

EXCLUSIONS

In addition to those cited in the general terms:

- ✿ Also excluded from coverage are damages caused during activities that are linked to the purchase of an insurance policy due to a legal obligation.
- ✿ Not linked to the present insurance policy are the amounts attributed for financial coverage as defined by the law of 92/13/07, i.e., the amounts specifically allocated to the reimbursement of funds received by the insured for the services concerned by this law, the delivery of substitution services and the costs of repatriation.
- ✿ Damages due to the operation of means of transport of which the insured is the owner, guardian or user.
- ✿ Losses or degradation or theft of cash, bank notes, furs, jewelry or precious objects confided to the insured or to their attendants.
- ✿ Excluded are the damages described in Paragraph 117, even in case of occupation for a period of less than 30 days per year.
- ✿ Excluded are the damages described in Paragraphs 118 and following for anything concerning aerial and spatial vehicles (coverage provided by the aviation Civil Liability contract).
- ✿ The pecuniary consequences and responsibility incumbent on the insured due to damages originating from a malfunction from or affecting electronic or computer equipment as well as programs and computer data, if this malfunction is imputable to the date coding.
- ✿ Damages resulting from the production by any device or equipment of electrical or magnetic fields or of electromagnetic radiation.
- ✿ By derogation to any stipulation to the contrary, any type of damages caused by magnets.
- ✿ Any damages resulting from the resolution, cancellation (outside of the legal provisions of the law of 1992) or breach of contracts concluded by the insured with any third parties.
- ✿ Damages resulting from:
 - 1) The non-payment or non-reimbursement of funds, checks, securities, or certificates held or managed by the insured,
 - 2) Divulgence of professional secrets by the insured himself,
 - 3) False advertising or acts of unfair competition.
- ✿ Unrelated immaterial damages resulting from delays in the supply of products or the execution of work.
- ✿ Reimbursement or a reduction in the price, the cost of inspection, repair, restoration, modification, improvement or replacement of defective products manufactured or sold by the insured or on his behalf.

SECTION II OPTIONAL COVERAGE

UCPA TOP PACKAGE AND VACATION PACKAGE

(Cabinet Lafont – AXA Assistance)

At the time of purchasing your UCPA sports program, if you wish, you may purchase an **INDIVIDUAL ACCIDENT – ASSISTANCE PACKAGE** (for which you will find the details on coverage in the information sheets below), comprising:

- ✿ Coverage for **ASSISTANCE – REPATRIATION** to insure you for **assistance and repatriation**, search and rescue costs, trip cancellation, baggage and interruption of trips.
- ✿ **INDIVIDUAL ACCIDENT** coverage, providing capital payments in case of death or disability.

[Information sheet for the VACATION PACKAGE](#)

[Information sheet for the UCPA TOP PACKAGE](#)

By registering for a UCPA sports program on the web site www.ucpa.com, these complementary Assistance and Insurance coverage policies from Cabinet Lafont / Axa Assistance will be automatically proposed as an option.

WITHOUT ASSISTANCE/INDIVIDUAL ACCIDENT PACKAGE

If you have not purchased the option for the **ASSISTANCE/INDIVIDUAL ACCIDENT PACKAGE** at the time of purchasing your sports program, you can still buy it up to 10 days after your registration, if this is still at least 45 days before the departure date, either via Internet or by telephone, from our insurer, the Cabinet Lafont AXA:

- ✿ By Internet: www.cabinet-lafont-ucpa.com
- ✿ By telephone: 0 825 080 003

After this period of time, you can still purchase coverage for Assistance and Repatriation, Search and Rescue Expenses, Interruption of Trips and Individual Accidents, with the exception of coverage for cancellation.

If you do not wish to purchase one of the ASSISTANCE – INDIVIDUAL ACCIDENTS PACKAGES offered by the Cabinet Lafont and AXA Assistance, it will be up to you to examine the extent of your personal coverage, particularly in case of death or disability, and to complete this personally by purchasing a contract from your own insurer.

The information provided above does not engage the responsibility of UCPA, the Insurance Company, the Assistance Company or the Cabinet Lafont in any way beyond the terms and limitations of the contracts to which it refers.

All of these documents may be downloaded on the Internet at: www.cabinet-lafont-ucpa.com