



ADAR, Multi-Risk Household Insurance for Short-Term Stays

HOUSEHOLD INSURANCE PROPOSAL

SPECIAL CONDITIONS appended to the STANDARD CONDITIONS 150101C

which **the subscriber acknowledges having understood.**

This contract is arranged between the Group Insurance Policy No. 3120801404 taken out with AXA France IARD S.A., a limited company, with authorised capital of 214 799 030 euros - 26 rue Drouot - 75009 Paris - RCS Paris 722 057 460 - a company governed by the French 'Code des Assurances' and subject to control by the 'Commission de Contrôle des Assurances, des Mutuelles et des Institutions de Prévoyance' - 54 rue de Châteaudun, 75009 Paris.

by the Cabinet ALBINET - 5 CITE DE TREVISE- 75009 Paris, Insurance Broker,

and the subscriber and policy-holder : XXX XXX

acting on his own behalf as well as for the owner, any possible heirs and for whomsoever may become the owner

For a dwelling situated : XXX

Subject to payment of the premium, membership and cover come into effect on XXX and will cease on

Payment : Single Premium

This subscription has been established based on your declarations, which are set out below.

The building cost index, FFB, at the start of the contract is 691.30. This index is used to calculate the level of cover for certain risks.

The current contract will expire without further notice on XXX

----- YOUR DECLARATIONS -----

You are the tenant of a dwelling : XXX

The outbuildings cover an area no greater than 50 square metres.

The dwelling is not unoccupied for more than 90 days per year.

The contents cover for damage caused by fire, climatic and similar events, and natural disasters is 80,000 euros.

For water damage, theft and vandalism:

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- Any personal effects belonging to the owner and left in the dwelling are insured up to **XXX** euros of which 30% for valuables.
- Your personal effects are covered to the level of 15,000 euros of which 30% covers your valuables.

Concerning this dwelling, and in the past 24 months, you have not had a claim, and your contract has not been cancelled by another insurance company.

----- YOUR COVER -----

Damage sustained by the contents of your dwelling following:

- Fire and similar events
- Climatic events
- Natural disasters, terrorist attacks
- Technological disasters
- Consequential loss limited to 20 % of the compensation
- Frost and water damage
- Theft and acts of vandalism
- Glass breakage
- Electrical damage

and this also in the case of temporary or prolonged absence.

This contract provides also the following cover:

- Legal Defence
- Against owner's claims

Liability coverage and their limits

- Personal liability. Physical injury: 100 million euros
- Liability in case of absence. Tenant's liability: 100 millions euros.
- These amounts are not indexed.

In all cases, civil liability cover is limited to a non-indexed value of 100 million euros, covering all compensation, except where the "Cover limits and excesses" table in the Standard Conditions mentions a lower cover limit.

The levels of all other cover indicated in the table remain unaffected.

Compensation on the basis of new for old is agreed for all sound and video equipment, computers and domestic appliances, for repair, or replacement if repair is impossible, and this without any age limitation. Other moveable property included in the current policy is also covered on the basis of new for old and, again, without any age limitation (with the exception of valuables).

In the case of irreparable damage, compensation is calculated on the basis of the price, on the day of the claim, of a new article with identical quality and performance characteristics.

However, items older than 10 years not included in the option "damage to electrical appliances" remain excluded.

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The excess for climatic events is 228 euros. For natural disasters the legal excess applies.

An excess of 0.23 times the index is applied to the cover for electrical damage.

----- SPECIAL CONDITIONS -----

This contract also provides the following additional cover:

- Theft of cash, either banknotes or coins, of any denomination in current circulation, provided such theft takes place inside the private, closed and covered dwelling place.
↳ This cover is granted up to a limit of 500 euros.
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- Physical assault,
↳ This cover is granted according to the provisions in the Standard Conditions.
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- Valuables are covered during the rental period when they are in the dwelling place during your stay or while you are travelling (including theft).
↳ This cover is granted up to a limit of 1,600 euros.
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- Breakage of 'glass' parts of personal furniture (such as glass table-tops, glass doors in furniture items, oven doors and ceramic hobs), in whatever material (glass, mirror or plastic).
- Breakage of sanitary equipment (wash-basins, bathtubs, toilets, etc.) is also covered.
- As for the contents of the dwelling, furniture and equipment used for professional purposes are included in the capital declared, subject to a limit of 15 times the index.

----- PREVENTATIVE MEASURES -----

For cover against FROST, you are required to carry out the preventative measures specified in the Standard Conditions. In the absence of this, any compensation to which you would otherwise be entitled will be reduced by 30%.

To be covered against, theft, burglary and vandalism, all doors which give access to the dwelling must be fitted either with two separate locks or with a single locking system with several bolts. In addition, in the case of a ground-floor flat or a house, all glazed areas must be protected by shutters, blinds, bars or metal grids, or comprise triple glazing fixed with a plastic film between each layer.

Please beware that bolts without keys, and padlocks, are not considered as locks.

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If you do not use these forms of protection, any compensation to which you would otherwise be entitled will be reduced by 50%.

-----PRICE-----

For the period of cover for your contract the premium is: **XXX** euros taxes paid, or **XXX** euros before tax plus **XXX** euros for taxes.

- The subscriber has 14 days from the date of acceptance of this contract, during which he can exercise the right to retract, by sending a registered letter to the Cabinet ALBINET, using the model letter in the Standard Conditions as an example.

« I acknowledge that, at the time when the information was gathered, I was informed that the consequences of any omissions or false statements are those set out in the Code des Assurances (Article L 113-8 invalidity of the contract and Article L 113-9 reduction of compensation).

I authorise your company to communicate this information to other companies in the group, to their partners, to their representatives, re-insurers, to authorised professional organisations and to assigned sub-contractors.

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