

WARRANTY CERTIFICATE

Membership form for the Mechanical Breakdown contract

No: 2507445

Customer copy

BENEFICIARY

Garage code: 705155

Social reason	M	
<small>Where</small>		
Last name First Name	[REDACTED]	Such. 0386689437
Address complete	[REDACTED]	

CONCERNED VEHICLE

Registration No: AA-838-RA	Model:	TRANSIT
Serial number:	Mileage:	[REDACTED]
Mark: FORD	Date of 1st setting traffic:	[REDACTED]
Type: Motorhome		
Fuel: Diesel		

Effective Date / Delivery Date: 10/23/2021	Guarantee taken out: Maxi Réseau
Duration : 24 Months	Assistance package: NO
End date : [REDACTED]	

The beneficiary :

- certifies that the information reported on the membership form are accurate and refrains from any false declaration under penalty of nullity of the contract,
- Declare to have read the General Conditions, equivalent to an information notice

COMPUTER AND FREEDOM

The beneficiary is aware of the mandatory nature of his answers. He can ask Dynassurances for communication and rectification of any information concerning him and appearing on any file for the use of the Company, its agents and organizations professionals.

Exactly certified
[REDACTED]

Read and approved
Beneficiary's signature

DYNASSURANCES

Insurance broker in ref. At Art. L520-1-II-1°-b

15-17 Bd Voltaire - 94210 La Varenne St-Hilaire - Tel. : 01 48 89 57 57 - Fax: 01 48 86 33 20

Head office 16 rue de Turbigo - 75002 PARIS

SARL with a capital of €110,000 - RCS PARIS B 403 579 105 - SIREN 00038 - APE 6622Z - No. Orias 07 002 111 (verifiable on www.orias.fr)

Under ACPR control 4 Place Budapest CS 92459 75436 PARIS CEDEX 09
Claims department - Manager Mr P. RETTIG - servicereclamation@dynassurances.fr

WARRANTY CERTIFICATE

Membership form for the Mechanical Breakdown contract

No: 2507445

Copy to be kept by the selling mechanic

BENEFICIARY

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<small>Where</small>		
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Address complete	_____ _____ _____	

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GENERAL CONDITIONS OF THE CONTRACTUAL GUARANTEE

PREAMBLE

You have chosen an automotive professional to purchase a used vehicle and we congratulate you. You therefore benefit from a Contractual Warranty for parts and labor under the conditions specified in the general conditions below.

Keep this contract on board your vehicle, it must be presented for any request for application of the Guarantee and during maintenance operations which you must take care to respect scrupulously in accordance with the manufacturer's recommendations.

The purpose of this Guarantee contract is to define the conditions of the guarantee granted by the seller garage to its customer.

DEFINITIONS

A. CUSTOMER: The natural or legal person who is the owner or lessee of the registration document for the vehicle, the characteristics of which are mentioned on the warranty card and covered by this Contractual Warranty.

B. WARRANTY: The warranty under this contract covers the cost of services (parts and labor) – **with the exception of diagnostics, tests, seals, lubricants, ingredients and hoses** – for the restoration of the insured vehicle to working order following a mechanical breakdown of random origin, which excludes all maintenance, adjustment and fine-tuning operations as well as breakdowns and incidents resulting from normal wear and tear or gradual deterioration reflecting in particular mileage. Any breakdown, the cause of which would only be prior to the subscription of the contract, will not be guaranteed.

Its purpose is not to replace the obligations imposed by law on the seller of the vehicle, guarantee against hidden defects and obligations to deliver Articles 1641 to 1648 and 2232 of the Civil Code, nor the legal guarantee of conformity resulting articles L.217-4 to L.217-12 of the Consumer Code and benefiting purchasers acting as consumers.

C. BREAKDOWN OF MECHANICAL ORIGIN: Will be considered as breakdown of mechanical origin, the stoppage of operation of the parts or organs defined in the list of guaranteed parts, by the effect of a cause internal to the vehicle, of random origin, as a result of or during normal use.

