

Pre-contractual and contractual documents given to the Insured - IPID, IAS, IN

Meetch refund insurance

Insurance product information document

Company: Seyna, SA with capital of €1,115,800.42, whose registered office is at 20 bis rue Louis-Philippe, 92200 Neuilly sur Seine, registered in the Nanterre Trade and Companies Register under no. 843 974 635, a company governed by the Insurance Code.

Product : OGC Nice ticketing insurance policy

This information document is a summary of the main covers and exclusions of the insurance contract n°3qdw-1 "OGC Nice Ticketing", the complete information notice for which is available from the distributor and will be sent to you by email after confirmation that you have taken policy out. It does not take into account your specific needs and requests.

What type of insurance is it?

The "OGC Nice Ticketing" insurance is an optional group damage insurance policy which aims to cover the inability to attend a booked event for a specific reason.



What is insured ?

Covers preceded by a tick ✓
are systematically included in the contract.

✓ Refund of the single ticket or season ticket (or one ticket from the season ticket) if you are unable to attend the event booked in the cases listed (see article 3.1 of the information notice).

Limits of warranty :

- **With supporting document(s) : 100% of the purchase price (incl. taxes) refund ;**
- **Without supporting document : 75% of the purchase price (incl. taxes) will be refund ;**
- **Up to €3,000 per ticket or season ticket purchased by the Member.**



What is not insured ?

- ✗ Cancellation of the event by the organizer, the venue or the stadium of the event.
- ✗ Cancellation of the event in the case of partial or total closure of the stadium in case of a disciplinary or administrative sanction.



Are there any exclusions to cover ?

Main exclusions :

- ! Suicide and attempted suicide;
- ! Accidents or illnesses existing prior to joining the insurance contract ;
- ! Loss of insured tickets ;
- ! Intentional fault ;
- ! Negligence;
- ! Events of which the insured was aware before taking out the policy ;
- ! Error in entering the choice of ticket and/or error in entering the order ;
- ! Riots, internal disturbances, acts of violence for political reasons, terrorist attacks or acts, strikes, lock-outs and industrial disputes, decrees or other interventions by a higher authority, as well as damage resulting from natural disasters ;
- ! Stopping public transport following a judicial or administrative decision ;
- ! Failure to comply with the health regulations introduced by the government and in force for access to events or any type of venue open to the public ;
- ! Epidemics and pandemics as defined by the Ministry of Health or the WHO.



Where am I covered ?

Worldwide for events eligible for cover. However, compensation can only be paid in euros.



What are my obligations ?

- **When taking out the insurance:**
 - pay the insurance premium.
- **In the event of a claim :**
 - notify any claim within the time limits and in accordance with the terms stipulated in article 7 of the information notice.



When and how do I make payments?

The insurance premium is paid by the Member in full at the same time as the event is booked.



When does the cover begin and when does it end?

Cover takes effect immediately after the Member validates the cover at the time of purchase of the insured Tickets and payment of the premium to the distributor.

Cover ends on the day and time of the event or, in the case of tickets valid over several days, at the end of the first day of the event.



How can I cancel the contract ?

The policy is terminated before its normal term in the following cases:

- If the cover limits are reached ;
- In the event of cancellation of the insured event ;
- In all other cases covered by the Insurance Code.

The request must be made to the Managing Broker.

**Information and advice sheet
prior to taking out the insurance contract
"OGC Nice Ticketing"**

You have just bought one or more tickets for an event and you would like to protect yourself against certain risks that could prevent you (or your family) from attending this reserved event.

With regard to the information you have given us about your insurance requirements, the "OGC Nice Ticketing" insurance seems to us to be a solution that meets your needs.

The "OGC NICE Ticketing" insurance policy is taken out under group property insurance policy no. 3qdqwc-1 :

- **Taken out and distributed by OGC Nice Côte d'Azur**, a professional sports limited company with share capital of €13,256,321.72, whose registered office is located at 19 boulevard Jean Luciano, 06200 Nice, registered with the Nice Trade and Companies Register under no. 404 115 198, as an ancillary insurance intermediary with a derogation in accordance with Article L.513-1 of the French Insurance Code (hereinafter referred to as the "Distributor");
- With **Seyna**, SA with a capital of 1.115.800,42€ whose registered office is located 20 bis rue Louis-Philippe, 92200 Neuilly sur Seine, registered with the RCS of Nanterre under the number 843 974 635, a company governed by the insurance code (hereinafter referred to as "the Insurer");
- Contributed by **Insurance Brokerage Experience**, a SAS with capital of €1,000 whose registered office is at 134, rue du Vieux-Pont de Sèvres 92100 Boulogne-Billancourt, registered with the Nanterre Trade and Companies Register under no. 929 650 315 and with the Orias under no. 24 004 543 www.orias.fr (hereinafter the "Contributing Broker");
- and managed by **Phenomen**, a SASU with capital of €10,000, whose registered office is at 141 avenue de Wagram 75017 Paris, registered with the Paris RCS under no. 833 740 699 and with the ORIAS under no. 18 000 514 www.orias.fr (hereinafter the "Managing Broker").

