



Fédération Internationale de Camping, Caravanning et Autocaravaning AISBL

Personal Accident Policy document

Endorsement of renewal New particular conditions of 2025 CCI insurance policy N°FR028476TT

The purpose of this endorsement is to define the new conditions applicable as of January 1st, 2025.

The contract is governed by:

- The Insurance French Code,
- The General Terms, PERSONAL ACCIDENT ref. CG-IA-04/24,
- The specific conventions Private TPL, ref. TM-RCVP-06/24
- The present Particular conditions which complete them or modify them. In this case, the conditions written within the Particular conditions prevail on the General conditions.
- The information note.
- Appendix A – “Infectious or Contagious Disease Exclusion during a PHEIC”.

ARTICLE 1. AIM OF THE COVER

The aim of the contract is to cover the insured persons designated below against the potential Accidents that they could suffer during the insurance period.

ARTICLE 2. INSURED PERSONS

Anyone as a member of the F.I.C.C. and holder of a valid Camping Card International (CCI). Is Insured, the main card holder and 10 other persons regularly declared to the Policyholder as a group.

ARTICLE 3. OPERATIVE TIME

The cover applies during the period in which an Insured Person leaves his or her domiciled address for the purpose of 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 thereto.

It is agreed that the cover will take effect when the Insured leaves his domicile or his office with the will to go on a trip and will cease at his return when one of these places is reached at first.



The cover is granted 24 hours a day while all this duration.

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.

ARTICLE 4. TERRITORIALITY

Worldwide.

ARTICLE 5. GUARANTEES SUBSCRIBED

♦ Accidental death	<input checked="" type="checkbox"/> Covered	<input type="checkbox"/> Excluded
♦ Permanent Disablement	<input checked="" type="checkbox"/> Covered	<input type="checkbox"/> Excluded
♦ Temporary total disablement	<input type="checkbox"/> Covered	<input checked="" type="checkbox"/> Excluded
♦ Medical expenses	<input type="checkbox"/> Covered	<input checked="" type="checkbox"/> Excluded
♦ Search and rescue costs	<input type="checkbox"/> Covered	<input checked="" type="checkbox"/> Excluded
♦ Adaptation of home/vehicle	<input type="checkbox"/> Covered	<input checked="" type="checkbox"/> Excluded
♦ Daily allowance in case of Coma	<input type="checkbox"/> Covered	<input checked="" type="checkbox"/> Excluded
♦ Private Third-Party Liability	<input checked="" type="checkbox"/> Covered	<input type="checkbox"/> Excluded

ARTICLE 6. COVERAGES AND LIMITS

Basic cover – Personal Accident (WORLDWIDE)	Sum Insured
• Accidental Death	Capital base: € 25.000
• PERMANENT DISABLEMENT following Accident: - Total and Irrecoverable loss of sight of both eyes: - Total and Irrecoverable loss of sight of one eye: - Loss of two limbs: - Loss of one limb: - Total and irrecoverable loss of sight of one eye and loss of one limb: - PERMANENT TOTAL DISABLEMENT - INTEMPORARY TOTAL DISABLEMENT - TEMPORARY PARTIAL DISABLEMENT	100% of the capital base 100% of the capital base 100% of the capital base 100% of the capital base 100% of the capital base NOT COVERED NOT COVERED NOT COVERED

PRIVATE THIRD PARTY LIABILITY	SUM INSURED
♦ Bodily injury, material and immaterial damage whose ♦ Consequential material and immaterial damage Deductible: € 150 per Claim	€ 1.800.000 any one occurrence € 45.000 any one occurrence
♦ Defense before the civil, commercial, and administrative courts. Defense of civil interests before criminal courts.	Costs to be borne by the Insurer, except when the cover limit in question is exceeded



ARTICLE 7. INSURER'S MAXIMUM LIABILITY

The maximum benefit insured for a named person cannot exceed **€ 25.000**.

It is formally agreed that, if the cover were to be triggered for the benefit of several Insured victims of the same accident caused by the same event, and when the total of the **DEATH** and **DISABILITY** benefits purchased under the policy exceeds **€ 300.000** the Company's cover shall in any event be limited to said amount for the aggregate amount of the **DEATH** and **PERMANENT DISABILITY** benefits for the victims of the same accident.

Therefore, it is understood that the indemnities shall be reduced and paid proportionately according to the benefit options purchased by each of the victims.

ARTICLE 8. BENEFICIARY IN CASE OF DEATH

In accordance to the General terms, in the event of the **DEATH** of the **INSURED**, and except specific holographic designation from him/her given to the Company, it is specified that the **BENEFICIAIRES** of the death benefit are:

- if the **INSURED** is married: his/her spouse, who must not be legally separated from the insured due to his/her fault, or divorced; by default, the insured's born or unborn children, whether living or represented, by default, his/her heirs,
- if the **INSURED** is party to a **PACS** civil union, his/her partner, by default his/her heirs,
- if the **INSURED** is widowed or divorced: his/her children, by default his/her heirs,
- if the **INSURED** is single: his/her heirs.

