

INSURANCE SUMMARY

2026 licence holders (excluding tourism licence)

To be retained by the licence-holder



For further information, please contact:

MARSH - Service Sport et événements - Tour Ariane, 92088 Paris La Défense Cedex

E-mail: assurances.ffm@marsh.com

Telephone: 01 87 21 27 50 (from abroad: international country code + 33 1 87 21 27 50)

The policies for the "Basic cover" provided in the licence (Third Party Liability, personal accident, Assistance-Repatriation) and the "Additional Individual Accident cover" are taken out by the Fédération Française de Motocyclisme (FFM), ORIAS no. 11062318, on behalf of its licence holders with the insurers AXA and Mutuaide Assistance through the broker Marsh (ORIAS no. 07001037).

These contracts have been put in place by the FFM in order to comply with the legal provisions set out in Articles L321-1 et seq. of the French Sports Code.

This notice has been drawn up in accordance with Article L321-6 of the French Sports Code. It is a summary of the contracts mentioned above and is therefore not contractual. More information is available from Marsh or the FFM.

1 BASIC LICENCE COVER

AXA policy no. 11015300204 covers the financial consequences of the licence-holder's civil liability under the following provisions:

1.1 CIVIL LIABILITY INSURANCE

1.1.1 ACTIVITIES COVERED

For licence-holders, the guarantee covers the pecuniary consequences of any civil liability they may incur in accordance with the provisions of articles L321-1 and following of the French Sports Code and arising from events occurring:

- during training sessions taking place on a closed circuit approved by the competent administrative authorities or on a site approved by the FFM, sites not open to public traffic, subject to compliance with the following conditions:
 - the insured holds a valid FFM licence or an equivalent title issued by the FFM, whether temporary or annual,
 - that this training takes place during the opening hours of the practice site (circuit, field, course, etc.), including at night,
 - that these training sessions are reserved exclusively for vehicles listed in the Federal Sporting Code,
 - training sessions are reserved exclusively for holders of a valid licence issued by the FFM (or equivalent title) or by another member federation of the Fédération Internationale de Motocyclisme (FIM),
 - that these training sessions take place in accordance with the technical and safety rules laid down by the FFM and in compliance with the provisions of the administrative approval order or the federal approval,
 - in the event of withdrawal of approval of the circuit by the authority that issued the approval or of FFM approval for other sites, cover will cease from the date of withdrawal,
- during training sessions taking place abroad, exclusively on practice sites approved by the competent administrative or sporting authorities, not open to public traffic, and provided that the Insured concerned:
 - holds an International (FIM) or a FIM EUROPE Licence
 - licence holds an official's qualification and a valid licence when he is an official.
- during training sessions taking place in the countries of the European Union as well as in Switzerland, Andorra, Monaco, Norway, Liechtenstein and the United Kingdom, exclusively on practice sites approved by the competent administrative or sporting authorities, not open to public traffic, and on condition that the

Insured concerned:

- is the holder of a National licence when he is a rider, holds an official's qualification and a valid licence when he is an official,
- only for riders and players in the French National Teams and in the High Performance Program during training sessions organised by the FFM, as part of their preparation.

IMPORTANT

The insured's participation in sporting events involving motorised land vehicles does not need to be covered, as the civil liability insurance of participants is covered by the organiser (article R331-30 of the French Sports Code).

In addition, has been extended to private life the "training civil liability" cover of a licence holder with an annual licence against the financial consequences of bodily injury, property damage and consequential loss or damage suffered by third parties caused by a vehicle that has not been type-approved or that no longer complies with its type-approval, of which the insured is the owner.

In accordance with article L211-1 of the Insurance French Code, this cover is extended:

To the Civil liability for a vehicle that has not been type-approved or no longer complies with its type-approval, when not on the road (i.e. when in storage) and during loading and unloading operations on a trailer or in a vehicle, **excluding damages suffered during the repair, sale and/or inspection of the automobile by professionals.**

1.1.2 AMOUNT OF CIVIL LIABILITY COVER

All damage combined: **€20,000,000**

Sub-limits:

- Bodily injury and consequential loss: **€20,000,000** limited to **€3,500,000** in the event of gross negligence - **no excess**
 - Consecutive material and immaterial damage, including property damage caused by fire, explosion or water damage: **€2,000,000 - excess €200**
- Criminal defence and recourse:
- Criminal defence cover included in the cover in force - **excess** depending on the cover in force
 - Recourse cover: **€20,000** – intervention threshold €380

