

Deposit recovery insurance Information notice

Information notice for the “*Rachat de caution*” (“deposit recovery insurance”) facultative-subscription collective insurance contract No. 2sn46 (hereinafter referred to as the “Contract”) taken out:

- by **ClickandBoat**, a *société par actions simplifiée* (simplified limited liability company) with a registered capital of 6.143,10 euros, having its registered offices at 10 quai du 4 septembre 92100 Boulogne-Billancourt, registered in the Trade and Companies Register of Nanterre under the number 801 157 256 (hereinafter “the Policyholder”);
- with **Seyna**, a *société anonyme* (corporation) with a registered capital of €1.115.800,42 having its registered offices at 20 bis rue Louis-Philippe, 92200 Neuilly sur Seine, France, registered in the Trade and Companies Register of Nanterre under the number 843 974 635, an undertaking governed by the French Insurance Code (hereinafter the “Insurer”);
- managed by **AssurTravel**, a *société par actions simplifiée unipersonnelle* (single-member simplified limited liability company) with a registered capital of €100,000 having its registered offices at 99 rue Parmentier, 59650 Villeneuve d’Ascq, registered in the Trade and Companies Register of Lille under the number 451 947 378 and with ORIAS under the number 07 030 650 www.orias.fr (hereinafter the “Managing Broker”);
- and distributed by **ClickandBoat** in its capacity as insurance intermediary agent, registered with ORIAS under the number 15 005 093 www.orias.fr (hereinafter the “Distributor”).

The Insurer, the Distributor and the Managing Broker are subject to the supervision of the French prudential control authority (*Autorité de Contrôle Prudentiel et de Résolution*), 4 place de Budapest 75436 Paris Cedex 09.

The Managing Broker is mandated by the Insurer to manage subscriptions, complaints and harmful events (i.e. claims) under the Contract.

The Managing Broker may be contacted at any time:

- by e-mail: contact.gestion@assur-travel.fr
- by post: 99, rue Parmentier, Zone d’activité Actiburo 59650 Villeneuve d’Ascq

1. Definitions

Subscriber: A natural person having attained the age of majority and holding a boating licence as required where this is compulsory, having subscribed to the Contract and who is identified as such on the Subscription Certificate.

Assured: The Subscriber.

Craft: Any watercraft offered for rental on the Distributor’s website <https://www.clickandboat.com/>

Deposit: The monetary deposit debited as part of the booking process from the bank account of the Subscriber who has given authorisation to do so, in the event of recorded damage to the Craft or in the event of loss of items equipping the Craft at the end of the rental agreement. Its amount is defined in the rental agreement.

Subscription Certificate: The document sent by e-mail by the Distributor to the Subscriber to confirm his or her subscription to the Contract.

Cover: The refunding of part of the Deposit within the limits and under the conditions set out in this information notice.

Harmful Event: Event liable to trigger the Cover.

2. Terms for subscription

2.1 Who can subscribe to the Contract?

Any major natural person, not acting in the context of their professional activity, who holds a boating licence as required where this is compulsory and who rents a Craft from the Distributor **for non-professional use.**

2.2 How does one subscribe to the Contract?

A major natural person who, not acting in the context of their professional activity, wishes to benefit from the Cover, must subscribe to the Contract by consenting to the online insurance offer on the Distributor's website after having examined this Information Notice and having accepted its terms.

He or she must keep, on a durable medium (i.e. hard copy), a copy of the invoice certifying payment of the rental agreement, including taxes, for the Craft together with the Information Notice and the standardised information document and pre-contractual information and advice form.

2.3 Proof of subscription

The data in electronic form conserved by the Insurer or any agent of its choosing shall be valid as signature by the Subscriber, shall be binding on the Subscriber and may be accepted as proof of their identity and consent to the insurance offer and to the terms of this Information Notice.

2.4 Confirmation of subscription to the Contract

The Distributor shall send the Subscriber, by e-mail, a Subscription Certificate and this Information Notice and, as reminder, the pre-contractual information documents, and the Subscriber also undertakes to keep these documents on a durable medium.