Phenomen, Seyna and Insurance Brokerage Experience are subject to the supervision of the Autorité de Contrôle Prudentiel et de Résolution, 4 place de Budapest CS 92549 75436 Paris Cedex 09.

The Distributor does not offer a personalised recommendation service.

Phenomen is paid on a commission basis.

Cover* :

Insured event :

- Bodily injury, hospitalization, illness of one of the Insured ;
- Bodily injury, hospitalization, illness or death of the legal or de facto spouse of one of the Insureds, his/her partner in a civil solidarity pact, one of his/her ascendants or descendants up to the second degree, or one of his/her brothers or sisters;
- Bodily injury, hospitalization, illness or death of the person who was to look after the Insured's minor children during the insured event;
- Complication of pregnancy ;
- In vitro fertilisation ;
- Birth of a child or grandchild of the Insured ;
- Public transport strike on the day of the insured event ;
- Major material damage to the Insured's Home or business premises;
- Convening of the insured person as a jury member or witness;
- Convening of the insured person to a resit/makeup examination
- Professional constraint of the Insured ;
- Theft of the Insured's identity papers to go to the place of the insured event or to collect his/her insured ticket;
- Theft of the Insured Ticket(s) by forcible entry or assault ;
- Immobilization of the Insured's vehicle until the day after the event.
- Another random event.

Scope of your cover :

Tickets sold individually or tickets included in insured season tickets (up to a maximum of €3,000) will be reimbursed if you provide all the supporting documents requested.

A 25% discount will be applied to the refund of the purchase price (including tax) of your insured tickets or season tickets (up to a maximum of €3,000) if you do not provide the supporting documents requested.

** The full description of the "OGC Nice Ticketing" insurance and its exclusions can be found in the attached information notice, which we invite you to read carefully before deciding whether or not to take it out.*

Exclusions :

Claims due by the following events are excluded from the cover :

- Error in entering the choice of ticket and/or error in entering the order, i.e.: error in the number of tickets, error in the date, error in the place, error in the choice of seat category, duplicate purchase of tickets by the Insured or by a third party on behalf of the Insured at the time of reservation;
- Cancellation of the event by the organizer, the venue or the stadium;
- Cancellation of the insured event itself due to partial or total closure of the stadium following an administrative and/or disciplinary sanction;
- Accidents or illnesses that have been first diagnosed, treated, relapsed or hospitalization prior to the date of Enrolment in the Contract ;
- Illnesses requiring psychological treatment with medication and/or psychotherapy (including nervous breakdowns) except where they result in hospitalization for more than 4 consecutive days;
- Suicide, attempted suicide ;
- The impossibility of access to the event site due to the non-presentation of a valid health or vaccination pass for each holder of an insured event ticket;
- Ticketing platform malfunction;
- Loss of tickets insured ;
- Loss of identity papers ;
- Stopping public transport following a judicial or administrative decision ;
- Tickets checked by any means by the event organizers at the entrance to the venue;
- Theft of insured ticket committed without breaking and entering or without assault ;
- Aesthetic treatments, cures ;
- Periodic medical check-ups or observations ;
- Epidemics, pandemics, as defined by the Ministry of Health or the WHO, pollution ;
- Strikes (other than public transport strikes covered by the Guarantee) ;
- Natural disasters, riots, popular movements ;
- Intentional or reckless misconduct on the part of the Insured ;
- Negligence on the part of the Insured ;
- Reasons of which the Insured is aware when subscribing the Policy as being likely to trigger the cover ;
- Criminal proceedings against the Insured ;
- Non-presentation, for any reason whatsoever, of one of the documents required to collect the Ticket(s) covered, except in the case of Theft of identity papers as provided for in Article 3.1 ;
- Acts of war or civil war and similar events, riots, internal disturbances, acts of politically motivated violence, terrorist attacks or acts, strikes, lock-outs and industrial disputes, expropriations or interventions assimilated to expropriations, seizures, withdrawals, decrees or other interventions by a higher authority, as well as damage resulting from natural disasters or nuclear energy;

Any Insured who appears on any official, government or police database of persons known or presumed to be terrorists, any Insured who is a member of a terrorist organisation, a drug trafficker or involved as a supplier in the illegal trade of nuclear, chemical or biological weapons is always excluded from cover.