1.1.3 SPECIFIC EXCLUSIONS CIVIL LIABILITY

EXCLUDED:

- DAMAGE CAUSED DURING PRIVATE LIFE**, SUBJECT TO "PRIVATE LIFE" COVER FOR THE LICENCE-HOLDER WHO IS THE OWNER OF A NON-APPROVED LAND MOTOR VEHICLE
- DAMAGE CAUSED TO THE INSURED THEMSELVES**
- FINES (INCLUDING CIVIL REPARATION FINES), PENALTIES, FEES, CONTRIBUTION, LEVIES, TAXES, AND ALL CRIMINAL SURETIES AND OTHER RELATED COSTS OF ESTABLISHMENT**
- DAMAGE CAUSED BY RIOTS, CIVIL COMMOTION, STRIKES AND LOCK-OUTS**; IT IS THE INSURER'S RESPONSIBILITY TO PROVE THAT THE CLAIM RESULTED FROM ONE OF THESE EVENTS;
- DAMAGE CAUSED BY HURRICANES, WATERSPOUTS, CYCLONES, FLOODS, EARTHQUAKES, VOLCANIC ERUPTIONS, STORMS, LANDSLIDES, ETC.**
- DAMAGE RESULTING FROM THE INSURED'S PARTICIPATION AS ORGANISER OR COMPETITOR IN:**
 - O** **EVENTS, RACES, COMPETITIONS, AS WELL AS THE PRACTICE SESSIONS THAT PRECEDE THEM, 'TESTS' MEANS**

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FREE OR TIMED PRACTICE **SESSIONS WHICH ARE AN INTEGRAL PART OF THE EVENT AND WHICH MUST THEREFORE BE SUBJECT TO PRIOR AUTHORISATION BY THE PUBLIC AUTHORITIES.**

- **EVENTS OF ALL KINDS, SUBJECT TO PRIOR AUTHORISATION OR DECLARATION BY THE PUBLIC AUTHORITIES IN APPLICATION OF ARTICLES R.331-18 ET SEQ. OF THE SPORTS CODE;**
- **DAMAGE INVOLVING LAND MOTOR VEHICLES SUBJECT TO COMPULSORY MOTOR INSURANCE LEGISLATION, TRAILERS AND SEMI-TRAILERS AS WELL AS LAND EQUIPMENT ATTACHED TO A LAND MOTOR VEHICLE, FOR WHICH THE INSURED OR THE PERSONS FOR WHOM THEY ARE CIVILLY LIABLE HAVE OWNERSHIP, DRIVING, USE OR CUSTODY.**

IMPORTANT

The above exclusions are only an extract of those provided for in the contract. If you have any questions or require further information, please contact Marsh by email: assurances.ffm@marsh.com

1.1.4 DEFENCE AND RECOURSE

CRIMINAL DEFENCE

Cover applies to the payment or reimbursement of defence costs and the organisation of the insured's defence, when the insured is summoned before a court in one of the countries where the cover is provided, and the complaint relates to damages covered under this policy and exceeding the excess.

The insurer undertakes to take up the insured's defence under the same conditions and within the same limits as for civil defence as set out above.

RECOURSE

Cover is provided for recourse, exclusively on behalf of the insured, to the extent that the loss or damage suffered by the insured would have been covered under this policy (civil liability cover) if the insured had been the perpetrator and not the victim, and provided that the amount of the interests at stake (excluding the costs defined in Article 6.2.4 below) exceeds the liability limit stated in the Declarations.

This cover applies within the territorial limits of the contract.

Costs covered :

In the event of a dispute covered by the policy, the insurer will pay up to the amount covered:

- The costs of compiling files, such as investigation costs, costs of police reports or bailiffs' reports incurred by the insurer or with its agreement;
- the fees of experts or technicians appointed by the insurer or chosen with its agreement;
- taxable costs and fees of lawyers and court officers, as well as other taxable costs;
- non-taxable lawyers' fees and expenses under the following conditions:
 - The insurer will pay the costs and fees incurred by the insured, provided that the insured has informed the insurer in accordance with the conditions set out in the section entitled "Informing the insurer", on presentation of receipted invoices accompanied by the decision rendered or the settlement agreement signed by the parties to the dispute, up to the limit stated in the Declarations.
 - This limit includes miscellaneous expenses (travel, secretarial, photocopying) and taxes.