2.5 Renunciation of subscription

The Subscriber may renounce his/her subscription to the Contract within 14 days following receipt of the contractual documents, by simply cancelling his/her request for insurance by e-mail: contact.gestion@assur-travel.fr or by post: Assur Travel - Service Gestion- 99, rue Parmentier, Zone d'activity Actiburo 59650 Villeneuve d'Ascq in the following form: *"I, the undersigned, Surname, Forename and Address, declare that I renounce my subscription to the Deposit Recovery Insurance (Assurance "Rachat de caution"). Date and Place, Signature"*.

The Managing Broker, in the name and on behalf of the Insurer, shall then refund the insurance premium paid at the time of subscription.

However, if the Assured asks to benefit from the Cover, during the renunciation / cooling-off period and under the conditions specified in the Notice, he or she cannot exercise his or her right of renunciation, and such a claim will constitute his or her agreement to the performance of the Contract.

2.6 Modification

Any change in the Subscriber's contact details (name or postal address) must be declared by the Subscriber to the Managing Broker (contact.gestion@assur-travel.fr) within 5 days following the time they are known by the Subscriber.

3. Purpose and limits of the Cover

If a Harmful Event occurs, it will be covered subject to the exclusions, Cover limits and compliance with time limits for submitting claims and the formalities laid down in this information notice.

The Cover shall apply only if the Contract is in effect on the date of occurrence of the Harmful Event.

3.1 Purpose of the Cover

In the event that the Deposit for the Craft is debited as part of the booking process under the rental agreement for the Craft, part of the amount of the Deposit will be reimbursed.

3.2 Cover limits

1 (one) single Harmful Event per insurance period within the limit of the amount of the Deposit as part of the booking process, subject to a deductible of 20% of this debited amount and without being able to exceed 5,000 euros including taxes.

The amount of the Harmful Event cannot be less than €200 including taxes. Below that sum, the harmful event will not be covered.

4. Exclusions

Harmful events arising as a result of the following are excluded from the Cover:

- the Subscriber participates in a race, cruise or regatta;
- professional use of the Craft
- a breakdown (incident of a mechanical nature) other than the accidental consequences of a breakdown which fall within the scope of the Heads of Cover;
- theft of equipment and rigging;
- damage affecting the spinnaker or the craft's ancillary equipment (bip, tender, tender motor) or any other mechanical or electrical instrument when these are not related to a Claim ;
- damage attributable to a deliberate act by the Assured;
- use of the Craft in breach of the Maritime Code or the rules of the rental agreement and any instructions for use given by the Distributor;
- damage in the event of failure to proceed with a record of condition on departure and on arrival;
- damage caused to a third party or suffered by a liable third party, as well as costs inherent in rescue or assistance;
- damage caused in the event of storm following a recommendation not to go to sea by the competent authorities;
- damage resulting from sub-rental;
- damage resulting from sailing in a zone prohibited to the general public;
- damage resulting from navigation with an expired, suspended or cancelled boat licence (where this is compulsory), if the rental agreement specifies that such a licence is required;
- negligence by the Assured;

- acts of war or civil war and similar events, riot, internal strife, acts of violence for political reasons, terrorist attack or acts, strike, lock-out and labour-relations conflicts, expropriations or interventions deemed equivalent to expropriation, seizures, withdrawals, decrees or various interventions by a higher authority as well as loss or damage arising due to natural disasters or nuclear energy;

The benefit of the Cover shall always be excluded for any Assured who appears on any official, governmental or police database of persons known or suspected to be terrorists, any Assured who is member of a terrorist organisation, drug trafficker, or involved as supplier in the illegal trade of nuclear, chemical or biological weapons.

5. Period of validity of the Cover

The Cover shall enter into effect on the day on which the Subscriber takes possession of the Craft.

The Cover shall have the same duration as the rental agreement for the Craft but may be terminated early in the cases set out in Article 7.2.

The Cover shall only apply if the Contract is in effect on the date of occurrence of the Harmful Event.

6. Insurance premium

The insurance premium is calculated on the basis of the amount of the deposit and the number of days of rental. Its amount is stated on the Subscription Certificate.

The insurance premium is paid in full to the Distributor on the same date as subscription to the Contract.

