription, referred to in Articles 2240 to 2246 of the Civil Code, are a writ of summons, even in summary proceedings, a commandment or seizure, as well as recognition by one party of the right of the other party.

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 duration of the limitation period or add to the grounds for suspending or interrupting it".