If the insured pays an initial retainer to the lawyer of their choice, the insurer undertakes to make an advance payment to the insured up to the amount of the retainer.

1.2.1 ACTIVITIES COVERED

The following are considered to be insured activities to the exclusion of all others:

- Official competitions and related tests, for which the FFM has issued a visa,
- Official competitions and related tests on the calendars of the Fédération Internationale de Motocyclisme (FIM) and/or FIM EUROPE, provided that the insured:
 - holds an International (FIM) or FIM EUROPE Licence or a National Licence when taking part as a player in a Motoball match,

By way of partial derogation, the insured may continue to benefit from cover during friendly Motoball matches taking place abroad, provided that this has been declared in advance to the FFM, which then undertakes to inform the insurer.

- holds of an official's licence when they have this status and the capacity corresponding to the capacity of the event,
- Training sessions taking place on a closed circuit approved by the competent Administrative Authorities or on a site approved by the FFM, sites not open to public traffic, subject to compliance with the following conditions:
 - The insured must hold a valid FFM licence or an equivalent title issued by the FFM, whether temporary or annual, and the training must take place during the opening hours of the practice site (circuit, terrain, course, etc.),
 - That these training sessions are reserved exclusively for vehicles listed in the Federal Sporting Code
 - That these training sessions take place in accordance with the technical and safety rules laid down by the FFM and in compliance with the provisions of the administrative approval order or the federal approval,
 - In the event of withdrawal of approval of the circuit by the authority that issued the approval and of approval by the FFM for the other sites, the guarantees will cease from the date of withdrawal.
 - That if the circuit is not approved by the authorities, training will take place on circuits that comply with the technical and safety rules laid down by the FFM, an exhaustive list of which is attached to the contract.
- For holders of an FFM rider's licence only, during training sessions organised by the club requiring the use of public roads (Enduro, Trials and road rallies), on the express condition that the licensed rider holds a valid insurance policy covering civil liability in respect of the vehicle used.
- Training taking place abroad, exclusively on practice sites approved by the competent administrative or sporting authorities, not open to public traffic, and provided that the Insured concerned:
 - Holds an International (FIM) or FIM EUROPE Licence if he is a driver.
 - Holds an official's qualification and a valid licence when he is an official.
- Training taking place in the countries of the European Union as well as in Switzerland, Andorra, Monaco, Norway, Liechtenstein and the United Kingdom, exclusively on practice sites approved by the competent administrative or sporting authorities, not open to public traffic, and on condition that the Insured concerned :
 - Holds a National licence if he is a rider,
 - Holds an official's qualification and a valid licence when he is an official,
- For French National Team riders only, during training sessions organised by the FFM as part of the French National Teams' preparation, including during competitions as provided for in the insured activities.
- For licence-holders only, who are qualified as FFM OFFICIALS, as part of their federal mission.

The term "official" refers to officers or members of official delegations representing the FFM throughout the world.
- For licence-holders with an FFM Official qualification, (including referees and timekeepers) designated in the event regulations and specially summoned for this purpose or mentioned in the closing report: during the outbound and return journey from the insured's residence to the place of the

1.2 BODILY ACCIDENT INSURANCE (INDIVIDUAL ACCIDENT)

AXA policy no. 11026705404 covers compensation for bodily injury sustained by the insured as a result of an accident occurring during activities related to the practice and management of motorbike sport, in accordance with the following provisions:

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event, by a normal route, i.e. the most direct route and for the time corresponding to the mode of transport used, provided that said route has not been interrupted or diverted for personal reasons unrelated to the requirements of the competition (Article L411-2 of the French Social Security Code) subject to compliance with the legal and regulatory provisions and in particular the French Highway Code.

