# Risk Details

**Type:** **Personal Accident Insurance 2020**

**Insured:** **Fédération Internationale de Camping, Caravanning et Autocaravanning A.I.S.B.L**

Rue Belliard 20
B - 1040 Brussels

Belgium

**Insured Person(s):** Cardholders and up to a maximum of 10 other Persons

**Policy Period:** From: **31st December 2019**

 **To: 31st December 2020**

Both days inclusive, local standard time at the above address.

**Sum Insured**

**Each Person:** EUR 25,000

**Event Limit:** EUR 1,800,000

**Interest:** BENEFIT PAYABLE IN RESPECT OF ACCIDENT

1. Death - 100%

2. Total and Irrecoverable loss of sight

 of both eyes: - 100%

 3. Total and Irrecoverable loss of sight

 of one eye: - 100%

4. Loss of two limbs: - 100%

5. Loss of one limb: - 100%

6. Total and irrecoverable loss of sight

 of one eye and loss of one limb - 100%

7. Permanent Total Disablement: - Not Covered

8. Temporary Total Disablement: - Not covered

9. Temporary Partial Disablement - Not covered

**Situation:** Belgium

 Territorial Limits: Worldwide

**Territorial Limit:**  As per appendix A

**Conditions:** Wording NMA 2989

LMA 3100 Sanction Limitation and Exclusion Clause

 The association shall keep records necessary to enable the Premium to be adjusted to verify the Insured Person has paid.

 Operative Time Clause as attached

**Choice of Law**

**& Jurisdiction:** Disputes Clause

 The proper and exclusive law of this Insurance shall be Belgian law. Any disputes between the Assured and Underwriters arising under or in connection with this Insurance policy shall be subject to the exclusive jurisdiction of the Belgian Courts

**Taxes Payable**

**by Insured and**

**administered by**

**Insurer(s):** 9.25% Belgium Tax

**Recording,**

**Transmitting and**

**Storing Information:** Miller Insurance Services LLP will maintain risk and claim data, information and documents which may be held on paper or electronically.

**Insurer Contract**

**Documentation:** This document details the contract terms entered into by the insurer(s) and constitutes the contract document.

Any further documentation changing this contract agreed in accordance with the contract change provisions set out in this contract, shall form the evidence of such change.

**Notice of Cancellation**

**Provisions (Authority**

**Provisions):** Where (re)insurers have the right to give notice of cancellation, in accordance with the provisions of the contract, then

To the extent provided by the contract, the Slip Leader is authorised to issue such notice on behalf of all participating (re)insurers; and (optionally)

Any (re)insurer may issue such notice in respect of its own participation.

**SCHEDULE OF BENEFITS (for each Insured Person)**

This Insurance provides benefits in accordance with the Scale of Benefits specified in the Schedule of Insured Persons. The percentages specified in the Scale of Benefits below are % of the Capital Sum Insured applicable to the Insured Person.

Where the letters N.C. (NOT COVERED) are inserted no insurance is provided.

**BENEFITS PAYABLE IN RESPECT OF ACCIDENT**

1. Death 100%

2. Total and irrecoverable loss of sight of both eyes 100%

3. Total and irrecoverable loss of sight of one eye 100%

4. **Loss of** two **limbs** 100%

5. **Loss of** one **limb** 100%

6. Total and irrecoverable loss of sight of one eye and

**loss of** one **limb** 100%

7. **Permanent Total Disablement** (other than total and

irrecoverable loss of sight of one or both eyes or

**loss of limb(s)**) Not Covered

8. **Temporary Total Disablement** the amount specified in the

**Schedule of Insured Persons** during such disablement for the **Maximum Benefit Period** specified in the **Schedule of Insured Persons** regardless of the number of **Accidents** commencing after the expiry of the **Elimination Period** specified in the **Schedule of Insured Persons** from the date on which the Insured Person first became disabled.

9. Temporary Partial Disablement the amount specified in the

**Schedule of Insured Persons** during such disablement for the **Maximum Benefit Period** specified in the **Schedule of Insured Persons** regardless of the number of **Accidents** commencing after the expiry of the **Elimination Period** specified in the **Schedule of Insured Persons** from the date on which the Insured Person first became disabled.

