

**Information note on the summarised cover under policy n° 7904961.158 taken out with MAPFRE intended for Reserving parties.**



**L**OCPLUS

**CANCELLATION INSURANCE.**



**PM Conseil Assurances**

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Financial cover and Professional Civil Liability Insurance in compliance with articles L.530.1 and L.530.2 of the Insurance Code.

This contract is represented by the

**SUBSCRIBER :**

4486 :

**PLAISIRS ET MAISONS DE PROVENCE**

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Its purpose is to cover :

**Definition : the Insured party is the Reserving party of the stay, his spouse or partner, their relatives in the ascending or descending lines, sons in law, daughters in law, brothers, sisters or individuals mentioned or designated.**

**COVERS YOUR LIABILITY :**

1- Covered risk : Property damages following Fire, Explosion, Water Damages, up to EUR 15 245.

2- Glass breakage : up to EUR 2 287 including EUR 137 for temporary fence costs. Absolute excess in the amount of EUR 65 per event.

3- Other damages to rented property belonging to the owner: up to EUR 2 287 for all damages occurring during the stay period. Absolute excess in the amount of 65 € per event.

4- B Cover of Special Agreements up to EUR 1 524 490 for each of the tenant's liabilities to the landlord, up to EUR 457 347 for neighbours' and third parties' claims.

**CANCELLATION COVER**

Reimbursement of amounts paid or to be for the Full price of the stay after deducting the insurance premium including charged related services, to be paid by the Insured in case of cancellation following one of the following events :

1- Serious illness, serious injury or death of the Insured, Serious illness or injury is to be understood as any health alteration or bodily harm preventing the Insured from leaving his home or the hospital where the Insured is treated, on the date of departure, as proven in a work leave certificate or a medical certificate indicating the above-mentioned restriction or preventing from the practice of any activity that is the main purpose of the stay .

Returns of previous illnesses or injuries are covered provided the illness or accident return did not occur within one MONTH before the reservation date.

Regarding Illness/Accident cases involving the Cancellation cover, the Insured shall allow the company's Inspection Doctor to access his medical file, failing which no cover will be granted.

2- Fire, explosion, theft, water damages or natural event resulting in significant damage to the Insured's home, taking place before his departure or during the stay and requiring his

attendance in the place of the event or in his second home or his company.

3- Prevention from taking possession of the leased premises following the termination or transfer of the Insured, provided the date of the event is later than the reservation date.

**EXCLUSION** : Termination for serious misconduct.

4- Prevention from reaching the resort by road, rail, air, on the beginning date of the stay and within 48 hours thereafter : as a result of blockades, strikes, floods or natural events, preventing traffic, as attested by a relevant authority ; road accident of the Insured, theft or attempted theft of the Insured's vehicle.

5- As a result of any change in the holiday dates by the Insured's employer provided the notification thereof is made after the reservation date.

6 – Restriction in access to the site due to pollution or epidemics, natural disaster situations or forest fire preventing access to the site or leased premises.

7 – Administrative summons, medical notification, new job for the Reserving party or his spouse (or partner).

8 – Death or serious accident or illness of the person in charge of replacing the Insured or his spouse (or partner) at work or of caring for his under age children.

9 – Cancellation by the landlord following the landlord's death, illness or serious accident, transfer of property as a result of sale or conveyance, damage to the premises preventing the use of the leased premises as a result of fire, explosion, water damages, theft, vandalism, storm, natural disasters, ...

**IN THE EVENT OF AN INTERRUPTION IN THE STAY OR STAY POSTPONEMENT :**

The refund of the price of the stay whose compensation shall be pro rated to the time of the unused period as a result of and interruption following any of the events listed in the Cancellation cover - & 1, 2, 3, 4, 5, 6, 7, 8.

**SPECIFIC CANCELLATION EXCLUSIONS :**

It is agreed that the cover shall not be gained in the following circumstances :

Illness or accident that the Insured is aware of upon the reservation, resulting in care during the month before the rental reservation date.

Pregnancy condition except all complications following that condition, miscarriages, births and consequences.

Bath cure, need for cosmetic, mental or psychotherapeutic care (except following an accident or illness), including nervous breakdown.

Illness or accident following alcoholism, drunkenness, use of medicines, drugs, narcotics that are not prescribed by a doctor.

Accident caused by the practice of sports : air sports, bobsleigh, skeleton, climbing, ice hockey, car sports, underwater diving.

**RESCUE COSTS.**

The Insurer covers search and rescue costs incurred by an approved organisation to help the Insured, his spouse or partner, their relatives in the ascending or descending lines, or parties designated in the rental agreement, up to EUR 2 287 after deducting a EUR 77 excess.

**CONTRACT DISCLOSURE :**

The insurer is only bound by the full text of the policy, which can be viewed at the Subscriber, which shall make it available for consultation.