- During activities designed to prepare a licensed rider for a sporting event by means of appropriate physical exercise,

1.2.2 AMOUNT OF PERSONAL ACCIDENT COVER

(See the table of guarantees at the end of this document)

1.2.3 SPECIFIC EXCLUSIONS IA

IN PARTICULAR, THE FOLLOWING ARE EXCLUDED

- THE DISEASE

- ACCIDENTS OCCURRING WHEN THE INSURED HAS DELIBERATELY FAILED TO COMPLY WITH THE APPLICABLE FEDERAL MOTORCYCLING REGULATIONS

ACCIDENTS CAUSED BY OR FOLLOWING:

- ACTIVE PARTICIPATION BY THE INSURED IN ATTACKS, ACTS OF TERRORISM, RIOTS, CIVIL COMMOTION, ACTS OF SABOTAGE, INTENTIONAL CRIMES OR MISDEMEANOURS, BRAWLS, EXCEPT IN THE CASE OF LEGITIMATE SELF-DEFENCE;

- FAILURE TO PROVIDE CARE OR THE USE OF EMPIRICAL CARE WITHOUT MEDICAL SUPERVISION (EXCEPT IN CASES OF FORCE MAJEURE, IN WHICH CASE COVER IS PAID ON THE BASIS OF THE CONSEQUENCES THAT THE ACCIDENT WOULD HAVE HAD ON A PERSON UNDER THE CARE OF A MEDICAL AUTHORITY);

- AN ALCOHOL LEVEL EQUAL TO OR GREATER THAN THAT SET BY FRENCH TRAFFIC REGULATIONS;

- PRIVATE PARTICIPATION BY THE INSURED IN DANGEROUS OR ACROBATIC ACTS THAT ENDANGER THEIR LIFE OR PHYSICAL INTEGRITY, UNLESS THESE ACTS ARE CARRIED OUT IN SELF-DEFENCE OR TO SAVE LIFE OR PROPERTY;

- AIR NAVIGATION IN AN AIRCRAFT WITHOUT A VALID CERTIFICATE OF AIRWORTHINESS OR PILOTED BY A PERSON WHO DOES NOT HOLD A CERTIFICATE OR LICENCE, OR WHO HOLDS A CERTIFICATE OR LICENCE FOR A LIMITED PERIOD ;

- DEATH OF THE INSURED IF THEY VOLUNTARILY KILL THEMSELVES DURING THE FIRST YEAR OF INSURANCE ;

- USE OF DRUGS, NARCOTICS OR MEDICATION WITHOUT A MEDICAL PRESCRIPTION ;

- INTENTIONAL OR RECKLESS MISCONDUCT ON THE PART OF THE INSURED, THE BENEFICIARY OR THE POLICYHOLDER ;

- DAMAGE RESULTING FROM THE EXERCISE OF A PROFESSIONAL ACTIVITY WHEN COVERED BY A COMPENSATION SCHEME FOR ACCIDENTS AT WORK OR ACCIDENTS IN THE LINE OF DUTY ;

- DRIVING ANY VEHICLE IF THE INSURED DOES NOT HOLD THE CORRESPONDING PERMIT, LICENCE OR CERTIFICATE; EXCEPT IN THE CASE OF DRIVING ON A TRACK OR CIRCUIT CLOSED TO TRAFFIC IF THE INSURED IS AUTHORISED TO DO SO BY MEANS OF A FEDERAL TITLE ISSUED BY THE FFM OR DURING THE EXAMINATION PERIOD FOR THE C.A.S.M. (CERTIFICAT D'APTITUDE AU SPORT MOTOCYCLISTE) OR THE "GUIDONS" EXAMINATION, EXCLUSIVELY DURING THE PERIOD WHEN THE PARTICIPANT IS UNDER THE RESPONSIBILITY OF THE EXAMINER;

- DAMAGE RESULTING FROM AN ACCIDENT OCCURRING BEFORE THE EFFECTIVE DATE OF COVER ;

- MUSCLE STRAINS, LUMBAGO, BACK STRAIN AND MUSCLE TEARS RESULTING FROM SPORTS.

1.3 PERSONAL ASSISTANCE

Mutuaide Assistance contract n°: 8315

All licence-holders benefit from medical assistance cover and may be repatriated to their usual place of residence (with no mileage allowance) or from abroad to France or the Principality of Monaco following an accident, illness or death occurring in the course of federal activities. This cover extends to French territory and worldwide for trips of less than 90 consecutive days.