7. Effective date, duration and end of the subscription

7.1 Effective date

Subscription will be effective as of the time the Subscriber registers his or her express agreement on the Distributor's website and after payment of the premium has been received.

7.2 Termination

The subscription shall be terminated before the end of its normal term in the following cases:

- if the Subscriber exercises the right of renunciation of the subscription under the conditions set forth in article 2.5;
- if compensation is paid for a Harmful Event, termination shall be effective on the date of occurrence of the Harmful Event;
- in case of loss or complete destruction of the insured Property as a consequence of an event that does not give rise to the Cover: termination shall in this case be effective on the date of occurrence of that event and the Managing Broker shall refund to the Subscriber, in the name and on behalf of the Insurer, the portion of the premium corresponding to the period between that date and the normal end of the Subscription;
- if the Insurance Contract is terminated by the Insurer or the Subscriber and the Cover is not transferred to a new insurer. The subscription shall then end on the effective date of termination of the Contract. The Subscriber shall be informed of this at least three months prior to that date.

- in all other cases provided for in the French Insurance Code.

8. Submitting claims for Harmful Events and substantiating documents

8.1 How does one submit a claim for a Harmful Event?

The claim for the Harmful Event must be submitted within 5 days following the time the Subscriber became aware of it.

The claim for a Harmful Event is to be submitted to the Managing Broker as follows:

- by phone : +33 03 20 34 67 48 - from Monday to Friday, from 9am to 12.30pm and from 1.30pm to 6pm (no surcharge - price of a local call)
- By e-mail: contact.gestion@assur-travel.fr
- by post: Asur-Travel, service indemnisation, 99 rue Parmentier, Zone d'activité Actiburo, 59650 Villeneuve d'Ascq

If the Subscriber does not comply with this time limit for submitting the claim concerning the Harmful Event and if the Insurer proves that this delay has caused it loss, the Subscriber shall not benefit from the Cover (article L 113-2 of the French Insurance Code).

8.2 What substantiating documents should be provided?

The Subscriber must provide the Managing Broker with the requested substantiating documents. He or she will in particular be required to provide:

- a copy of the rental agreement;
- proof of the amount of the Deposit that was debited and proof that it was debited from the Assured's bank account;
- a copy of the invoice for the repair of the damaged goods or the purchase invoice for the damaged goods in case of irreparability
- copies of the record of condition on taking possession of the Craft and the record of condition on returning the Craft;
- a detailed declaration setting out the exact circumstances in which the damage occurred or, where relevant, a copy of the joint accident report signed with a third party;
- a copy of the filed police report in the event of vandalism;
- a copy of the boating licence where this is compulsory.

In addition, the Subscriber must provide any document that the Insurer deems necessary to assess the well-founded nature of his/her claim for compensation;

If it deems it to be necessary, the Insurer may request the opinion of an expert or investigator to assess the Harmful Event.

If the Assured, in bad faith, uses inaccurate documents as substantiation, uses fraudulent means or makes inaccurate or incomplete declarations or claims, the Cover shall be denied to the Subscriber.

The Insurer reserves the right to bring proceedings before the courts of criminal law.

9. Terms for compensation

Once all of the substantiating documents have been received and validated, and if the Assured is eligible for the Cover, a portion of his/her Deposit will be reimbursed within the limits of article 3.2, within a period of 5 business days.

The compensation will always be paid in euros. The Insurer will not pay out the equivalent value in the currency of the country of residence of the Insured Party or any bank charges levied by the Insured Party's bank.

10. Complaints - Mediation

In the event of difficulty concerning the management of his/her Cover or a Harmful Event, the Subscriber may send his/her complaint to the Managing Broker's Complaints Department (*Service Réclamations*), which may be called upon in the following manners:

- by e-mail: qualiteclients@assur-travel.fr
- by post: Assur-Travel, service qualité client, 99 rue Parmentier, Zone d'activité Actiburo, 59650 Villeneuve d'Ascq

The Managing Broker's Complaints Department undertakes to confirm receipt of the complaint within 10 business days following its date of receipt (even if the response to the complaint is also provided within this time limit) and, in any event, to provide a response to the complaint with a maximum of 2 months following the date of receipt.