Duration :

From the date of enrolment until the date and time of the insured event.

Price :

The amount of the premium depends on the total amount (including tax) of the number of tickets purchased or the number of season tickets purchased by the Member. The amount of the premium is indicated to the Member before he/she consenting to taking the policy out, and then, once insured has been taken out, on the Insurance Certificate.

The insurance premium is paid by the Member in full at the same time as the reservation of the event with the Distributor.

Termination of the Policy :

In the event of subscription via the www.billetterie.ogcnice.com website, in accordance with Article L.112-2-1 of the French Insurance Code, you may cancel your policy within fourteen (14) calendar days of the date of receipt of your contractual documents by contacting the managing broker by post (Phenomen - 141, avenue de Wagram - 75017 Paris) or by email (contact@meetch.io), without giving any reason or incurring any penalties.

Sample waiver letter :

"I, the undersigned, Surname, First name and Address, hereby renounce my subscription to the OGC Nice Ticketing Insurance.

Date and place, Signature".

The Managing Broker, in the name and on behalf of the Insurer, will then reimburse you for the insurance premium paid at the time of taking out.

However, if you request to benefit from the Cover during the termination period, under the conditions set out in the Information Notice, you will no longer be able to exercise your right of termination, and this declaration constitutes your consent to the execution of the Policy.

Complaints

If the insured is not satisfied, he/she may submit a complaint to the Managing Broker's Claims Department, which can be contacted as follows:

- by email : reclamation@meetch.io
- by post: PHENOMEN - 141, avenue de Wagram - 75017 PARIS.

From the date on which the complaint is sent, the Complaint Department will acknowledge receipt of the complaint within 10 working days and, in any event, respond to the complaint within a maximum of 2 months.

The above procedure does not apply if a court has been seized of the dispute, either by the Policyholder or by the Insurer.

If the disagreement persists after the response given by the Insurer or the managing broker, the insured may seek the opinion of the Insurance Mediator, who may be contacted as follows:

- Online at www.mediation-assurance.org
- By post to: La Médiation de l'Assurance TSA 50110 75441 PARIS CEDEX 09.

Referral to the Insurance Ombudsman is free of charge, but only after you have sent us a written complaint.

The provisions of this paragraph are without prejudice to other legal remedies.

Applicable law

The language used throughout the taking out period is French which shall take precedence over any translation of the document into another language.

The pre-contractual relationship and the Information Notice are governed by French law. Any dispute arising from the performance or interpretation of the Information Notice shall be subject to the jurisdiction of the French courts.

OGC NICE TICKETING - Information Notice

Information notice for optional group property insurance contract no. 3qdwqc-1 "OGC Nice Ticketing" (hereinafter referred to as the "Contract"):

- **Taken out and distributed by OGC Nice Côte d'Azur**, a professional sports limited company with share capital of €13,256,321.72, whose registered office is located at 19 boulevard Jean Luciano, 06200 Nice, registered with the Nice Trade and Companies Register under no. 404 115 198, as an ancillary insurance intermediary with derogation in accordance with Article L.513-1 of the French Insurance Code (hereinafter referred to as the "Distributor");
- With **Seyna**, SA with a capital of 1.115.800,42€ whose registered office is located 20 bis rue Louis-Philippe, 92200 Neuilly sur Seine, registered with the RCS of Nanterre under the number 843 974 635, a company governed by the Insurance Code (hereinafter referred to as "the Insurer");
- Contributed by **Insurance Brokerage Experience**, SAS with capital of €1,000, whose registered office is at 134, rue du Vieux-Pont de Sèvres 92100 Boulogne-Billancourt, registered with the Nanterre Trade and Companies Register under no. 929 650 315 and with the Orias under no. 24 005 543 www.orias.fr (hereinafter the "Contributing Broker");
- And managed by **Phenomen**, a SASU with capital of €10,000, whose registered office is at 141 avenue de Wagram 75017 Paris, registered with the Paris RCS under no. 833 740 699 and with the ORIAS under no. 18 000 514 www.orias.fr (hereinafter the "Managing Broker").

SEYNA, Insurance Brokerage Experience and Phenomen are subject to the supervision of the Autorité de Contrôle Prudentiel et de Résolution, 4 place de Budapest 75436 Paris Cedex 09.

