

**Information note for contract guarantees of contract no. 7904961.142184 registered with European Insurances and Thelem Insurance available to renters.**

***Locplus***

Cancellation Insurance

PM Insurance and Advice

11, place du Marché Couvert

BP 4

91222 Brétigny sur Orge Cédex.

**Tel : 01 60 84 75 45.**

Fax : 01 60 84 52 46.

E-mail : [pm-conseil-assurances@wanadoo.fr](mailto:pm-conseil-assurances@wanadoo.fr)

Site : <http://www.pmconseil.fr>

R.C.Corbail – Essonnes A 312 509 425 – Siret 312 509 425 00061 – Code APE 672 Z

**Advice and Insurance Agents**

**Financial guarantee and civil & professional responsibility insurance conforming with the legal clauses** L.530.1 et L.530.2 from the Insurance Code

This contract is offered by

**OFFICE DE TOURISME DE THONES VAL SULENS**


Centrale de Réservation

BP 11

4, place d'Avet

**74230 THÖNES**

 04 50 02 00 26

 04 50 02 11 87

**The aim of the guarantee**

Definition: the insured person is the reserver of the holiday, his/her spouse, their forebears or offspring, family through marriage, siblings, or other persons specifically mentioned.

1. Guaranteed risks : damage to possessions following fire, explosion, water damage, up to and including 15 245 €.#
2. Broken glass : up to and including €2287 of which €137 covers the provisional costs of settlement to cover temporary repairs. 65 € deductible by claim
3. Other damage to the property belonging to the owner : up to and including €2287 for the total value of the damage occasioned during the period of the stay. €65 deductible per claim.
4. Guarantee 'B' of the Special Conventions up to and including €1,524,490 for each one of the individual responsibilities of the renter towards the owner, up to and including €457,347 for claims from neighbours and other third parties

**Cancellation Guarantee**

Reimbursement of the total price of the stay after deduction of the insurance costs, including additional billed services of the rental accommodation which the insuree must pay in case of cancellation as a result of one of the following :-

1. Serious illness, wound or death of the insured

By serious illness or injury we mean any alteration to the state of health preventing the insured from leaving home or hospital facility where the insured is being treated at the starting date and justified by a doctor's sick note or by a medical certificate specifying that the renter is forbidden from plasticising the principal activity related to the stay. Recurrent sickness or

declared prior accidents are guaranteed providing that the sickness or accident is not the subject of a mention in the MOIS predating the reservation date.

For those who are applying for a sickness/accident related cancellation guarantee, the insured must make his/her medical file available to the doctor-inspector of the company. Failure to comply will result in the application for the cancellation guarantee. – non-contractual documentation

2. Fire, explosion, theft, water damage or natural event which occasions important damage to the home of the insured, occurring before the departure date or during the stay, requiring his/her presence at the aforementioned place of damage or in his/her second home or commercial premises which he owns.
3. Inability to take possession of the accommodation following redundancy or having his/her place of work displaced, so long as the date of the aforementioned event post-dates the reservation date.

**Exclusion:** - Redundancy for inappropriate professional conduct

4. Unable to reach the resort by road, train or plane, for the starting date of the stay, and during the following 48 hours : following blockages, strikes, floods, or natural disasters preventing proper movement of transportation, together with a declaration by the appropriate authority; traffic accident involving the insured, theft of the insured's vehicle.
5. Following modification of the allocated holiday dates by the insured's employer, so long as said modification post-dates the reservation date.
6. Unable to access the holiday site following severe pollution or epidemic, natural catastrophe, or forest fire, causing isolation of the site where the accommodation is located.
7. Administrative summons, medical appointment, new employment of the renter or his/her spouse.
8. Death or serious accident or sickness of the person nominated as professional replacement of the insuree, or his/her spouse or of their under 18 year old children.
9. Cancellation by the owner caused by death, sickness or serious accident to the owner, transfer of the property following a sale, damage to the property preventing the use of the aforementioned place, resulting from fire, explosion, water damage, theft, vandalism, storm damage or natural catastrophe...
10. Lack or excessive snow : this guarantee can only be validated after a weather report showing the total absence of snow published by an approved organisation and directly relating to the resort in question or the closest resort in a direct line from the rental accommodation. It will be officially established whether there is a lack of snow or not in the winter resort where the rental accommodation is situated, if in the 48 hours preceding or following the the intended date for the start of the stay, if more than 2/3 of the ski runs and ski lifts of the resort are closed, according to the aforementioned weather report.

This guarantee can only be applied during the official opening period of the resort and of the skiing area.

In case of interruption of the stay, or deferred start

The reimbursement of the price of the stay will be calculated on a pro rata basis – for the unused part of the stay , following an interruption due to one of the listed events in the cancellation guarantee : 1,2,3,4,5,6,7,8

**Specific Cancellation Exceptions**

It is agreed that the guarantee will not be valid as a result of one of the following circumstances :

Sickness or accident which the insured was aware of during the reservation process, having undergone medical care in the month preceding the reservation date.

Pregnancy excepting all complications as a result of pregnancy, still birth, birth and post-natal care

Thermal spa therapy, requiring cosmetic care (except following an accident or serious illness), psychic or psychotherapeutic care including nervous depression.

Sickness or accident due to alcoholism, drunkenness, use of drugs, medicines, and un prescribed medication

Accident, injury caused by the followin sports : airborne sport, bobsleigh, skeleton bob, varappe, ice hockey, car sports, compressed air diving.

**Rescue Costs**

The insurer guarantees the costs of search and rescue occasioned by a qualified agency, to help recover the insured, his/her spouse, their forebears or children, or people listed on the rental contract up to and including €2287 with deductibles of €77.

**Communication of the Contract**

The insurer is only committed to the integrality of the contractual text, which is available for consultation at the agency, who will make it available.