In the event that the Managing Broker's Complaints Department rejects the complaint or refuses to uphold it in full or in part, the Subscriber may then write to the Insurer (stating the references of the file in question and enclosing a copy of any substantiating documents):

- by e-mail to: reclamations@seyna.eu
- by post to: Seyna - Services réclamations - 20 bis rue Louis Philippe 92200 Neuilly-sur-Seine

The Insurer shall confirm receipt of the complaint within 10 business days following the date of its receipt and shall specify the foreseeable time required to process it.

The above procedure shall not apply if the dispute has been brought before the courts whether by the Subscriber or by the Insurer.

If disagreement persists after the response given by the Insurer, the Subscriber may seek the opinion of the Mediator of the French Insurance Federation (Fédération Française des Assurances - F.F.A.) at the following address: La Médiation de l'Assurance - TSA 50110 - 75441 Paris Cedex 09.

The provisions of this paragraph are without prejudice to all other means of legal redress.

11. Miscellaneous provisions

Territoriality: The Cover is granted to the Subscriber for Harmful Events occurring worldwide.

Governing law and language used: the Contract is governed by French law. The language applicable to the Contract is French which will prevail over any translation of the document.

Subrogation: As authorised by article L 121-12 of the French Insurance Code, the Insurer may bring a claim against the person responsible for the Harmful Event to obtain repayment of the compensation awarded to the Subscriber.

Multiple insurance policies: In accordance with the provisions of article L121-4 of the Insurance Code, if several different insurance policies are taken out without fraud, each of

them will produce its effects within the cover limits of each policy, and in compliance with the provisions of article L121-1 of the Insurance Code.

False declaration: Any false declaration made by the Subscriber at the time of a Harmful Event will, if his or her bad faith is proved, cause him or her to incur the nullity of the subscription and therefore forfeiture of his or her right to the Cover, but the insurance premium will however be retained by the Insurer.

Computing, databases and civil liberties:

The Subscriber is expressly informed of the existence and declares that he/she accepts the automated processing of personal and nominative information gathered from him/her by the Insurer and by the Managing Broker (and their agents) in the context of contracting, managing and performing the insurance Cover, including the management of complaints, pre-litigation procedures, litigation and the defence of their interests and the implementation of the obligations of vigilance in matters of anti-money laundering and the financing of terrorism, asset freezes, combating the financing of terrorism and financial sanctions, including alerts and declarations of suspicion and the implementation of the measures concerning the fighting of insurance fraud.

He/she is expressly reminded that, in accordance with the provisions of French Law No. 78-17 of 06 January 1978 (as amended) on computing, databases and civil liberties, and European Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016, the supply of such information is compulsory as it is necessary to obtain Cover and to manage subscription. This information is intended solely for the Insurer and the Managing Broker (and their agents) for the purposes of managing subscription, their contractual partners contributing to carrying out such management and, as the case may be, the Supervisory Authorities.

The Subscriber's data shall be kept for the entire lifetime of the Insurance Contract, until 31 December of the calendar year following the expiry of both the statutory limitation periods and the time limits laid down by the various data conservation obligations imposed by regulations. The Subscriber has a right of access, objection, rectification, restriction, portability and erasure of the information concerning him/her appearing in the databases of the Insurer or of the Managing Broker, under the conditions laid down by Law No. 78-17 of 06 January 1978 (as amended), by contacting the Managing Broker at the following e-mail address: dpo@assur-travel.fr

Any false or irregular declaration may be the subject of specific processing intended to protect against or to identify fraud, and may lead to inclusion on a list of persons presenting a risk of fraud.

Telephone conversations between the Subscriber and the Managing Broker may be recorded for the purposes of quality control for the provided services or in the context of managing Harmful Events. The data gathered in managing subscription and Harmful Events may be transmitted, under the terms and conditions laid down in legislation and in the authorisation obtained from the French data protection authority (CNIL), to subsidiaries and processors of the Managing Broker outside the European Union.

The Subscriber may ask to be put on a do-not-call list for telemarketing purposes by visiting the website www.bloctel.gouv.fr.