IMPORTANT

The licence-holder does not benefit from FFM repatriation assistance cover in the following two cases:

- When taking part in rally-raids, because the cover must be granted by the event organiser.
- When taking part in a competition requiring a licence issued by the FIM, which grants repatriation assistance

1.3.1 AMOUNT OF PERSONAL ASSISTANCE COVER

PERSONAL ASSISTANCE	LIMITS
Legal assistance abroad (Bail bond)	Limit: EUR 15,000
Legal assistance abroad (Lawyer fees)	Limit: EUR 1,500
Assistance and help in case of loss of documents / flight delay or cancellation:	Actual expenses
Cash advance (only abroad)	Limit: EUR 5,000
Replacement driver	Transportation ticket
Sending medication abroad	Shipping costs
Medical expenses outside the country of residence	Personal deductible: EUR 80, Limit per person: EUR 200,000
Extension of stay	Limit: 10 nights ; Limit per night: EUR 80
Repatriation of remains	Actual expenses
Repatriation of children under 18 years old	Limit: Round-trip transportation ticket
Repatriation of accompanying persons	Limit: Return transportation ticket
Repatriation or medical transportation	Actual expenses
Early return	Limit: Return transportation ticket
Transmission of urgent messages	Actual expenses
Visit from a family member	Limit: Round-trip transportation ticket; Night limit: 10; Limit per night: EUR 80

1.3.2 HOW DO I CONTACT ASSISTANCE?

By post	MUTUAIDE ASSISTANCE 126, rue de la Piazza - CS 20010 - 93196 Noisy le Grand CEDEX
By telephone (24/7)	From France: 01.55.98.57.31 From abroad: + 33.1.55.98.57.31 Preceded by the local access code to the international network (Calls are not surcharged, cost depends on operator, call may be recorded)
By email	voyage@mutuaide.fr

IMPORTANT

The above exclusions are only an extract of those provided for in the contract. If you have any questions or require further information, please contact Marsh by email: assurances.ffm@marsh.com

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To enable Mutuaide assistance to intervene in the best possible conditions, please remember to gather the following information, which will be asked of you when you call:

- The contract/product number: no. 8315
- Your first and last name
- Your home address,
- Your licence number and type of licence or participation certificate (e.g. circuit pass)
- The country, city or town you are in at the time of the call
- Specify the exact address (number, street, hotel, etc.),
- The telephone number where we can reach you,
- The nature of your problem

On your first call, you will be given an assistance file number. You should always quote this number when you contact our Assistance Service.

IMPORTANT: IN ORDER TO BENEFIT FROM THE ASSISTANCE SERVICES AND UNDER PENALTY OF NOT BEING COVERED, YOU MUST CONTACT MUTUAIDE AS SOON AS POSSIBLE AFTER THE ACCIDENT. NO COSTS WILL BE INCURRED WITHOUT THE PRIOR AGREEMENT OF MUTUAIDE.

1.4 LEGAL PROTECTION

The FFM has taken out Legal Protection cover for its licence-holders, for both recourse and defence, at both amicable and judicial levels.

If you have any questions about this contract, please contact the FFM's legal department on 01 49 23 77 00 or by e-mail: juridique@ffmoto.com

2 COMMENCEMENT AND VALIDITY OF COVER

Cover takes effect solely for the period of validity of the licence and no earlier than 01/01/2025.

For "First-time FFM licence-holders", cover takes effect from September 1st 2024 to December 31st, 2025, the licence applied for will expire on December 31st, 2025.

3 ACCIDENT NOTIFICATION

In the event of a claim, the insured must make his declaration via the dedicated platform provided by the FFM and Marsh:

To log in, click on the link below or on the website:
<https://connexion.marsh.com/#/client/ffm>

I declare a claim online

IMPORTANT: To be covered, claims must be reported within 10 days of the insured becoming aware of the accident.

4 WAIVER OF BODILY INJURY AND ASSISTANCE COVER

In accordance with the provisions of Article L 321-1 et seq. of the French Sports Code, only "Civil Liability" cover is compulsory for the licence-holder. Consequently, the licence-holder may waive the "basic" bodily injury and assistance cover included in the licence. To do so, the licence-holder must expressly request this at the time of registration or renewal of the licence.

The insurance portion for "Bodily Injury + Assistance (basic cover)" is shown in the "Licence rates" document available on the FFM website.

5 OPTIONAL SUPPLEMENTARY COVER

In accordance with the provisions of article L321.6 of the French Sports Code, the licence-holder has the option of adding to the bodily injury insurance cover contained in his licence.

Please note that subscriptions for additional "bodily injury" cover will be registered online when the licence is taken out on the personal FFM intranet space.

However, licence-holders may request or add to their membership at any time either via their personal FFM intranet space or by contacting Marsh by email: assurances.ffm@marsh.com.