ARTICLE 9. EXCLUSIONS

BY WAY OF DEROGATION OR NOT TO THE GENERAL TERMS APPLICABLE, ONLY THE FOLLOWING EXCLUSIONS APPLY:

THE ACCIDENTS CAUSED OR VOLUNTARILY INITIATED BY THE INSURED, THE CONSEQUENCES OF HIS/HER SUICIDE CONSUMED OR TEMPTED, AS WELL AS THE ACCIDENTS CAUSED BY THE INGESTION OF DRUGS OR MEDICINE NOT MEDICALLY PRESCRIBED.

THE ACCIDENTS CAUSED OR INITIATED BY THE INSURED AS A DRIVER OF A VEHICLE AND HIS/HER ALCOHOL RATE IS HIGHER THAN THE RATE FIXED BY THE LAW GOVERNING THE MOTOR VEHICLE TRAFFIC IN THE COUNTRY WHERE THE ACCIDENT OCCURS.

ACCIDENTS RESULTING FROM THE PARTICIPATION OF THE INSURED PERSON TO A FIGHT (EXCEPT CASES OF LEGITIMATE DEFENCE OR ASSISTANCE TO A PERSON IN DANGER), A DUEL, A CRIME OR A CRIMINAL ACT.

THE ACCIDENTS OCCURING WHEN A VEHICLE CAPABLE OF MOVE IN THE AIR IS USED AS A PILOT OR A CREW MEMBER OR DURING THE PRACTISE OF SPORT WITH OR FROM THESE VEHICLE.

THE ACCIDENTS CAUSED BY CIVIL OR FOREIGN WAR, DECLARED OR NOT.

THE ACCIDENTS CAUSED BY THE PRACTICE OF A SPORT AS A PROFESSIONAL AND THE PRACTICE EVEN AS AN AMATEUR, OF ANY SPORTS REQUIRING THE USE OF A MECHANIC EQUIPMENT, WHETHER AS PILOT OR PASSENGER. BY PRACTICE OF A SPORT, WE MEAN THE TRAININGS, TESTS AND THE PARTICIPATION IN SPORT COMPETITIONS.

THE PSYCHOLOGICAL DISORDERS, THE TIREDNESS, THE STRESS.



ACCIDENTS DUE TO IONIZING RADIATION EMITTED BY FUELS NUCLEAR OR FROM RADIOACTIVE PRODUCTS OR WASTE, OR CAUSED BY WEAPONS OR ENGINES DESTINED TO EXPLODE BY MODIFICATION OF THE STRUCTURE OF THE CORE OF THE ATOM.

THE CONSEQUENCES OF THE INTENTIONAL WRONGDOING OF THE INSURED PARTY.

DAMAGE CAUSED BY CIVIL OR FOREIGN WARS WHETHER OR NOT DECLARED, RIOTS AND CIVIL UNREST, ACTS OF TERRORISM, ATTACKS OR SABOTAGE.

DAMAGE CAUSED BY VOLCANIC ERUPTIONS, EARTHQUAKES, STORMS, HURRICANES, CYCLONES, FLOODING, TIDAL WAVES AND OTHER DISASTERS.

DAMAGE MADE INEVITABLE BY THE DELIBERATE ACT OF THE INSURED PARTY AND WHICH CAUSES THE INSURANCE POLICY TO LOSE ITS RANDOM NATURE COVERING UNCERTAIN EVENTS (ARTICLE 1964 OF THE FRENCH CIVIL CODE).

FINES AND ANY OTHER CRIMINAL SANCTIONS IMPOSED ON THE INSURED PARTY PERSONALLY.

DAMAGE OR AGGRAVATION OF DAMAGE CAUSED BY:

- **WEAPONS OR DEVICES DESIGNED TO EXPLODE BY CHANGING THE NUCLEAR STRUCTURE OF AN ATOM,**
- **ANY NUCLEAR FUEL OR RADIOACTIVE PRODUCT OR WASTE,**
- **ANY OTHER SOURCE OF IONISING RADIATION (IN PARTICULAR ANY RADIOISOTOPE).**

THE CONSEQUENCES OF THE PRESENCE OF ASBESTOS OR LEAD IN BUILDINGS OR STRUCTURES OWNED OR OCCUPIED BY THE INSURED PARTY, OF WORK TO LOOK FOR, DESTROY OR NEUTRALISE ASBESTOS OR LEAD, OR OF THE USE OF PRODUCTS CONTAINING ASBESTOS OR LEAD.

THE CONSEQUENCES OF CONTRACTUAL COMMITMENTS ACCEPTED BY THE INSURED PARTY AND WHICH HAVE THE EFFECT OF INCREASING THE LIABILITY THAT HE OR SHE WOULD BEAR IN THE ABSENCE OF SAID COMMITMENTS.