The Subscriber may send complaints concerning the collection or processing of his/her personal data to the department of the Data Protection Officer, whose contact details are specified above. In the event of continuing disagreement, the Subscriber may bring the matter before the French data protection authority (CNIL) at the following address: <https://www.cnil.fr/fr/plaintes>.

Limitation period: Any action deriving from the Contract and subscription shall be time-barred by limitation, two years as of the event giving rise to it. The limitation period may be interrupted by, inter alia, the appointment of an expert following a Harmful Event or by the sending - by

the Insurer or the Subscriber to the other party - of a registered letter with return receipt requested.

Article L114-1 of the French Insurance Code: " All rights of action arising out of the insurance contract are time-barred by limitation two years as of the event which gave rise to them. However, this time limit shall only run:

1° In case of reticence, omission, false or inexact declaration as to the risk incurred, as of the day on which the insurer became aware of it;

2° In case of harmful event, as of the day on which the interested parties became aware of it, if they prove having been unaware of it until that time. Where the action by the assured against the insurer is due to a claim by a third party, the limitation period shall only run as of the date on which that third party brought court proceedings against the Assured or was compensated by the latter. [...]"

Article L114-2 of the French Insurance Code: "The limitation period shall be interrupted by one of the ordinary causes for interruption of limitation periods and by the appointment of experts as a consequence of a harmful event. The interruption of the limitation period for the right of action may, in addition, result from the sending of a registered letter with return receipt requested by the insurer to the assured with respect to the action for payment of the premium and by the assured to the insurer with respect to the payment of compensation".

The ordinary causes for interruption of limitation periods, specified in articles 2240 to 2246 of the French Civil Code, are a writ of summons, including in *référé*s (urgent summary / interlocutory proceedings), served notice summoning payment or seizure, and the acknowledgement by one party of the rights of the other party.

Article L114-3 of the French Insurance Code: "By way of derogation from article 2254 of the Civil Code, the parties to the insurance contract cannot, even by mutual agreement, change the limitation period or add causes for the suspension or interruption of the limitation period."

Deposit recovery insurance

Insurance product information document

Insurance company: Seyna, SA with a registered capital of €1,115,800.42 having its registered offices at 20 bis rue Louis-Philippe, 92200 Neuilly sur Seine, registered in the Trade and Companies Register of Nanterre under the number 843 974 635, an undertaking governed by the Insurance Code.

Product: Rachat de caution Click & Boat (Click & Boat deposit recovery insurance)

This information document is a summary of the main heads of cover and exclusions of the insurance contract No. 2sn46 "Rachat de caution" ("deposit recovery insurance") for which the complete information notice is available on request via the Click&Boat website and which will be sent to you by e-mail after confirmation of your subscription. It does not take your specific needs and requests into account.

What is this type of insurance?

The "Rachat de caution" deposit recovery insurance is a facultative-subscription collective insurance policy which is intended to refund part of the deposit debited as part of the booking process in the event of recorded damage to the watercraft at the end of the agreement for the rental of the craft.



What is insured?

The heads of cover preceded by a tick ✓ are systematically provided for in the contract.

- ✓ Refunding of part of the deposit

Caps and limits: 1 (one) single Harmful Event per insurance period within the limit of the amount of the deposit as part of the booking process, subject to a deductible of 20% of this debited amount, with a minimum of 200 euros including taxes and a maximum of 5,000 euros including taxes.



What is not insured?

- X watercraft in competition
- X ancillary equipment of the craft (tender, tender motor)



Are there any exclusions to the cover?

Main exclusions

- ! professional use of the craft
- ! breakdown of the craft
- ! theft of equipment and rigging
- ! negligence



Where am I covered?

- ✓ Worldwide. However, compensation is payable in euros. The insurer will not pay out the equivalent value in the currency of the country of residence of the Insured Party or any bank charges levied by the insured party's bank.



What are my obligations?

- **At the time of subscription:**
 - pay the insurance premium.
- **While covered:**
 - inform the managing broker in the event of a change in situation.
- **In the event of a claim:**
 - submit the claim within the time limits and in accordance with the terms specified in Article 8 of the information notice;
 - provide the required substantiating documents;
 - do not try to repair the item yourself.



