



ASSISTANCE/REPATRIATION

A.S.O. has entrusted Mutuaide, a Groupama subsidiary, with the implementation of the support / repatriation services from which you will benefit during the Rally in the event of:

- bodily injury resulting in the impossibility, stated by the doctor in the Rally's medical team, to continue in the competition,
- death,
- the hospitalisation or death of a family member,
- legal proceedings,
- psychological trauma.

Medical expenses beyond EUR 10,000 (ten thousand euros) will be borne by the Beneficiary, who is strongly recommended to take out their own specific medical insurance and to verify with their sports federation or their insurance company the guarantees to which they are entitled, particularly as regards their participation in a competition.

Nationals from the EU must carry with them their Medical Insurance European Card.

This "Medical Expenses" guarantee (which insures the repayment of the medical and hospitalisation expenses resulting from an accident during the Rally and incurred outside the country of residence) can be subscribed with the insurance company selected or with the Gras Savoye Sport Events department, whose data and offers are given on the Rally website.

The Medical Expenses insurance can be paired with an Individual Accident insurance policy as necessary.



TABLEAU DE GARANTIES / TABLE OF GUARANTEES

GARANTIES D'ASSISTANCE ASSISTANCE GUARANTEES	PLAFOND LIMIT
Rapatriement ou transport sanitaire (A) Repatriation or medical transportation (A)	Frais réels (A) en complément ou à défaut d'une garantie fédérale (licence) Actual expenses (A) in addition to or in the absence of a federal guarantee (licence)
Prise en charge des frais médicaux et d'hospitalisation (B) Medical and hospitalisation costs (B)	10 000 € (B)
Avance des frais médicaux et d'hospitalisation au-delà des 10 000 € (C) Advance on medical and hospitalisation expenses beyond € 10,000 (C)	Contre signature d'une reconnaissance de dette ou d'un chèque de garantie (C) Countersignature of IOU or a guarantee cheque (C)
Rapatriement de corps : Repatriation of the body : Rapatriement du corps (D) Repatriation of the body (D) Montant forfaitaire pour aider la famille (E) Fixed amount to help the family (E) Présence ayant-droit pour démarches (F) Presence of the assign for procedures (F)	Frais réels (D) Real costs (D) 5 000 € (E) Titre de transport A/R en classe économique + Frais d'hôtel (maximum 500 €) pour la durée du séjour (F) Round-trip economy travel ticket + Hotel costs (maximum € 500) (F) for the duration of the stay

Andalucía

≡ RALLY ≡

<p>Visite d'un proche (G)</p> <p>Visit from a friend/relative (G)</p>	<p>4 000 € (G)</p>
<p style="padding-left: 40px;">Transport</p> <p style="padding-left: 40px;">Transport</p> <p style="padding-left: 40px;">Frais d'hôtel</p> <p style="padding-left: 40px;">Hotel costs</p>	<p>Titre de transport A/R en classe économique</p> <p>Round-trip economy travel ticket</p> <p>100 € par nuit jusqu'au rapatriement</p> <p>€ 100 per night until repatriation</p>
<p>Retour anticipé (H)</p> <p>Early return (H)</p>	<p>Titre de transport retour en classe économique (H)</p> <p>Return (H) economy travel ticket</p>
<p>Assistance juridique à l'étranger</p> <p>Legal counsel abroad</p> <p style="padding-left: 40px;">Avance de la caution pénale (I) contre signature d'une reconnaissance de dette ou d'un chèque de garantie</p> <p style="padding-left: 40px;">Bail advance (I) countersignature of IOU or a guarantee cheque</p> <p style="padding-left: 80px;">Paiement des honoraires d'avocat (J)</p> <p style="padding-left: 80px;">Payment of the legal fees (J)</p>	<p>15 000 € (I)</p> <p>4 000 € (J)</p>
<p>Chauffeur de remplacement (K)</p> <p>Replacement driver (K)</p>	<p>Chauffeur (K)</p> <p>Driver (K)</p>
<p>Soutien psychologique (L)</p> <p>Psychological support (L)</p>	<p>3 entretiens téléphoniques (L)</p> <p>3 telephone interviews (L)</p>



SECTION A - DEFINITIONS

A.1 – Assistance Company:

MUTUAIDE ASSISTANCE, 126, rue de la Piazza – 93196 Noisy le Grand Cedex, SA with a capital of € 12,558,240, fully paid - Company governed by the insurance Code - under control of the Prudential and Settlement Control Authority in 4, place de Budapest – CS 92 459 – 75 436 Paris Cedex 9 – 383 974 086 RCS Bobigny (hereinafter “MUTUAIDE”).

A.2 - Beneficiaries:

- the competitors and their support teams

A.3 – Scope:

The guarantees are given:

- **from May 9, 2021 in Villamartin, Spain, to May 17, 2021 at midnight in Villamartin, for the Competitors and their support teams.**

A.4 - Domicile:

The Beneficiary’s usual place of residence. In the event of legal proceedings, the address for tax shall be deemed to be the place of domicile.