D. DAMAGE: Realization of the event likely to bring into play the Contractual Guarantee.

E. EXCLUDED VEHICLES: **Vehicles used in motor racing or competition. Vehicles with less than four wheels. Commercial vehicles whose GVW exceeds 3.5 tonnes. Vehicles intended for the professional use of taxis, large discounts, transport of people, transport of goods, ambulances, driving schools. Small distribution vehicles marketed in France with less than 300 copies per year. Vehicles running or having run on LPG (unless the installation is original).**

F. MANAGER: CGA/DYNASSURANCES - 15/17 bd Voltaire - 94210 LA VARENNE ST HILAIRE - Tel: 01 48 89 57 57

VALIDITY OF THE CONTRACTUAL GUARANTEE

1. DURATION AND EFFECTIVE DATE:

The Guarantee takes effect on delivery of the vehicle and applies exclusively during the period indicated on the guarantee contract without tacit renewal.

However, the Guarantee will end automatically before its term:

- In the event of loss or destruction of the vehicle, whatever the cause

- In the event of non-compliance with the manufacturer's instructions on the use for which the vehicle is designed or for non-compliance with the maintenance clause below.

2. OBLIGATION OF MAINTENANCE:

The Customer shall, at his own expense, have the maintenance operations prescribed by the manufacturer carried out at the frequency provided by the latter. The maintenance must be carried out by an automotive professional and preferably a dealer or brand agent.

3. INCREASING RISK AND PREVENTION

The Client must:

- Accept that maintenance operations, checks and adjustments may be carried out as necessary to prevent damage to the guaranteed parts,

- Be able to justify each maintenance by means of the corresponding invoices. These operations will be verifiable at any time by the Administrator.

4. TERRITORIAL LIMITS

The Contractual Guarantee applies in Metropolitan France (Corsica included) as well as in the countries of the European Union, Switzerland, the principalities of Monaco, Andorra, Liechtenstein, the Republic of San Marino and the Vatican State .

COVERED VEHICLES

All Camping Car vehicles under 5 tonnes and less than 120,000 kilometers on subscription, except rental vehicle.

TECHNICAL CONTROL

If, to meet the legal obligations, the vehicle must undergo a technical inspection, the Contractual Guarantee of the vehicle will only be effective if the good condition of the vehicle is attested by the inspection report of an officially authorized professional, making it possible to establish that the selling garage can grant its Guarantee. This provision does not apply to new vehicles.

IMPLEMENTATION OF THE CONTRACTUAL GUARANTEE-REGULATIONS

In the event of a mechanical breakdown, the Customer must:

- Use all the means in its power to limit the consequences.
- Contact the nearest garage.
- Send the repair estimate to the Manager within five (5) working days after the breakdown, attaching a copy of the gray card in the name of the beneficiary owner of the warranty contract to:

TECHNICAL DEPARTMENT of DYNASSURANCES by email to servicetechnique@dynassurances.fr or by FAX to N° 09 72 31 98 75

Indicating :

- the Contractual Guarantee No.,
- the mileage of the vehicle and its registration number
- the contact details of the repairer
- the description of the damage.

The Manager materializes the financial support of the damage by an agreement reference, delivered immediately unless an expert is appointed.

In the absence of prior notice from the Manager, the repair will remain the responsibility of the Customer.

The Manager reserves the right to have the vehicle examined by an expert and to designate the garage where the repair will take place.

When the damage is covered under the Contractual Guarantee, the Manager then indicates the amount that will be reimbursed under the latter, with the excess being borne by the Client. If dismantling operations were necessary to determine the origin or extent of the damage, the cost of these operations will only be included in the amount of the repair invoice to the extent that the said repairs are covered under the Contractual Guarantee. Failing this, the Customer will bear the cost. The Manager will pay the amount of the repair within the limit of the assumption agreement. He will not follow up on invoices that do not recall the prior reference for support issued. The compensation owed by the Manager may not exceed in labour, the cost of the manufacturer's labor scale and in parts, the price provided for in the manufacturer's catalogue. The Manager reserves the right to pay for the most reasonable operation in terms of its cost and to choose between repairing a defective part and replacing it with another identical original or standard exchange part. The cost of all repairs covered may not exceed the market value of the vehicle, according to the expert on the day of the last claim.