When and how do I pay?

The amount of the insurance premium is calculated on the basis of the amount of the deposit and the number of days of rental. Its amount is stated on the Subscription Certificate.

The insurance premium is paid in full to the Distributor on the same date as subscription to the Contract.



When does the cover start and end?

The Insurance Cover will enter into effect on the date of taking possession of the watercraft rented by the subscriber and shall end on the date of its return.

The Insurance Cover has the same duration as the rental agreement for the Craft but may be terminated early in the cases set out in Article 7.2.



How do I cancel the contract?

Subscription may be terminated with respect to the managing broker under the conditions set out in the information notice.

Deposit recovery insurance

Insurance product information document

Insurance company: Seyna, SA with a registered capital of €1,115,800.42 having its registered offices at 20 bis rue Louis-Philippe, 92200 Neuilly sur Seine, registered in the Trade and Companies Register of Nanterre under the number 843 974 635, an undertaking governed by the Insurance Code.

Product: Rachat de caution Click & Boat (Click & Boat deposit recovery insurance)

This information document is a summary of the main heads of cover and exclusions of the insurance contract No. 2sn46 "Rachat de caution" ("deposit recovery insurance") for which the complete information notice is available on request via the Click&Boat website and which will be sent to you by e-mail after confirmation of your subscription. It does not take your specific needs and requests into account.

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The "Rachat de caution" deposit recovery insurance is a facultative-subscription collective insurance policy which is intended to refund part of the deposit debited as part of the booking process in the event of recorded damage to the watercraft at the end of the agreement for the rental of the craft.



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- ✗ ancillary equipment of the craft (tender, tender motor)



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The amount of the insurance premium is calculated on the basis of the amount of the deposit and the number of days of rental. Its amount is stated on the Subscription Certificate.

The insurance premium is paid in full to the Distributor on the same date as subscription to the Contract.



When does the cover start and end?

The Insurance Cover will enter into effect on the date of taking possession of the watercraft rented by the subscriber and shall end on the date of its return.

The Insurance Cover has the same duration as the rental agreement for the Craft but may be terminated early in the cases set out in Article 7.2.



How do I cancel the contract?

Subscription may be terminated with respect to the managing broker under the conditions set out in the information notice.

Pre-contractual information and advice prior to subscription to the insurance contract “Deposit recovery insurance”

You have rented a pleasure craft for your holidays via the website <https://www.clickandboat.com/> and a deposit may be charged to you in the event of damage to the craft or in the event of loss of equipment from the craft. You wish to guard against this deposit being charged.

Having regard to the information that you have communicated to us about your desires concerning insurance, the “*Rachat de caution*” deposit recovery insurance appears to us to be a solution suited to your needs.

The “*Rachat de caution*” deposit recovery insurance stems from facultative-subscription collective insurance contract No. 2sn46, taken out:

- by **ClickandBoat**, a *société par actions simplifiée* (simplified limited liability company) with a registered capital of 6.143,10 euros, having its registered offices at 10 quai du 4 septembre 92100 Boulogne-Billancourt, registered in the Trade and Companies Register of Nanterre under the number 801 157 256 (hereinafter “the Policyholder”);
- with **Seyna**, a *société anonyme* (corporation) with a registered capital of €1,115,800.42 having its registered offices at 20 bis rue Louis-Philippe, 92200 Neuilly sur Seine, France, registered in the Trade and Companies Register of Nanterre under the number 843 974 635, an undertaking governed by the French Insurance Code (hereinafter the “Insurer”);
- managed by **AssurTravel**, a *société par actions simplifiée unipersonnelle* (single-member simplified limited liability company) with a registered capital of €100,000 having its registered offices at 99 rue Parmentier, 59650 Villeneuve d’Ascq, registered in the Trade and Companies Register of Lille under the number B 451 947 378 and with ORIAS under the number 07 030 650 www.orias.fr (hereinafter the “Managing Broker”);
- and distributed by **ClickandBoat** in its capacity as insurance intermediary agent, registered with ORIAS under the number 15 005 093 www.orias.fr (hereinafter the “Distributor”).