The Managing Broker, acting under the trade name "MEETCH", has been appointed by the Insurer to manage the Contract in respect of both enrolment and claims.

The Managing Broker can be contacted in the following ways:

- on the website: www.meetch.io
- contact@meetch.io
- by post: 141, avenue de Wagram - 75017 PARIS

1 Definitions

Accidental material damage: Any total or partial destruction or deterioration, externally visible, affecting the Insured's Home or business premises and caused by an Accident.

Assault: Any threat or physical violence exercised by a Third Party with a view to dispossessing the Member or the Insured of the Insured Ticket.

Bodily injury: sudden deterioration in health resulting from the sudden action of an external cause not intentional on the part of the victim, established by a medical authority, leading to the issue of a prescription for medication for the patient and involving the cessation of all professional or other activity.

Cover: The insurance guarantee relating to the Contract.

Claim: Event liable to trigger the Cover.

Domicile: The main and usual place of residence of the Insured.

Event: the activity, visit, show or cultural, sporting or leisure event for which the insured Ticket was purchased by the Member from the Distributor.

Illness: A sudden and unforeseeable deterioration in health certified by a medical authority, leading to the issue of a prescription for medication and involving the temporary or permanent cessation of all professional or other activities. Covid and its variants are considered to be a disease.

Insured: Any person benefiting from an Insured Ticket.

Insurance certificate: The document sent by e-mail by the Managing Broker to the Insured to confirm their taking out of the policy.

Insured Ticket: Ticket sold individually, season ticket or ticket included in a season ticket for a maximum amount of €3,000 each for an Event taking place in mainland France or in any other country where a competition organised by UEFA is taking place and within the limit of the cover ceiling. Only Tickets with an expiry date may be insured. Services ancillary to the insured Ticket are also covered, provided that these services can only be consumed on the site of the said event.

Medical authority: Any person who holds a medical or surgical diploma valid in the country where the Serious Bodily Injury or Serious Illness is diagnosed and who is authorised to practise.

Member/Insured : The natural person of legal age who has purchased an Insured Ticket and subscribed to the Contract and identified as such on the Insurance Certificate.

Theft: fraudulent dispossession by a Third Party of the insured Ticket by breaking and entering or by assault.

Theft by assault: Theft by means of threats or violence by a Third Party.

Theft by forcible entry: Theft by forcing or destroying any locking device of an enclosed and covered immovable property, a dwelling or a vehicle. The use of false keys, improperly obtained keys or any instrument that can be fraudulently used to operate a locking device without forcing it or damaging it is treated in the same way as breaking and entering.

Third party: Any natural person other than the member, the Insured, his or her spouse or partner, PACS partner, ascendants or descendants.

2. Subscription terms

2.1 Who can take out the policy?

Any natural person of legal age who has purchased one or more Tickets from the Distributor.

2.2 How do you take out the policy?

The natural person of legal age who wishes to benefit from the Cover for the insured Ticket(s) must subscribe to the Contract by giving his/her consent to the insurance offer at the same time as purchasing the insured Ticket online on the www.billetterie.ogcnice.com website, after having read the Insurance Product information document, the information and advice sheet and this information notice and having accepted the terms thereof.

All the aforementioned documents, as well as the invoice certifying payment of the purchase price, inclusive of all taxes, of the Tickets must be kept on a durable medium. These documents may be sent by post on request.

2.3 Proof the policy has been taken out

The data in electronic form kept by the Insurer or any agent of its choice shall be deemed to have been signed by the Member, shall be enforceable against him and may be accepted as proof of his identity and of his consent to the insurance offer and to the terms of this Information Memorandum.

2.4 Confirmation of taking out the policy

The Managing Broker will send the Member, by e-mail, an Insurance Certificate and this Information Notice as well as, as a reminder, the pre-contractual information documents, which the Member also undertakes to keep on a durable medium.

2.5 Cancellation of the policy

In the case of the policy is taken out online on the www.billetterie.ogcnice.com website, in accordance with article L.112-2-1 of the French Insurance Code, the Member may cancel his/her subscription to the Contract within 14 days of acceptance of the Contract and receipt of the relevant contractual documents, by simply cancelling his/her insurance application with the Managing Broker by post (Phenomen - 141, avenue de Wagram - 75017 Paris) or by email (contact@meetch.io) and using the following model: *"I, the undersigned, Surname, First Name and Address, hereby cancel my subscription to the "OGC Nice Ticketing" Insurance no. 3qdw-1. Date and Place, Signature".*

Cancellation takes effect at the time of notification of the waiver.