To this end, the FFM provides licence-holders with the following additional cover and options:

Death (DC)	Additional capital	Premium (exclud. taxes 9%)	Premium (includ. Taxes)
DC1	20 000 €	18,35 €	20 €
DC2	40 000 €	36,70 €	40 €
DC3	60 000 €	55,05 €	60 €
DC4	80 000 €	73,39 €	80 €
DC5	100 000 €	91,74 €	100 €

Permanent disability (IP)	Additional capital	Premium (exclud. taxes 9%)	Premium (includ. Taxes)
IP1	100 000 €	412,84 €	450 €
IP2	200 000 €	825,69 €	900 €
IP3	300 000 €	1 238,53 €	1 350 €
IP4	400 000 €	1 651,38 €	1 800 €
IP5	500 000 €	2 110,09 €	2 300 €

Temporary total incapacity (IJ)	Daily benefit during 360 days	Premium (exclud. taxes 9%)	Premium (includ. Taxes)
Option - excess 7 days			
IJ-7-1	20 €	114,68 €	125 €
IJ-7-2	40 €	229,36 €	250 €
IJ-7-3	60 €	344,04 €	375 €
IJ-7-4	80 €	458,72 €	500 €
IJ-7-5	100 €	573,39 €	625 €

IMPORTANT

- If taken out, this optional cover supplements the basic cover included with the licence.
- This cover can be taken out "à la carte", i.e. the licence-holder can take out the cover(s) and option(s) of their choice.
- Premiums can be paid on a monthly basis.

5.1 HOW DO I TAKE OUT SUPPLEMENTARY COVER?

Additional cover is offered to the insured when they take out their licence via their personal FFM intranet space.

However, licence-holders can subscribe or add to their membership at any time via their personal FFM intranet space or by contacting by e-mail Marsh: assurances.ffm@marsh.com or by phone: 01 87 21 27 50

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6 MISCELLANEOUS INFORMATION (LIMITATION PERIOD, COMPLAINTS, CNIL)

6.1 PRESCRIPTION

In accordance with the provisions of article L.114-1 of the French Insurance Code, any action arising from an insurance contract is time-barred after two years from the event giving rise to it.

However, this period does not run :

- in the event of concealment, omission, false or inaccurate declaration concerning the risk, only from the date on which the insurer became aware of it,

- in the event of a claim, only from the day on which the persons concerned became aware of it, if they can 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 day on which the third party has taken legal action against the insured or has been compensated by the insured.

The limitation period is extended to ten years in personal accident insurance contracts where the beneficiaries are the rightful claimants of the deceased insured.

In accordance with article L.114-2 of the Insurance Code, the limitation period is interrupted by one of the ordinary causes of interruption of the limitation period, namely :

- any legal proceedings, including summary proceedings, or proceedings brought before a court that does not have jurisdiction;
- any act of forced execution, or any precautionary measure taken in application of the Code of Civil Enforcement Procedures;
- any acknowledgement by the insurer of the insured's right to cover, or any acknowledgement of a debt owed by the insured to the insurer.

It is also interrupted by :

- the appointment of experts following a claim ;
- by registered letter or electronic registered letter, with acknowledgement of receipt, sent by :

- * the insurer to the insured in respect of the action for payment of the premium;

- * the insured to the insurer for payment of the indemnity.

In accordance with article L.114-3 of the Insurance Code, the parties to the insurance contract may not, even by mutual agreement, modify the duration of the limitation period or add to the causes of its suspension or interruption.

6.2 CLAIM

6.2.1 HOW TO REPORT AN AXA CLAIM?

The paragraph below sets out the procedures for examining claims and the use of the mediation process. However, this procedure is not a prerequisite for the policyholder's right to take legal action and bring the matter before the competent court.

In the first instance, policyholders should contact their usual contact person or their customer service department by telephone or in writing. If there is still a misunderstanding, the policyholder can then contact the Customer Relations Department by writing to the following address:

AXA France
Customer Relations Department
TSA 46 307 95901 - Cergy Pontoise Cedex 9 - France

or from the [axa.fr](https://www.axa.fr/services-en-ligne.html) website (using the online form available at <https://www.axa.fr/services-en-ligne.html>), specifying the name and number of the policy and the policyholder's full contact details.

The policyholder's situation will be examined with the utmost care. The time taken to process the claim is as follows: an acknowledgement of receipt will be sent to the policyholder within 10 days, and a reply will be sent within 60 days (unless special circumstances arise that require a longer processing time, of which we will keep the policyholder expressly informed).