IN THE UNITED STATES OF AMERICA AND CANADA:

- **PUNITIVE OR EXEMPLARY DAMAGES,**
- **POLLUTION DAMAGE.**

DAMAGE OF THE KIND SPECIFIED IN ARTICLE L.211-1 OF THE FRENCH INSURANCE CODE ON THE OBLIGATION FOR CAR INSURANCE AND CAUSED BY LAND MOTOR VEHICLES, THEIR TRAILERS OR SEMI-TRAILERS THAT THE INSURED PARTY OWNS, STORES OR USES (INCLUDING DUE TO ACCESSORIES AND PRODUCTS USED TO OPERATE THE VEHICLE, OR OBJECTS AND SUBSTANCES THAT IT CARRIES, AND DUE TO THESE FALLING).

PROPERTY DAMAGE AND CONSECUTIVE CONSEQUENTIAL LOSS CAUSED BY FIRE, EXPLOSION OR WATER DAMAGE ORIGINATING IN THE BUILDINGS OF WHICH THE INSURED PARTY IS THE OWNER, TENANT OR OCCUPANT.

THEFTS COMMITTED IN THE BUILDINGS REFERRED TO IN THE PREVIOUS EXCLUSION.



PROPERTY DAMAGE (OTHER THAN THAT REFERRED TO IN THE TWO PREVIOUS EXCLUSIONS) AND CONSECUTIVE CONSEQUENTIAL LOSS CAUSED TO PROPERTY FOR WHICH THE INSURED PARTY IS RESPONSIBLE FOR ITS CUSTODY, USE OR STORAGE.

THE CONSEQUENCES OF AIR, SEA, RIVER OR LAKE TRAVEL USING EQUIPMENT THAT THE INSURED PARTY OWNS, STORES OR USES.

DAMAGE CAUSED BY WEAPONS AND THEIR AMMUNITION THE HOLDING OF WHICH IS PROHIBITED AND WHICH ARE OWNED OR HELD BY THE INSURED PARTY WITHOUT PREFECTURAL AUTHORISATION.

DAMAGE THAT IS THE SUBJECT OF A LEGAL INSURANCE OBLIGATION AND RESULTING FROM TAKING PART IN HUNTING.

DAMAGE CAUSED BY ANIMALS OTHER THAN PETS.

DAMAGE CAUSED BY CATEGORY 1 DOGS (ATTACK DOGS) AND CATEGORY 2 DOGS (GUARD AND DEFENCE DOGS), AS DEFINED IN ARTICLE 211-1 OF THE FRENCH RURAL CODE, AND BY WILD ANIMALS THAT HAVE BEEN TAMED OR ARE HELD IN CAPTIVITY, AS SPECIFIED IN ARTICLE 212-1 OF THE RURAL CODE, WHETHER STRAY OR NOT, OF WHICH THE INSURED PARTY IS THE OWNER OR GUARDIAN (LAW 99-5 OF 6 JANUARY 1999 ON DANGEROUS AND STRAY ANIMALS AND ANIMAL WELFARE).

THE CONSEQUENCES OF:

- **ORGANISING SPORT COMPETITIONS;**
- **TAKING PART IN SPORTS AS A SPORTING FEDERATION LICENSE HOLDER;**
- **TAKING PART IN AERIAL OR WATER SPORTS.**

For any claim events occurring in the USA or CANADA, loss adjusters', lawyers', court and trial fees are included in the sum insured and the excess will be applied to them.

ARTICLE 10. PAYMENT OF THE CLAIMS

It is expressly agreed that in the event of a claim covered under this contract and if the insured victim or the beneficiary is domiciled in a territory in respect of which the Insurer is not authorized to intervene and or to pay a benefit, the indemnity due is paid by the Insurer in Euros directly to the Policyholder of this contract, at its head office, or at its subsidiary, located in Europe.

The applicable beneficiary clause is therefore automatically repealed, and the Policyholder is directly beneficiary of the coverage.

It is therefore the sole responsibility of the Policyholder to repay the said compensation to the Insured or his heirs.

The payment of the indemnity, of which the Policyholder has regularly given a receipt to the Insurer, releases the latter from any subsequent claim on the part of the Policyholder himself, of the victim or of heirs.

The Policyholder declares that he is then responsible for settling directly with the victim or his dependents, residing abroad, the amount corresponding to this compensation.



The Policyholder formally renounces to act against the Insurer in the event of damage or claim that he would have to suffer from the authorities of the country concerned, from the victim or his dependents.

This translation is made for information purpose only. In case of dispute between the French particular terms and the translated document, the French particular terms prevail in all cases.



Appendix A – “Infectious or Contagious Disease Exclusion during a PHEIC” to apply.

1. This Insurance does not cover claims in any way caused by or resulting from an **infectious or contagious disease**, an outbreak of which has been declared a Public Health Emergency of International Concern (PHEIC) by the World Health Organization (WHO).
2. This exclusion shall apply to claims made after the date of any such declaration(s), other than where a relevant diagnosis has been made by a qualified medical practitioner before the date of any such declaration(s).
3. This exclusion will continue to apply until the WHO cancels or withdraws any relevant PHEIC.
4. **Infectious or contagious disease** means any disease capable of being transmitted from an infected person, animal or species to another person, animal or species by any means.