**BENEFITS PAYABLE IN RESPECT OF ILLNESS**

10. Total and irrecoverable loss of sight of both eyes N.C

11. **Permanent Total Disablement** by paralysis N.C.

12. **Temporary Total Disablement** the amount specified in the

**Schedule of Insured Persons** during such disablement for the **Maximum Benefit Period** specified in the **Schedule of Insured Persons** regardless of the number of **Illnesses** commencing after the expiry of the **Elimination Period** specified in the **Schedule of Insured Persons** from the date on which the Insured Person first became disabled.

**LANGUAGE DECLARATION CLAUSE**

The insured has declared their understanding of, and has requested for the contract of insurance to be provided in, the English language. The insured confirms they understand such contract and agree to be bound by its terms and conditions.

IMPORTANT NOTICE

PLEASE NOTE THAT SEPARATE INSURANCE IS PROVIDED UNDER THIS POLICY FOR BODILY INJURY CAUSED BY AN ACCIDENT AND FOR ILLNESS. THIS INSURANCE ONLY RELATES TO THE BENEFITS OF THE POLICY WHICH ARE SHOWN IN THE SCHEDULE AS BEING INCLUDED AND FOR WHICH PREMIUM HAS BEEN PAID.

THE ASSURED MUST DISCLOSE TO THE UNDERWRITERS ALL FACTS, MATTERS AND CIRCUMSTANCES MATERIAL TO THIS INSURANCE, INCLUDING, BUT NOT LIMITED TO WHETHER THE INSURED PERSON ENGAGES IN ANY OCCUPATION, SPORT OR PASTIME OR OTHER ACTIVITY OF A HAZARDOUS NATURE.

We The Underwriters hereby agree with the Assured, to the extent and in the manner herein provided, that if the Insured Person:

(a) sustains **Bodily Injury** caused by an **Accident** or

(b) suffers **Illness**;

we will pay to the Assured, or to the Assured's Executors or Administrators, according to the Schedule of Benefits after the total claim shall be substantiated under this Insurance

**Provided Always That:**

1. (a) benefit shall not be payable under more than one of the items of the Schedule of Benefits in respect

of the consequences of one **Accident**, except for any benefit payable hereunder in respect of **Temporary Partial Disablement** preceding or following **Temporary Total Disablement**, or of one **Illness**, and

(b) no weekly benefit shall become payable until the total amount thereof has been ascertained and agreed. Where any payment is made for weekly benefit, the amount so paid shall be deducted from any lump sum subsequently payable in respect of the same **Accident** or **Illness**.

2. the total sum payable under this Insurance in respect of any one or more claims shall not exceed in all the largest benefit under any one of the items contained in the Schedule of Benefits.

3. if Item 1 of the Schedule of Benefits is not covered, then no claim shall be payable, other than for weekly benefits, in respect of any **Accident** which would have given rise to a claim for death had that item been covered.

4. if Item 1 of the Schedule of Benefits is covered and an **Accident** causes the death of the Insured Person within twelve months following the date of the **Accident** and prior to the definite settlement of the benefit for disablement provided for under Items 2 to 7 of the Schedule of Benefits, there shall be paid only the benefit provided for in the case of death.

5. no benefit shall be payable under Items 10 or 11 of the Schedule of Benefits should **Illness** cause the death of the Insured Person within twelve months of that **Illness** first manifesting itself.

**Operative Time**

Operative time means the period of time during which an Insured Person leaves his or her domiciled address for the purpose of the camping, caravanning and Motor Caravanning or staying in a rented hotel whilst travelling to/from a camping site, including the period between leaving his or her domicile for the purpose of camping, caravanning and Motor Caravanning or staying in a hotel whilst travelling to/from a camping site and his/her return there to.

In addition, if a member has to leave his party behind temporarily whilst returning home during the course of the holiday. He/She may leave the Camping Card in the care of his party and the cover provided by this insurance will continue as if the Card Holder were present.

**EXTENSIONS**

1. If during the period of this insurance the Insured Person is subject to the control of persons (or their associates) effecting a Hi-Jack and/or Kidnap, cover will continue beyond the expiry date of this insurance up to a further 12 months in all until the Insured Person has travelled directly from the place of his detention to his domicile or original destination.