The Managing Broker, in the name and on behalf of the Insurer, will then reimburse the insurance premium paid at the time of the policy was taken out.

However, if you requests to benefit from the Cover during the waiver period, under the conditions set out in the Policy Wording, he/she may no longer exercise his/her right of waiver, as this declaration constitutes his/her agreement to the performance of the Contract.

3. Purpose and limits of the Cover

Claims involving the Insured Ticket(s) are covered subject to the exclusions, the limits of the Cover and compliance with the notification periods and formalities stipulated in this information notice.

The Cover will only apply if the Policy is in force on the date on which the Claim occurs.

3.1 Purpose of the Cover

If you are unable to attend the Event covered by the insured Ticket during the period of validity of the Cover (specified in Article 5 of this Policy), the insured Ticket will be reimbursed under the conditions defined in Article 8 of this Information Notice for one of the following causes:

- **Bodily injury, hospitalization, illness of one of the Insureds**, resulting in the inability to attend the Event;
- **Bodily injury, hospitalization, illness or death of the legal or common-law spouse** of one of the Insureds, their partner in a civil solidarity pact, one of their ascendants or descendants up to the second degree, or one of their brothers or sisters, resulting in the inability to attend the Event;
- **Bodily injury, hospitalization, illness or death of the person who was to look after** the Insured's minor children during the Insured Event;
- **Complication of the Insured's pregnancy** requiring her to remain in bed on the day of the Event, even if the state of pregnancy was known when the Contract was taken out;
- **In vitro fertilization** ;
- **Birth of a child or grandchild** of the Insured, occurring within the 7 days prior to the Event;
- **Public transport strike** on the day of the Event, i.e. cessation of the public transport initially planned to get to the Event as a result of strike action, provided that there is no other means of public transport available to get to the Event or insofar as any other means of public transport available doubles the initial travel time with a minimum of 30 additional minutes;
- **Major material damage**, occurring after the Policy was taken out, affecting the Insured's Home or the business premises or farm of which the Insured is the owner, tenant or occupant free of charge, insofar as this material damage absolutely requires the Insured's presence on the premises on the day of the Event, in order to carry out the necessary protective measures;
- **Convening of the Insured as a jury member or witness** on the day of the Event, provided that the Insured was not aware of this summons at the time the Policy was taken out;
- **Convening of the Insured to a resit/make-up examination** for the day of the Event, provided that the failure of the examination and the date of the make-up examination are not known to the Insured at the time of Enrolment in the Contract;
- **Work requirement of the Insured**, i.e. professional travel of the Insured on the day of the Event of more than 150 km from the place of the Event or obligation for the Insured to be at his/her workstation or at a professional appointment with a supplier or client at the time of the Event on condition that this professional constraint was not known to the Insured at the time of taking out the contract;
- **Theft of identity papers (identity card or passport)** essential for the Insured to travel to the location of the Event or to collect his/her insured Ticket, occurring in the month preceding the Insured Event, prior to the purchase of the Ticket and provided that this theft is reported to the competent police authorities;
- **Theft of one or more insured Tickets** committed by breaking and entering or by assault, provided that the theft is reported to the competent police authorities;
- **Immobilization of the Insured's vehicle** until the day after the Event, on condition that it is the result of a road accident or mechanical breakdown (excluding fuel breakdown), occurring in the 6 hours prior to the Event and requiring the intervention of a breakdown mechanic;
- **Any other random event preventing the Insured from travelling to the Insured Event**, provided that it is the result of an unintentional circumstance on the part of the Insured or a member of his/her family, unforeseeable, unknown on the day of Application for the Contract and resulting from the action of a cause external to the Insured.

3.2 Limits of cover

1 (one) single Claim per Event during the period of validity of the Cover (specified in Article 5 of this Policy) up to a limit of €3,000 for all Tickets combined.