A.5 – Family:

A spouse not separated or divorced, legal cohabitant or civil partner, children, direct ascendants.

A.6 – Bodily injury:

Any health deterioration resulting from an accident or a sudden and/or unforeseeable illness.

SECTION B - DESCRIPTION OF THE ASSISTANCE GUARANTEES

REMINDER:

In the event of a bodily injury, the Rally’s medical team will initiate and organise the Beneficiary’s transportation from the place of the accident to the bivouac or the closest suitable medical unit, using the Rally’s means of land and/or air transportation.

IMPLEMENTATION OF THE GUARANTEES

From the bivouac or the medical unit in which the Beneficiary was transported via the Organisation means, the Mutuaide Medical Director, liaising with the Rally's medical teams, decides exclusively on the basis of medical need and compliance with the healthcare regulations in force:

- either to hospitalise the Beneficiary in a nearby healthcare centre before, if necessary and required by their medical state, their return to a structure near their domicile or in their domicile;
- or, if the Beneficiary is physically unable to travel by their own means, to initiate and organise the Beneficiary's transportation to their domicile or to a suitable hospital service near their domicile.



If necessary, Mutuaide will search for a place in an adapted medical service.

Information from the usual doctor, which is often important, can help the Rally's medical team to make the best decision.

In this regard, it is expressly agreed that the final decision to be implemented in the Beneficiary's medical interest falls ultimately to the Mutuaide Medical Director. The place of hospitalisation, date, need for support to the Beneficiary, and the means used are exclusively selected on a medical basis.

In addition, should a Beneficiary refuse to comply with the decision made by the Medical Director, MUTUAIDE shall be expressly released from any liability, particularly if the Beneficiary attempts to return home alone or if the health of the Beneficiary deteriorates. The Beneficiary shall also waive the right to the reimbursement of any fees incurred.

As per the specific case of the Covid 19 disease, patients hospitalized due to Covid 19 will be taken care of under the same conditions as those of a disease covered by the present information notice. The bearing of the costs for a return ticket or of an accommodation consequent to a confinement (positive or contact cases) or of a quarantining are not covered under the present information notice. Beneficiaries are strongly recommended to take changeable tickets and European nationals to carry with them their European social security card.

B.1- BENEFICIARY'S TRANSFER AND/OR REPATRIATION

Should the health condition of a Beneficiary lead the MUTUAIDE Medical Director, in agreement with the medical team of the Rally, to decide to transfer or repatriate the Beneficiary in accordance with the conditions set out above, MUTUAIDE shall take care of transportation using a suitable vehicle (light medical vehicle, ambulance, commercial aircraft, air ambulance...) and, if necessary, under medical supervision. In this context, it is agreed that the Beneficiary will make his initial return tickets available to MUTUAIDE.

The decision on which means of transport to use shall be based solely on medical criteria and the health regulations in force

Minor conditions or injuries that can be treated in situ and do not prevent the Beneficiary from continuing the Rally.

NOTE: An obligation to withdraw from the Rally does not necessarily imply repatriation costs will be covered.



B.2 – MEDICAL EXPENSES (including the HOSPITALISATION EXPENSES) INCURRED IN THE 2021 ANDALUCIA RALLY

Provided that these fees have been incurred with the prior consent of its Medical Director and prior to repatriation, MUTUAIDE shall bear up to **€10,000** (ten thousand euros) tax included per **Beneficiary** in medical fees, the cost of medicines prescribed by a doctor or surgeon, and the cost of hospitalisation prescribed by the medical team.

Medical fees, medicines and hospital fees incurred after the repatriation or return of the Beneficiary to his/her residence or a facility close to said residence shall be excluded from coverage.

The Beneficiary shall request the reimbursement of all or part of the medical and hospital fees from any health insurance organisations he/she pays into and to return the corresponding sum to MUTUAIDE.

Extended service: advance on the hospital fees

If medical costs incurred exceed the **€10,000 (ten thousand euros) all taxes included** referred to above, MUTUAIDE will allow a cash advance.

This cash advance will be made against the deposit of a guarantee cheque made out to MUTUAIDE ASSISTANCE or an IOU form signed by the Beneficiary or by a representative designed by the Beneficiary himself.

In any case, the sums advanced must be reimbursed to MUTUAIDE within 90 (ninety) days following the date the funds are made available. As such, MUTUAIDE will seek remedy from the insurer of the Beneficiary or from the Beneficiary himself if the latter is not covered by a personal insurance. MUTUAIDE reserves the right to undertake any necessary debt collection actions to claim any amounts left unpaid by the Beneficiary.

Extended coverage shall not apply to Spanish Beneficiaries



B.3 – REPATRIATION OF THE BODY

Should a Beneficiary die during the 2021 ANDALUCIA RALLY, MUTUAIDE :

- shall take care of:
 - expenses relating to transportation of the body to a funeral site near the Beneficiary's residence;
 - expenses relating to conservation of the body in accordance with the applicable law;
 - expenses directly related to transportation of the body; and
- pay a lump sum of €5,000 to help the Beneficiary's family to cover other expenses, including funeral expenses, which shall be borne by the family.