OLD

The Contractual Warranty is not intended to refurbish the vehicle, but aims to restore the vehicle to the state it was in before the breakdown on the covered part(s) recognized as defective after the effective date of the warranty. Guarantee. As a result, the compensation paid in the event of a breakdown covered under this Guarantee is calculated after deduction of a percentage of obsolescence on the replaced parts. Its assessment will be made either by expert opinion by comparison between, on the one hand, the observed condition of the damaged parts, their mileage, their time of use, and on the other hand, the average operating potential which is theirs. usually loaned, or according to the rule below: ENGINE, GEARBOX and AXLE

(A): Average operating potential 300,000 kilometers

All other parts (B): 250,000 kilometres.

$$\text{Pourcentage de vétusté} = \frac{\text{Kilométrage au compteur au moment de la panne}}{300\,000 \text{ Km (A) ou } 250\,000 \text{ Km (B)}}$$

[ARTICLE 1641 of the Civil Code](#)

"The seller is bound by the guarantee on account of the hidden defects of the thing sold which render it unfit for the use for which it is intended, or which so diminish this use that the buyer would not have acquired it, or would have paid less if he had known them. »

[ARTICLE 1648 par.1 of the Civil Code](#)

"The action resulting from redhibitory defects must be brought by the purchaser within two years from the discovery of the defect".

[ARTICLE L 217-4 of the Consumer Code](#)

"The seller delivers goods that comply with the contract and is liable for any lack of conformity existing at the time of delivery. He is also liable for any lack of conformity resulting from the packaging, the assembly instructions or the installation when this has been charged to him by the contract or has been carried out under his responsibility".

[ARTICLE L 217-5 of the Consumer Code](#)

"The property is in accordance with the contract:

1° If it is specific to the use usually expected of a similar item and, where applicable:

- if it corresponds to the description given by the seller and has the qualities that the latter presented to the buyer in the form of a sample or model;

- if it has the qualities that a buyer can legitimately expect given the public statements made by the seller, the producer or his representative, in particular in advertising or labeling;

2° Or if it has the characteristics defined by mutual agreement by the parties or is suitable for any special use sought by the buyer, brought to the seller's attention and which the latter has accepted".

[ARTICLE L 217-12 of the Consumer Code](#)

"The action resulting from the lack of conformity is prescribed by two years from the delivery of the goods".

[ARTICLE L 217-16 of the Consumer Code](#)

"When the buyer asks the seller, during the course of the commercial guarantee which was granted to him during the acquisition or repair of movable property, for a restoration covered by the guarantee, any period of immobilization of at least seven days is added to the duration of the guarantee which remained to run. This period runs from the request for intervention by the buyer or the provision for repair of the property in question, if this provision is subsequent to the request for intervention.

[ASSIGNMENT OF THE CONTRACTUAL GUARANTEE](#)

The contractual guarantee, for the remaining period, may be transferred to the new purchaser of the vehicle, who is not a professional in the automobile industry, provided that the request is made within 10 days after the sale and that the Customer has obtained, at the prior, the written agreement of the Manager. The applicant will have to pay the sum of 49.00 E including tax for application fees.

[FILE ACCESS RIGHT](#)

The Client is informed that under the provisions of Article 27 of Law No. 78-17 of 06/01/78, he may ask the Manager, the sole recipient of the information, to take note of it and to ask for correction if there are errors.

GUARANTEED PARTS

[In the Engine:](#) Camshaft, connecting rod bearings, connecting rods, rocker arms, pushrods, tappets, timing chains, timing belt (only in the event of breakage), crankshaft bearings, crankshaft, pistons and pins, segments, valves and guides, oil pump, cylinder head and cylinder head gasket and turbo.