4. Exclusions

Claims caused by the following events are excluded:

- Error in entering the choice of ticket and/or error in entering the order, i.e.: error in the number of tickets, error in the date, error in the place, error in the choice of seat category, duplicate purchase of tickets by the Insured or by a third party on behalf of the Insured at the time of reservation;
- Cancellation of the Event by the organiser, the venue or the stadium;
- Cancellation of the insured event itself due to partial or total closure of the stadium following an administrative and/or disciplinary sanction;
- Accidents or illnesses initially diagnosed, treated, relapsed or treated again hospitalization prior to the date of taking ;
- Illnesses requiring psychological treatment with medication and/or psychotherapy (including the nervous breakdown) except where they have resulted in hospitalisation for more than 4 consecutive days;
- Suicide, attempted suicide ;

- The impossibility of access to the Event site due to the non-presentation of a valid health or vaccination pass for each holder of an insured Event ticket;
- Failure to comply with the health regulations introduced by the government and in force for access to Events or any type of venue open to the public;
- Ticketing platform malfunction;
- Loss of the insured Tickets ;
- Loss of identity papers ;
- Stopping public transport following a judicial or administrative decision ;
- Tickets already used and checked by any means by the Event organizers at the entrance to the Event venue;
- Theft of insured Tickets committed without breaking and entering or without assault ;
- Aesthetic treatments, cures ;
- Periodic medical check-ups or observations ;
- Epidemics, pandemics, as defined by the French Ministry of Health or the WHO, pollution, strikes (other than public transport strikes covered by the Cover), natural disasters, riots, civil commotion;
- Intentional or wilful misconduct on the part of the Insured ;
- Negligence on the part of the Insured ;
- Reasons of which the Insured is aware at the time of taking out the Contract as being likely to trigger the Cover ;
- Criminal proceedings against the Insured ;
- Non-presentation, for any reason whatsoever, of one of the documents required to collect the Ticket(s) covered, except in the case of Theft of identity papers as provided for in Article 3.1 ;
- Acts of war or civil war and similar events, riots, internal disturbances, acts of politically motivated violence, terrorist attacks or acts, strikes, lock-outs and industrial disputes, expropriations or interventions assimilated to expropriations, seizures, withdrawals, decrees or other interventions by a higher authority, as well as damage resulting from natural disasters or nuclear energy.

Any Insured who appears on any official, government or police database of persons known or presumed to be terrorists, any Insured who is a member of a terrorist organisation, a drug trafficker or involved as a supplier in the illegal trade of nuclear, chemical or biological weapons is always excluded from cover.

5. Period of validity of the Cover

Once validated by the Member at the time of purchase of the Tickets, the Cover takes effect once the Distributor has received the full amount of the contribution due.

5.1 If you purchase a single Ticket

The Cover ceases in the following cases:

- Automatically on the date and time of the Event or, in the case of tickets valid over several days, at the end of the first day of the Event;
- If the waiver period is exercised under the conditions set out in article 2.5;
- In all other cases covered by the Insurance Code ;
- If the Ticket is resold or donated to the Distributor.

5.2 If you purchase a Season Ticket

The Cover lasts for the same period as the insured Season Ticket and is tacitly renewed each year under the same conditions as the Season Ticket.

The Cover is terminated before its normal term in the following cases:

- if the Insured exercises his right to cancel his subscription under the conditions set out in Article 2.5;
- if the Insurer or the Policyholder terminates the Insurance Contract and the Cover is not transferred to a new insurer. In this case, the subscription terminates on the effective date of termination of the Contract;
- in the event of cancellation requested by the Insured at any time after the 13th month of the taking out. In this case, the Cover terminates at the next expiry date. The current season is due;
- in the event of the resale or donation of one of the Tickets in the insured season ticket ;
- in all other cases provided for in the Insurance Code.

6. Insurance premium

The amount of the contribution depends on the total amount (including tax) of the Tickets purchased by the Member. The amount of insurance premium is indicated to the Member before he/she agrees to join and then, once the Cover becomes effective, it shall be indicated on the Insurance Certificate.

The insurance premium is paid by the Member in full to the Distributor at the same time as the reservation of the Event or the purchase of a season ticket.

If the insured Ticket or season ticket is paid for in several instalments, the total amount of the insurance premium is paid on the first instalment.

It should be noted that payment of the annual premium by monthly direct debit is a payment option available to the Member. However, the premium is deemed to be certain, liquid and payable to the Insurer as soon as the Contract is taken out. Therefore, in the event of non-payment of the premium, the Insurer reserves the right to request payment of the full premium from the Member.

7. Claim declaration and supporting documents

7.1 How do you report a Claim?

The claim must be reported within 5 days of the Insured becoming aware that he/she is unable to attend the Event, except in the case of fortuitous events or force majeure.

Claims must be reported to the managing broker as follows:

- By email to contact@meetch.io
- Via the online form whose access link is indicated in the email confirming the policy has been taken out
- By post, by sending your claim to Phenomen / Remboursement Meetch - 141, avenue de Wagram 75017 Paris.

If the Insured does not respect this deadline for declaring the Claim and if the Insurer proves that this delay has caused him/her prejudice, the Insured will not benefit from the Cover (article L 113-2 of the Code des Assurances).