The companies hired for the repatriation process shall be chosen at the sole discretion of MUTUAIDE.

Should the local authorities expressly require the presence of an assignee for the repatriation procedures, MUTUAIDE shall arrange and bear the costs of a return trip in economic class for said individual, as well as accommodation expenses up to **€500 (five hundred euros including taxes)**.

B.4 – VISIT FROM A RELATIVE OR FRIEND

Should the health condition of the Beneficiary require hospitalisation for more than 5 (five) days prior to repatriation, MUTUAIDE shall arrange and bear the costs of the return trip in economic class for an individual designated by the Beneficiary who has the same country of residence to visit the Beneficiary at the bedside.

MUTUAIDE shall also arrange and bear the costs of accommodation for said individual up to **€100 (one hundred euros) tax included per night** until the date of repatriation.

The limit of this coverage (travel + accommodation) shall be **€4,000 (four thousand euros) tax included**.

Food expenses shall be borne by said individual.

B.5 – EARLY RETURN

Should a Beneficiary be forced to withdraw from the Rally as a result of the unexpected hospitalisation for 5 (five) days or more or the death of a relative, MUTUAIDE shall arrange and bear the costs of his/her return home in economic class. In this context, it is agreed that the Beneficiary will make his initial return tickets available to MUTUAIDE.



B.6 - LEGAL ASSISTANCE

Should legal proceedings be brought against a Beneficiary or if they are imprisoned due to their involuntary non-compliance with or breach of local laws and regulations:

- MUTUAIDE shall provide an advance on the bail set by local authorities for the provisional release of the Beneficiary, up to a limit of **€15,000 (fifteen thousand euros) tax included**. This advance payment shall require a guarantee cheque cut out to MUTUAIDE ASSISTANCE or an IOU form signed by the Beneficiary or a legal representative appointed by the Beneficiary. In any case, the full amount shall be repaid within 90 (ninety) days after being made available. MUTUAIDE reserves the right to undertake any necessary debt collection actions to claim any amounts left unpaid by the Beneficiary.
- MUTUAIDE can also help the Beneficiary to choose a legal representative and pay the corresponding fees up to a limit of **€4,000 (four thousand euros) tax included**

B.7 – REPLACEMENT DRIVER

Should the other Beneficiaries (co-driver, assistance crew) be unable to replace the Beneficiary at the wheel following bodily injury or illness affecting the Beneficiary, MUTUAIDE shall provide a replacement driver to take the vehicle to Villamartin via the most direct route, provided that the vehicle meets technical requirements.

The Beneficiary shall remain liable for expenses related to this return trip (e.g. tolls and fuel), as well as accommodation and food expenses.

B.8 – PSYCHOLOGICAL SUPPORT

Should the Beneficiary suffer psychological trauma as a result of an accident that causes bodily injuries, he/she can ask for emergency psychological support. In the event of the death of a Beneficiary, this coverage shall apply to his/her family.

This coverage requires the Beneficiary to contact MUTUAIDE within 20 (twenty) days after the event that caused the trauma and provide the contact details of his/her treating physician.

As soon as this notification is received, MUTUAIDE shall make all necessary arrangements to provide emergency psychological support, provided that the Beneficiary's health allows it and with the agreement of a MUTUAIDE physician.

Support is provided by a psychologist and includes the arrangement and fees for **three phone sessions**.

The decision on whether emergency psychological support is required shall be made at the sole discretion of the MUTUAIDE Medical Director, who may contact and obtain the consent of the treating physician.

Support is available in the following languages: French, English and Spanish



SECTION C - EXCLUSIONS

C.1 – Emergency assistance/repatriation coverage excludes minor conditions or injuries that can be treated in situ, as well as bodily injury that does not prevent the Beneficiary from continuing the rally or travelling to Villamartin by his/her own means (except for certain cases at the discretion of the Rally's medical director, covered by "Medical fees").

Note: An obligation to withdraw from the Rally does not necessarily imply repatriation costs will be covered.

C.2 – No assistance shall be provided for bodily injury or death resulting from:

- intentional or fraudulent behaviour by the Beneficiary;
- involvement in bets, brawls or fights;
- non-urgent health conditions;
- nervous disorders, depression or mental disorders;
- the use of medicinal products, drugs, narcotic drugs, sedatives and/or similar products without a prescription and its consequences;
- intoxication due to blood alcohol levels equal to or greater than the limit established by the French regulations in force at the time of the accident, and its consequences;
- suicide or a suicide attempt and its consequences.

C.3 - The following expenses shall never be covered:

- medical, surgical or hospital fees incurred after repatriation;
- medical fees incurred without the prior agreement of the Medical Director of the Rally;
- medical devices, orthotics and prostheses;
- spa therapies of any kind;
- cosmetic care;
- rehabilitation, physiotherapy and chiropractic expenses;
- vaccine and vaccination expenses;
- fees for medical or paramedical services and the purchase of products whose therapeutic properties are not recognised by French law;
- burial costs and coffin expenses;
- customs fees.