[In the gearbox:](#)

Manual: All internal faults: Gears, shafts, selectors, synchros, bearings.

Automatic: Gears, oil pump, bushings and shafts, torque converter, valves and valves, governor, plate.

[In the transmission device:](#) Transfer box, rear axle, differentials, pinions and crowns. Excluding the axle shafts, transmission and gimbals.

[In the cooling system:](#) Water radiator, water pump, fan.

[In the electrical system:](#) Alternator, starter, door lock, window lift motors and mechanisms, windscreen wiper and sunroof motors, air conditioning compressor and condenser with the exception of gas charging.

[In the steering system:](#) Rack or box, assistance pump, with the exception of the column, ball joints and rods.

[In the braking system:](#) Master cylinder, brake booster, distributor, vacuum pump, ABS hydraulic unit.

[In the supply system:](#) Igniter, electronic ignition module, coil, injection pump, electronic injection unit, fuel supply pumps, injection butterfly unit, flow meter, EGR valve. Except for the injectors.

[In the clutch device:](#) Mechanism, fork, transmitter, receiver.

AMOUNT OF THE CONTRACTUAL GUARANTEE

All of the successive repairs covered by the guarantee may not exceed the market value of the vehicle, according to the expert on the day of the last claim, knowing that the reimbursement of each claim covered is itself capped at €2,300 including tax.

A deductible of 10% with a minimum of €76 will be applied to the amount of reimbursement for any claim covered for vehicles weighing less than 3.5 T.

A deductible of 20% with a minimum of €150 will be applied to the amount of reimbursement of any claim covered for vehicles from 3.5 T up to 5 T.

Warning: Failure to comply with the mileage operations indicated in this contract will result in its cancellation. Keep your invoices, they will be required in case of damage.

LIMITS OF THE CONTRACTUAL GUARANTEE

FAILURES AND CONSEQUENCES OF FAILURES ARE EXCLUDED

- Resulting from a road accident, shock, theft or transport, kidnapping even by a public authority, a requisition or more generally any event that removed the covered vehicle in the legal custody of the Client
- Resulting from excessive cold or heat
- Originating from an element or component of the vehicle not covered, under the list of covered parts
- Caused intentionally or by the Customer's negligence or by the abnormal use of the vehicle, or contrary to the prescriptions of the builder
- Caused by the normal wear and tear of the parts of the vehicle which is manifested by a progressive degradation of the physical, chemical or thermal properties of its condition and which can materialize in particular by hissing, friction, clicking or humming
- Resulting from the use of an unsuitable or poor quality fuel, liquid and/or additive
- Resulting from elements of the vehicle not conforming to the original catalog of the manufacturer, as well as any modification made to the original vehicle
- Occurred during tests, races or competitions (or during tests and/or course reconnaissance)
- Following natural phenomena such as hail, floods, storms, hurricanes or other cataclysms
- Apparent, foreseeable, or occurring before the effective date of the Contractual Guarantee
- Due to even temporary overloading of the vehicle and towing
- Due to a defect in the vehicle or its components known to the manufacturer, manufacturer recall and modification linked to the replacement of a guaranteed part
- Due to driver inexperience, misconduct or over-revving
- Resulting from fire, electrical damage, explosions
- Lack or insufficiency of lubrication and/or cooling
- Engine overheating, even temporarily

Are also excluded:

- Costs related to immobilization of the vehicle: parking costs, loss of use, vehicle rental
- The additional cost of a repair due to the aggravation of the damage by the fact of a temporary or makeshift restoration, as well as a claim related to the Professional Civil Liability of a repairer
- The direct or indirect consequences of the parts or component which had been the subject of remarks or observations during the compulsory technical inspection
- Telephone installation and electronic devices, in particular alarm and anti-theft systems, GPS and navigation systems
- Gaskets (except cylinder head gasket), exhaust system, battery, fuses, windows, brake pads, calipers and drums, filters, electrically operated roofs and hoods.