7.2 What supporting documents should be provided?

To obtain compensation for a Claim, the Insured must provide the following supporting documents:

- In all cases: the Insured's bank details (to enable the compensation to be transferred).
- If the Insured Tickets could not be collected or if the Insured Tickets were stolen or if they are e-tickets: proof of payment (invoice, bank statement, etc.).
- In the event of bodily injury, hospitalization or illness: initial medical certificate* explicitly stating the contraindication to attending the booked Event.
- In the event of death: copy of death certificate.
- In the event of a complication of pregnancy: medical certificate* stating that the Insured must be confined to bed on the day of the Event.
- In the event of birth: copy of the birth certificate.
- In the event of a public transport strike: proof of address and proof of the public transport company's strike to show that the initial journey time has been doubled by at least 30 minutes.
- In the event of major property damage: a copy of the claim form submitted to the insurer of the property(ies) affected.
- If you are summoned to appear as a juror or witness or to sit a make-up exam: copy of the official summons.
- In the event of a professional obligation: a copy of the assignment order issued by the Insured's employer. The assignment order must be drawn up on paper or by email on the company's letterhead, including in particular the SIREN number. This assignment order must be dated, stamped and signed by the Insured's employer.
- In the event of theft of identity papers or theft of the insured Ticket(s): copy of the police report.
- If the Insured's vehicle is immobilised: copy of the breakdown/towing invoice.
- For any other random event: any information requested by the Managing Broker to enable it, in view of the nature of the hazard preventing travel to the Event, to establish the characteristics of the circumstance in which it occurred.

*The medical certificate must be issued by a Medical Authority that is a Third Party to the Insured.

All supporting documents relating to the Claim must be sent to the handling Broker via the channels indicated in Article 7.1.

In addition, the Insured must provide the Managing Broker with any document that the Insurer considers necessary to assess the validity of his claim for compensation.

If it considers it necessary, the Insurer may request the opinion of an expert or an investigator to assess the Claim.

If, in bad faith, the Insured uses inaccurate documents as proof, uses fraudulent means or makes inaccurate or incomplete declarations, the Cover will not be acquired by the Insured and the insurer will be entitled to retain the premiums paid. The Insurer reserves the right to take legal action before the criminal courts.

8. Terms and conditions of compensation

If the guarantee is due in accordance with the conditions of the Cover, the cost of the insured Ticket, less any amounts reimbursed by the organiser of the Event, will be reimbursed in full to the Insured by bank transfer or any other means accepted by the Insured, within 48 hours, excluding weekends and public holidays, of the date on which the Broker Manager is in possession of all the proof of the Claim, within the limit of the cover ceiling indicated in article 3.2, excluding weekends and public holidays.

In the case of a claim concerning a Ticket as part of a season ticket :

- the basis for reimbursement is as follows: Season Ticket price / number of French Championship Tickets in the Season Ticket at the time of the request for reimbursement and only for future matches.

Please note: in the case of a refund for a season ticket, the refund can only be made for the part of the season ticket that has been paid to the Distributor.

If the insured fails to send the necessary supporting documents, the Insured will be charged a discount of 25% on the purchase price (including tax) of the insured Ticket.

Once compensation has been paid, the insured Tickets automatically become the property of the Insurer (article L121-14 of the French Insurance Code).

9. Complaints - Mediation

If the Insured is not satisfied, he/she may submit a complaint to the Managing Broker's Complaint Department, which can be contacted as follows:

- by email : reclamation@meetch.io
- by post: PHENOMEN - 141, avenue de Wagram - 75017 PARIS.

From the date on which the claim is sent, the Claims Department concerned undertakes to acknowledge receipt of the complaint within 10 working days and, in any event, to respond to the complaint within a maximum of 2 months.

The above procedure does not apply if the dispute has been brought before a court, either by the Insured or by the Insurer.

If the disagreement persists after the response given by the Insurer or the managing broker, the Insured may seek the opinion of the Insurance Mediator, who may be contacted as follows:

- Online at www.mediation-assurance.org
- By post to: La Médiation de l'Assurance TSA 50110 75441 PARIS CEDEX 09.

Referral to the Insurance Ombudsman is free of charge, but only after you have sent us a written complaint.

The provisions of this paragraph are without prejudice to other legal remedies.

10. Miscellaneous provisions

Territoriality: Cover is acquired by the Insured for Claims occurring anywhere in the world. Compensation will be paid at the Insurer's place of residence.