Finally, if no solution has been found, the policyholder may appeal to the Mediation officer, an independent person, by contacting the association La Médiation de l'Assurance at the following address:

By e-mail: on the mediation-assurance.org website

By post: La Médiation de l'Assurance - TSA 50110 - 75441 Paris Cedex 09.

The Mediation officer's intervention is free of charge. The Mediation officer must be contacted within a maximum of one year from the date of the written complaint to the policyholder's usual contact or to our services.

The Mediation officer will issue an opinion within 3 months of receiving the complete file. The policyholder and AXA France are free to follow the Mediator's advice or not. At any time, the policyholder may refer the matter to the competent French court.

6.2.2 HOW TO REPORT A COMPLAINT TO MUTUAIDE ASSISTANCE?

If you have any disagreement or dissatisfaction with the implementation of your contract, please let MUTUAIDE know by calling 01.55.98.57.31 or by writing to voyage@mutuaide.fr for the Assistance benefits listed below:

- Cover
- Legal assistance abroad (Criminal surety)
- Legal assistance abroad (lawyer's fees)
- Cash advance (abroad only)
- Replacement driver
- Delivery of medication abroad
- Medical expenses outside the country of residence
- Extended stay
- Repatriation of remains
- Repatriation of children under the age of 18
- Repatriation of accompanying persons
- Repatriation or medical transport
- Early return
- Transmission of urgent messages
- Visit from a relative
- Repatriation of insured vehicle

If you are not satisfied with the response you receive, you can write to :
MUTUAIDE

CUSTOMER QUALITY DEPARTMENT
126, rue de la Piazza - CS 20010 - 93196 Noisy le Grand CEDEX

MUTUAIDE will acknowledge receipt of your letter within 10 working days. It will be processed within 2 months at the most.

If the disagreement persists, you can refer the matter to the insurance mediation by post to:

La Médiation de l'Assurance
TSA 50110

6.3 PERSONAL DATA

The terms "personal data" and "processing of personal data" are defined in Article 4 of Regulation (EU) 2016/679, of the European Parliament and of the Council of 27 April 2014, known as the General Data Protection Regulation, as follows:

"Personal data" is "any information relating to an identified or identifiable natural person (hereinafter referred to as "data subject"); an "identifiable natural person" is one who can be identified, directly or indirectly, in particular by reference to an identifier, such as a name, an identification number, location data, an online identifier, or to one or more factors specific to their physical, physiological, genetic, mental, economic, cultural or social identity".

"Processing of personal data" is "any operation or set of operations which is performed upon personal data or sets of personal data, whether or not by automatic means, such as collection, recording, organisation, structuring, storage, adaptation or alteration, retrieval, consultation, use, disclosure by transmission, dissemination or otherwise making available, alignment or combination, restriction, erasure or destruction".

The Parties undertake to process all personal data of which they are aware under the Contract, in compliance with the regulations in force relating to the processing of such data and the protection of privacy, in particular the provisions of the French Data Protection Act no. 78-17 of 6 January 1978 as amended and the General Data Protection Regulation (Regulation 2016/679 of 27 April 2016).

With regard more specifically to the collection and processing of data relating to health as part of the performance of this Contract, where applicable, the Parties undertake to comply with the regulations in force relating to the collection and processing of such sensitive data and to take all measures to guarantee its confidentiality.

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With regard to data protection regulations, the Insurer and the Policyholder are each responsible for the processing of their own personal data.

The Policyholder acts as Data Controller for the processing of data for the purpose of managing relations with its Customers and prospective Customers and complying with its duty to advise individuals.

The Insurer acts as the Data Controller for processing operations relating to the conclusion, management and performance of insurance contracts.

The Policyholder and The Insurer undertake, each on its own behalf, to comply with all the obligations incumbent upon them in their capacity as Data Processors.

The Parties undertake to take all necessary precautions to preserve the confidentiality, integrity and security of personal data and in particular to prevent it from being distorted, damaged or communicated to unauthorised persons, whether private or public, natural or legal persons.

The Insurer reserves the right to carry out any checks it deems necessary

to ascertain whether the Policyholder is complying with its obligations under this Article, it being specified that the obligation of security and confidentiality attached to personal data is considered to be an essential obligation of this Contract, non-compliance with which may result in termination for fault without notice or compensation to the Policyholder.