The Contractual Guarantee is limited exclusively to the components (parts and labour) described in the paragraph "GUARANTEED PARTS" and in the GUARANTEE CONTRACT with the exception of gaskets, lubricants and ingredients. As coverage is made for only the covered parts that caused the damage, if the customer (or the repairer) wishes to change additional parts, they will not be taken under of the Contractual Guarantee.

Sealing problems (leaks) of the ENGINE, GEARBOX or AXLE and of the entire vehicle, and their possible consequences, are not considered as mechanical breakdowns and therefore not covered. The timing belt and the consequences of its breakage are accepted, if it has been exchanged during maintenance (supporting invoice), in accordance with the standards of the constructor.

CELL GUARANTEE FOR YOUR MOTORHOME

It applies for the duration and under the same reimbursement conditions as defined for the mechanical warranty. Its validity is linked to compliance with the mandatory maintenance operations provided by the manufacturer. For support to be sent to a service provider, DYNASSURANCES ensures that the mandatory maintenance operations, both Chassis and Cell, are carried out.

The Cell warranty assures the user of the proper use of the following equipment: water pump, water heater, refrigerator aggregate, electrical transformer and charger, air blower, refrigerator electronic card, with the exception of wiring harnesses. Sealing problems (coverage of damage resulting from abnormal modification of the cell, with the exception of windows and openings, if the periodicity of the annual checks provided for by the manufacturer has been respected).

The amount of cover per damage cannot exceed €1,000 including tax.

A deductible of 10% with a minimum of €76 will be applied to the amount of reimbursement of any claim covered for vehicles under 3.5 T.

A deductible of 20% with a minimum of €150 will be applied to the amount of reimbursement for any loss covered for vehicles from 3.5 T up to 5 T.

Excluded from the Guarantee are components not mentioned above, the consequences of improper use or handling, insufficient maintenance, the consequences of freezing or excessive heat, poor storage conditions (insufficient ventilation, condensation), as well as modifications or assembly of accessories or equipment made outside the network.

Are also excluded from the Guarantee:

- wear and corrosion, ie the gradual deterioration of the guaranteed parts during normal use, without this deterioration resulting from a failure, failure or defect of the guaranteed parts.
- apparent breakdowns before the expiry of the warranty, given by the Manufacturer or the seller and the right to the services attached thereto,
- breakdowns for which a third party is responsible, as a supplier of parts and labor or for maintenance,
- breakdowns, failures or defects attributable to external causes, i.e.: collision, spillage, fall of missiles or objects, fire, theft, break-in, explosion, lightning, earthquake, storm, hail, water, flooding (law of August 4, 1982),
- damage that may result directly or indirectly from any immaterial damage whether or not consecutive to a covered breakdown,
- breakdowns affecting parts substituted for original parts or accessories, standard or optional, which are not intended by the Manufacturer to be used in the guaranteed vehicle,
- breakdowns, failures or faults attributable to mounting of accessories or internal or external equipment not recommended by the Manufacturer.

The warranty ceases to apply once the vehicle has been entrusted to a third party, whether for profit or not, or used for professional use or permanent residence.

In the event of a dispute, only the Court of the seat of the seller or repairer distributor may have jurisdiction.

For any intervention, refer to the paragraph "IMPLEMENTATION OF THE CONTRACTUAL GUARANTEE-REGULATIONS" of this contract.

TOWING

If the damage resulting from the incident has given rise to reimbursement by DYNASSURANCES, the towing invoice by an official repairman, for a journey from the place of the breakdown to the nearest garage, will be reimbursed at the same time as the repair invoice within the limit of €153 including VAT. Under the same conditions, if the breakdown occurs on the motorway, do not forget the obligation to

have it towed by the approved motorway services repairman. The journey of the latter also including the round trip from his base to the place of the breakdown, the reimbursement of the complete invoice for the breakdown service will be limited to €153 including tax. In all cases, the total of reimbursements, repairs + towing, cannot exceed the ceiling provided for in the general conditions.