The Contract is presented by the Distributor in its capacity as insurance intermediary agent. Subscription to the contract is via the Distributor’s website <https://www.clickandboat.com/>.

ClickandBoat, AssurTravel and Seyna are subject to the supervision of the French prudential control authority (*Autorité de Contrôle Prudentiel et de Résolution*), 4 place de Budapest CS 92549 75436 Paris Cedex 09.

Heads of Cover *:

- Covered events:

Debiting of the deposit under the rental agreement for the Craft.

- Scope of your cover:

1 (one) single Harmful Event per insurance period within the limit of the amount of the Deposit debited as part of the booking process, subject to a deductible of 20% of this debited amount and without being able to exceed 5,000 euros including taxes.

The amount of the harmful event cannot be less than €200 including taxes. Below that sum, the harmful event will not be covered.

** The exhaustive description of the "Rachat de caution" insurance and its exclusions appear in the enclosed information notice which we ask you to read attentively before deciding whether or not to subscribe to the contract.*

Duration:

The Insurance Cover will enter into effect on the date of taking possession of the watercraft rented by the subscriber and shall end on the date of its return.

Price:

The amount of the insurance premium is calculated on the basis of the amount of the deposit and the number of days of rental. Its amount is stated on the subscription certificate.

The insurance premium is paid in full to the Distributor on the same date as subscription to the Contract.

Renunciation of subscription:

In accordance with article L.112-2-1 of the French Insurance Code, you may renounce your subscription, without having to provide evidence of any grounds or pay any penalty, within fourteen (14) calendar days following the date of receipt of your contractual documents by sending an e-mail to: contact.gestion@assur-travel.fr.

Template for the renunciation letter:

"I, the undersigned, Surname, Forename and Address, declare that I renounce my subscription to the Deposit Recovery Insurance (Assurance "Rachat de caution").

Done on

Date and Place, Signature".

The Insurer, through the intermediary of the Managing Broker, will then refund the insurance premium paid at the time of subscription.

However, if you ask to benefit from the insurance Cover, during the renunciation time limit, under the conditions set forth in the Notice, you can no longer exercise your right of renunciation, and such a claim shall constitute your agreement to the performance of the Contract.

Complaints

In the event of difficulty concerning the management of your subscription, premiums or a Harmful Event, you may send your complaint to the Managing Broker's Complaints Department (*Service Réclamations*), which may be called upon in the following manners:

- by e-mail: qualiteclients@assur-travel.fr
- by post: Assur-Travel, service qualité client, 99 rue Parmentier, Zone d'activité Actiburo, 59650 Villeneuve d'Ascq.

The Managing Broker's Complaints Department undertakes to confirm receipt of your complaint within 10 business days following its date of receipt (even if the response to the complaint is also provided within this time limit) and, in any event, to provide a response to your complaint with a maximum of 2 months following the date of receipt.

In the event that the Managing Broker's Complaints Department rejects the complaint or refuses to uphold it in full or in part, you may then write to the Insurer (stating the references of the file in question and enclosing a copy of any substantiating documents):

- by post: Seyna - Service Réclamations 20 bis rue Louis-Philippe, 92200 Neuilly-sur-Seine
- by e-mail: reclamations@seyna.eu

The Insurer will confirm receipt of your complaint within 10 business days following the date of its receipt and shall specify the foreseeable time required to process it.

The above procedure will not apply if the dispute has been brought before the courts, whether by you or by the Insurer.

If disagreement persists after the response given by the Insurer, you may seek the opinion of the Mediator of the French Insurance Federation (Fédération Française des Assurances - F.F.A.) at the following address: La Médiation de l'Assurance - TSA 50110 - 75441 Paris Cedex 09.

The provisions of this paragraph are without prejudice to all other means of legal redress.

Governing law

The language used throughout the entire duration of subscription shall be French. French is the language applicable to the Policy and prevails over any other language into which the Notice could have been translated

Pre-contractual relations and the Notice are governed by French law. Any dispute arising out of or in relation to the performance or interpretation of the Notice shall be within the jurisdiction of the French courts.