All information collected from Members is necessary for the management of the file. It is used by the Insurer, its service providers, agents, reinsurers or professional bodies solely for the purposes of this management or to meet legal or regulatory obligations.

The Insurer undertakes to inform Insureds/Members of their rights with regard to the processing of data concerning them.

In accordance with the regulations in force, Members have rights relating to the processing of their personal data, which they may exercise by contacting the Insurer's head office.

INSURANCE SUMMARY

2026 licence holders (excluding tourism licence)

To be retained by the licence-holder



TABLE OF PERSONAL ACCIDENT COVER

BASIC LICENCE COVER		
DEATH		
Official, international and European licences, other insured licence-holders	Riders in the French National Team and High Performance Programs	
Under age 16: €20,000		
From age 16: €40,000	From age 16: €80,000	
10% increase for married or cohabiting partners and 10% for each dependant child (maximum 3)		
PERMANENT DISABILITY		
DEGREE OF DISABILITY	AMOUNT OF COVER PER CLAIM	AMOUNT OF EXCESS PER CLAIM
<div><div><div>- between 0 and 9%</div><div>- from 10% to < 20%</div><div>- from 20% to < 35%</div><div>- from 35% to < 50%</div><div>- from 50% to < 66%</div><div>- 66% to < 76%.....</div><div>- from 76% to 100%</div></div><div>Deductible amount in the event of partial permanent disability (depending on the AIPP rate used)</div></div>	<div>No compensation</div> <div>40,000 x rate</div> <div>60,000 x rate</div> <div>100,000 x rate</div> <div>150,000 x rate</div> <div>300,000 x rate</div> <div>500,000 x rate</div>	<div>Relative deductible of 9%.</div>
COMPENSATION FOLLOWING A COMA		
Payment of compensation equal to	2% of the death benefit per week of coma, up to a maximum of 50 weeks, but not exceeding the amount of the said death benefit	14 days
TEMPORARY INCAPACITY		
OFFICIALS" AND "VOLUNTEERS" Daily benefits for 360 days	50 / day (2)	None
OTHER LICENCE HOLDERS	NO GUARANTEE	
MEDICAL EXPENSES REIMBURSEMENT		
<div>Coverage of medical expenses</div> <div>Extension to non-insured persons (including foreigners)</div> <div>With a sub-limit of :</div> <div><div><div>- Hospital costs.....</div><div>- Private room.....</div><div>- Dental prosthesis, per tooth (fixed rate)</div><div>- Breakage of glasses or contact lenses (fixed rate)</div><div>- Hearing aid, per device (fixed-rate)</div><div>- Cost of appliances (wheelchair, crutches, etc.)</div><div>- Medically prescribed medical expenses that are not covered by Social Security.</div></div></div>	<div>150% of the Social Security liability rate (after deduction of any benefits under a provident scheme, subject to the limit of actual costs)</div> <div>100% of the costs they have to pay up to €1,200</div> <div>According to legal amount</div> <div>30 / day, max. 30 days</div> <div>€300 (1)</div> <div>€160 (1)</div> <div>€800 (1)</div> <div>€1 000 (1)</div> <div>€500 (1)</div>	<div>Relative deductible of €50</div>

INSURANCE SUMMARY

2026 licence holders (excluding tourism licence) To

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Transport costs for first aid (not covered by social security)	€300 increased to €3,000 for helicopter transport	None
OTHER COVER		
SEARCH AND RESCUE COSTS	€2 500	
COSTS OF REMEDIAL EDUCATION	€1 600	15 days off work
FEES FOR REPEATING A YEAR OF STUDY	€1 600	2 months off
PROFESSIONAL RETRAINING COSTS	€1 600	Compensation from 35% PPI onwards
REIMBURSEMENT OF ANNUAL LICENCE	Up to €300	3 months off
FUNERAL EXPENSES FOLLOWING ACCIDENTAL DEATH	€4,000 and on presentation of invoices from a funeral organisation	
HOME OR VEHICLE ADAPTATION COSTS	Up to €10,000	AIPP rate greater than 50%.

(1) this amount is per "claim and per year of insurance" per insured,

(2) indemnity paid only if the insured is gainfully employed.

The Insurer's maximum liability may not exceed **€3,000,000** for any one event (occurring on an insured site), regardless of the number of insured persons involved in the accident.

**IMPORTANT : This document is a translation.
In the event of a claim, only the original version shall have binding effect.**