FOR YOUR SERVICE

ON THE HIGHWAY: CALL BOARD

CITROËN 0 800 05 24 24

RENAULT 0 810 05 15 15

PEUGEOT 0 800 44 24 24

00 800 1 777 7777

FIAT 00 800 342 800 00

FORD 0 800 00 50 05

IVECO 00 800 4832 6000

GENERAL CONDITIONS OF ASSISTANCE PACK INSURANCE

(only if subscribed at the time of purchase)

Group contract no. 6246

Insured vehicle: Motorhome

Broker: DYNASSURANCES firm

Insurer: MUTUAIDE ASSISTANCE Mutual insurance company with fixed contributions - Private company under the Insurance Code

126, rue de la Piazza - CS 20010 - 93196 Noisy le Grand Cedex - submitted to the INSURANCE CONTROL COMMISSION

ACPR 4 Place de Budapest CS 92459 - 75436 Paris Cedex 9

INDIVIDUAL MEMBERSHIP LIFETIME

ARTICLE 1 - EFFECTIVE DATE AND DURATION

The warranty takes effect on the delivery date mentioned on the warranty card for a period of **one year**, subject to payment of the premium.

The guarantee is renewed on expiry by tacit agreement, unless terminated 2 months before the expiry date.

ARTICLE 2 - SUBSCRIPTION

The annual fee of €42 is payable in one go by check made payable to Cabinet DYNASSURANCES

In the absence of payment of a contribution, within ten days of its due date, and independently of its right to pursue the execution of the contract in court, the insurer may, subject to thirty days' notice, suspend the guarantee by registered letter addressed to the beneficiary, equivalent to formal notice and, ten days after the date of suspension, terminate the membership (Article L. 113-3 of the Insurance Code).

“PUNCTURE ASSISTANCE” SERVICE

Beneficiary:

The owner of the insured vehicle designated on the front, his non-separated spouse (or cohabiting partner), their single children, dependent parents and allies in the tax sense of the term.

Generating event:

Any puncture of the insured vehicle occurring and declared during the period of validity of the service.

ARTICLE 1 - PURPOSE OF THE GUARANTEE

Following a puncture, the beneficiary can call on assistance, which:

- Send a repairman to the scene of the puncture,
- Supports the travel and intervention costs of the repairman. This participation is paid for directly by the assistance company. Beyond the guaranteed amount, the breakdown costs are borne by the beneficiary.

Under this service, towing costs to the nearest garage are covered:

- In the event of a puncture on a motorway or any other expressway (in this case, the intervention of the assistance company is limited to the reimbursement of the towing costs advanced by the beneficiary), if the beneficiary vehicle is not equipped with a spare wheel by the standard manufacturer or following the installation of LPG equipment.

ARTICLE 2 - TERRITORIALITY

The “Puncture Assistance” service is granted in Metropolitan France, Germany, Portugal, Greece, Netherlands, Austria, Belgium, Spain, Italy, Switzerland, Luxembourg, Monaco, Andorra, United Kingdom and North Africa.

ARTICLE 3 - LIMIT OF WARRANTY

The insurer intervenes up to a ceiling of €153 including tax per claim.

ARTICLE 4 - CONDITIONS OF INTERVENTION

In the event of a puncture, the beneficiary contacts the assistance provider by dialing the telephone:

01 55 98 51 43 and indicating the protocol number 6246

This service is provided by: MONDIAL ASSISTANCE. It is accessible 7 days a week and 24 hours a day.

“SOS FINDING” SERVICE

Beneficiary:

The owner of the insured vehicle designated on the front, his non-separated spouse (or cohabiting partner), their single children, dependent parents and allies in the tax sense of the term.

Generating event:

Any accident of the insured vehicle with a third party occurring and declared during the period of validity of the service.