**DEFINITIONS**

In this Insurance:

1. '**BODILY INJURY**' means identifiable physical injury which

(a) is caused by an **Accident**, and

(b) solely and independently of any other cause, except illness directly resulting from, or medical or surgical treatment rendered necessary by such injury, occasions the death or disablement of the Insured Person within twelve months from the date of the **Accident**.

2. '**ACCIDENT**' means a sudden, unexpected, unusual, specific event which occurs at an identifiable time and place during the Period of Insurance.

**Accident** shall also include disappearance. If the Insured Person isnot found within twelve months of disappearing, and sufficient evidence is produced satisfactory to the Underwriters that leads them inevitably to the conclusion that the Insured Person has sustained **Bodily Injury** and that suchinjuryhas caused the Insured Person’s death, the Underwriters shall forthwith pay any death benefit, where applicable, under this Insurance, provided that the person or persons to whom such sum is paid shall sign anundertaking to refund such sum to the Underwriters if the Insured Person is subsequently found to be living.

3. '**ILLNESS**' means sickness or disease of the Insured Person which first manifests itself during the Period of Insurance and occasions the total disablement of the Insured Person within twelve months after manifesting itself.

4. '**TEMPORARY TOTAL DISABLEMENT**' means disablement which entirely prevents the Insured Person from attending to their business or occupation.

5. '**TEMPORARY PARTIAL DISABLEMENT**' means disablement which prevents the Insured Person from attending to a substantial part of their business or occupation.

6. '**PERMANENT TOTAL DISABLEMENT**' means disablement which entirely prevents the Insured Person from attending to any business or occupation for which they are reasonably suited by training, education or experience and which lasts twelve months and at the end of that period is beyond hope of improvement.

7. '**LOSS OF A LIMB**' means permanent loss by physical separation of a hand at or above the wrist or of a foot at or above the ankle and includes permanent total and irrecoverable loss of use of hand, arm or leg.

8. **‘HI-JACK’** means that the control of a conveyance in which the Insured Person is travelling is involuntarily passed from the regular crew to a person or persons who has (have) used or threatened to use violent means to obtain such control.

**‘KIDNAP’** means the illegal taking and holding captive of the Insured Person by persons who then demand specifically from assets of the Assured or the Insured Person a ransom as a condition of the Insured Person’s release.

**EXCLUSIONS**

This Insurance does not cover claims in any way caused or contributed to by:

1. war, whether war be declared or not, hostilities or any act of war or civil war;

2. the actual or threatened malicious use of pathogenic or poisonous biological or chemical materials;

3. nuclear reaction, nuclear radiation or radioactive contamination;

4. the Insured Person engaging in or taking part in armed forces service or operations;

5. the Insured Person engaging in flying of any kind other than as a passenger;

6. the Insured Person’s suicide or attempted suicide or intentional self-injury or the Insured Person being in a state of insanity;

7. venereal disease or Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC) or Human Immuno-deficiency Virus (HIV) howsoever these have been acquired or may be named;

8. the Insured Person’s deliberate exposure to exceptional danger (except in an attempt to save human life);

9. the Insured Person 's own criminal act;

10. the Insured Person being under the influence of alcohol or drugs;

11. pregnancy or childbirth;

12. neuroses, psychoneuroses, psychopathies or psychoses, anxiety, stress, fatigue or mental or emotional diseases or disorders of any type.

LSW1820 - EURO CONTRACT CONTINUITY CLAUSE

1) The occurrence of an event associated with economic and monetary union in the European Union shall not have the effect of:

i) terminating; or

ii) altering or invalidating any term of, or discharging or excusing performance under; or

iii) giving either party a unilateral right to alter or terminate; this Contract.

2) For the purposes of this Contract an “event associated with economic and monetary union in the European Union” includes without limitation each (and any combination) of the following events:

i) the withdrawal from legal tender of the Euro;

ii) the withdrawal from the European Union and/or from the Euro by one or more members of the European Union (Member State(s));

iii) the replacement of the Euro by any alternative single or unified currency by two or more Member States (whether or not they remain members of the European Union) or the introduction of a new currency by a Member State (whether or not it remains a member of the European Union).

06/08/12

LSW1820

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