Applicable law and language used: the Contract is governed by French law. The language applicable to the Contract is French. The language used throughout the duration of the subscription is French, which takes precedence over any other language into which the Information Notice may have been translated.

Subrogation: As authorised by Article L 121-12 of the Insurance Code, the Insurer may take action against the party responsible for the Claim to obtain reimbursement of the compensation paid to the Insured.

Plurality of insurance policies: In accordance with the provisions of Article L121-4 of the Insurance Code, when several insurance policies are taken out without fraud, each of them produces its effects within the limits of the cover provided by each policy, and in compliance with the provisions of Article L121-1 of the Insurance Code.

Misrepresentation: Any misrepresentation made by the Insured in the event of a Claim exposes him/her, if his/her bad faith is proven, to the nullity of his/her taking out and therefore to the loss of his/her entitlement to cover, although the insurance premium is retained by the Insurer.

Data Processing, Data Files and Individual Liberties :

The Insured is expressly informed that his/her personal data is processed by the Insurer and the Managing Broker for the purposes of executing the Cover taken out. The Insurer and the Managing Broker act as joint data controllers within the meaning of the European Data Protection Regulation.

To this end, the Insurer processes identification data, data relating to the management of the insurance contract, claims and insurance products taken out. This data is processed for the purposes of taking out, managing and executing the Guarantee, including the management of contracts, the execution of contractual guarantees, the preparation of statistics and actuarial studies, the management of claims, pre-litigation, litigation and the defence of its rights, as well as the implementation of due diligence obligations in the context of the fight against money laundering and the financing of terrorism, asset freezing measures, the fight against the financing of terrorism and financial sanctions, including the triggering of alerts and suspicious transaction reports and the implementation of measures aimed at combating insurance fraud. The legal bases for the processing carried out are the performance of the insurance contract, the Insurer's legitimate interest in preventing and processing fraud or compliance with legal obligations. As a general rule, personal data is kept for the time necessary to achieve the objectives pursued. In any event, the Insured's data is kept for the entire duration of the insurance contract, plus 5 years in the archives.

This information is intended exclusively for the Insurer and the Managing Broker (and their agents) for the purposes of executing the Guarantee. It may also be disclosed to any public or private body in order to comply with legal obligations. The Insurer may also have recourse to subcontractors in order to entrust them with all or part of the processing.

The Managing Broker has been entrusted with the management of the Insurance Contract and is therefore the Insured's main point of contact for any questions or requests.

Insureds have the right to access, oppose, rectify, limit, port and delete information concerning them. The Insured also has the right to lodge a complaint with the competent supervisory authority.

Insureds are invited to exercise their rights by contacting the Broker Manager at the following email address: dpo@meetch.io. For more information about the processing of personal data by the Insurer, the Insured is invited to consult the Insurer's Privacy Policy, which is available on request from dpo@seyna.eu.

Any false or irregular declaration may be the subject of specific processing designed to prevent or identify fraud and may lead to registration on a list of persons presenting a risk of fraud.

Limitation period : Any action arising from the Policy taken out is barred after 2 years from the event giving rise thereto. The limitation period may be interrupted by the appointment of an expert following a Claim or by the Insurer or the Policyholder sending to the other party a registered letter with acknowledgement of receipt.

Article L114-1 of the Insurance Code: "All actions arising from an insurance contract are time-barred after two years from the event giving rise to them. However, this period does not run :

1° In the event of concealment, omission, false or inaccurate statement of the risk incurred, from the day the insurer became aware of it;

2° In the event of a claim, only from the day on which the persons concerned became aware of it, if they prove that they were unaware of it until then. Where the insured's action against the insurer is based on recourse by a third party, the limitation period only runs from the date on which the third party took legal action against the insured or was compensated by the insured. [...]"

Article L114-2 of the Insurance Code: "The limitation period is interrupted by one of the ordinary causes of interruption of the limitation period and by the appointment of experts following a claim. The limitation period may also be interrupted by the sending of a registered letter with acknowledgement of receipt by the insurer to the insured in respect of the claim for payment of the premium and by the insured to the insurer in respect of the claim for compensation".

The ordinary causes of interruption of prescription, referred to in Articles 2240 to 2246 of the Civil Code, are a writ of summons, even in summary proceedings, a commandment or seizure, as well as recognition by one party of the right of the other party.

Article L114-3 of the Insurance Code: "Notwithstanding article 2254 of the Civil Code, the parties to an insurance contract may not, even by mutual agreement, alter the duration of the limitation period or add to the grounds for suspending or interrupting it".