ARTICLE 1 - PURPOSE OF THE GUARANTEE

When, following a collision with a third party, the beneficiary encounters difficulties in drafting the accident report, the assistance provider provides him by telephone with all the information useful to safeguard his interests.

ARTICLE 2 - TERRITORIALITY

The “SOS CONSTAT” service is granted in FRANCE and in the other countries of the EUROPEAN UNION.

ARTICLE 4 - CONDITIONS OF INTERVENTION

In the event of a collision with a third party, the beneficiary contacts the assistance provider by dialing the telephone: 01 55 98 51 43

This service is provided by: MUTUAIDE ASSISTANCE

It is accessible 7 days a week and 24 hours a day.

“LOSS AND THEFT OF VEHICLE KEYS AND PAPERS” COVER

Beneficiary:

The owner of the insured vehicle named on the reverse.

Insured property:

- The driving license issued in the name of the beneficiary and the gray card of the insured vehicle,
- The keys, the remote opening device and the remote control of the beneficiary's vehicle alarm,

Claim:

The theft or loss of an insured object occurring and declared during the period of validity of the guarantee.

ARTICLE 1 - PURPOSE OF THE GUARANTEE

In the event of a claim, the insurer reimburses the beneficiary, upon presentation of supporting documents, for the costs incurred for:

- The reconstitution of his driving license or his gray card,
- Replacement of keys, remote opening control and vehicle alarm remote control.

ARTICLE 2 - TERRITORIALITY

The insurer's guarantee applies:

- In France,
- And for stays and trips of less than three months:
 - In other states of the EUROPEAN UNION
 - In ANDORRA, LIECHTENSTEIN, NORWAY, PRINCIPALITY OF MONACO, VATICAN, SAN MARINO, SWITZERLAND.

ARTICLE 3 - LIMIT OF THE WARRANTY

The insurer intervenes up to an expenditure ceiling of (including tax 152.45 euros) per claim.

ARTICLE 4 - COMPENSATION CONDITION

The beneficiary is required to attach to his claim for compensation:

- In the event of theft, the report of the filing of a complaint with the competent authorities made within 48 hours of knowledge of the incident,
- In the event of loss, a sworn statement mentioning the nature of the lost items, the circumstances and the date of the loss,
- In the event of loss or theft of the driving license or registration document, also a copy of the certificate of loss or theft issued by the competent authorities.

CLAIMS ASSISTANCE PACK

ARTICLE 1 - DECLARATION OF CLAIM

The beneficiary must, except in the event of a fortuitous event or force majeure, and, in any event, before taking any initiative whatsoever, declare in writing to the insurer any loss likely to give rise to the right to cover within **5 days reduced to 2 days** in the event of theft for the “theft or loss of keys and papers” cover and the “puncture assistance” service

If the beneficiary declares his loss late and the insurer proves that the delay caused him harm, the beneficiary is deprived of his right to cover.

Any beneficiary who surprises or tries to surprise the good faith of the insurer by inaccurate declarations, either on the circumstances or consequences of a claim, or on the amount of his claim, will be deprived of the right to cover for the disaster in question.

He will be required to reimburse the insurer for the sums that the latter would have had to pay, where applicable, as a result of the claim (including the sums corresponding to insurance investigations).

ARTICLE 2 - SUBROGATION

The insurer is subrogated, up to the sums paid by him, in the rights and actions of the beneficiary against the person responsible for the claim. The insurer may be discharged, in whole or in part, from its commitments towards the beneficiary when the subrogation cannot, by the fact of the latter, operate for its benefit.

ARTICLE 3 - PRESCRIPTION

Any action deriving from this membership is time-barred by TWO YEARS from the event giving rise to it under the conditions provided for in Article L.14.1 of the Insurance Code. The interruption of the prescription may result from the sending of a registered letter with acknowledgment of receipt addressed (Article L.114-2 of the Insurance Code):

- By the insurer to the beneficiary, as regards the action for payment of the premium.

- By the beneficiary to the insurer, with regard to the settlement of the claim.