

## INFORMATION AND ADVICE SUPPLIED PRIOR TO ACCEPTANCE OF THE FRENCH TENNIS FEDERATION INSURANCE POLICY Cover

### 1) « Bad Weather » // 2) « Bad Weather + matches shortened » (for the Men's and Women's Quarter finals, Women's Semi-finals) (Articles L 520-1 and R 520-1 of the French Insurance Code)

You are clients of the FRENCH TENNIS FEDERATION and holders of one or more tickets bought on the site <https://tickets.rolandgarros.com> or via an order form issued by the FRENCH TENNIS FEDERATION and you wish to take out insurance :

**1) in the event of bad weather** (from Sunday 27 May until Monday 4 June inclusive)

**2) in the event of bad weather + Matches shortened** (from Tuesday 5 to Thursday 7 June corresponding to the provisional programme for the Men's and Woman's Quarter finals and the Women's Semi-finals).

Insurance referred to as « **FTF Covers for « Bad Weather » and/or « Bad Weather + Matches Shortened »** » is now provided with covers, the subject, conditions, limits and exclusions of which are given in the Information Notice. You shall take note of this Information Notice, available on the site <https://tickets.rolandgarros.com> before accepting one of the insurance proposals offered.

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Information document to exercise the right to reconsider as provided for in article L.112-10 of the French Insurance Code.

You are asked to check you are not the beneficiary of cover for one of the risks insured under this policy.

If this is the case, you are entitled to cancel this policy for a period of 14 (fourteen) calendar days from its conclusion, without costs or penalties, provided that all of the following conditions are met :

- you took out this policy for non-professional purposes ;
- this policy comes in addition to the purchase of goods or services sold by the FRENCH TENNIS FEDERATION ;
- you prove that you are already covered for one of the risks covered by this policy ;
- the policy you wish to cancel has not been fully completed ;
- you have not notified any claim under this policy.

In this situation, you may exercise the right to cancel this policy by sending a letter to GRAS SAVOYE WILLIS TOWERS WATSON :

GRAS SAVOYE – Sports and Events Department – Immeuble Quai 33 – 33/34 Quai de Dion-Bouton – CS70001 – 92814

PUTEAUX CEDEX or e-mail : [fft@grassavoie.com](mailto:fft@grassavoie.com) together with a document showing you are already insured for one of the risks covered by the FTF policy, « Bad Weather » and/or « Bad Weather » + «Matches shortened ».

Your premium will be reimbursed within thirty days from the day you cancelled.

Should you wish to cancel your subscription but do not fulfil all the above conditions, you may : exercise your right to cancel subject to the conditions defined in Article 3. of the Information Notice

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The FTF insurance policy Covers « Bad Weather » and/or « Bad Weather + Matches shortened » is a master group insurance property policy with an opt-in provision, n° 58 224 495 – hereinafter referred to as « the Policy » taken out by the FRENCH TENNIS FEDERATION (herein after referred to as the « FRENCH TENNIS FEDERATION » or « FTF ») on behalf of its clients, with EUROP ASSISTANCE (hereinafter referred to as « EUROP ASSISTANCE » or the « Insurer ») through GRAS SAVOYE WILLIS TOWERS WATSON (hereinafter referred to as « GRAS SAVOYE » or « the Broker intermediary and administrator »).

The Policy is presented by the FTF in their capacity as mandatary of GRAS SAVOYE.

The Policy is administered by GRAS SAVOYE, in the name of and on behalf of EUROP ASSISTANCE.

The FRENCH TENNIS FEDERATION, 2 avenue Gordon-Bennett 75016 Paris, has taken out on behalf of its clients that have access to the site <https://tickets.rolandgarros.com> or via an order form issued by the FTF.

EUROP ASSISTANCE public limited company with a capital of 2 541 712 € Registered at the Trade and Companies Registry in Nanterre under the number 403 147 903

Head Office: 1, promenade de la Bonnette - 92230 Gennevilliers – V.A.T. N° (ECC) : FR 9440314790300013 - SIRET : 403 147 903 00013, company governed by the French Insurance Code,

GRAS SAVOYE, Insurance and Reinsurance Broking company, Head Office : Immeuble Quai 33 - 33/34 quai de Dion-Bouton. CS 70001 - 92814 Puteaux Cedex. Simplified stock corporation under French law with a capital of 1 432 600 euro. 311 248 637 RCS Nanterre. N° FR 61311248637. Intermediary registered with ORIAS under the number 07 001 707 (<http://www.orias.fr>).

EUROP ASSISTANCE, GRAS SAVOYE and the FRENCH TENNIS FEDERATION are subject to control by the Prudential and Resolution Authority (« ACPR »), 61 rue Taitbout - 75436 Paris Cedex 09.

#### Subscription

The amount appears during the purchase process when the insurance option has been taken out on the site <https://tickets.rolandgarros.com> (or the order form issued by the FTF) and on the confirmation received automatically once the order has been validated.

#### Insurance intermediation

The names of the insurance companies the FTF has worked with are available on request (Article L 520-1, II, 1°, b of the French Insurance Code). With regard to eventual disputes that may arise, you may address details to the GRAS SAVOYE Complaints Department in the following ways :

- claims form on line on the site <https://ars.grassavoie.com>

- e-mail address: [qualite.grc@grassavoie.com](mailto:qualite.grc@grassavoie.com)

- postal address: GRAS SAVOYE – Complaints Department - Immeuble Quai 33, 33/34 Quai de Dion Bouton- CS 70001 - 92814

Puteaux Cedex. The GRAS SAVOYE Complaints Department shall undertake to acknowledge receipt of the claim within 10 days after it was received (even if the response to the complaint is also brought within this period) and to provide a response to the claim in a maximum of 2 months following the date of receipt (except in special circumstances of which the Insured shall be kept informed)

## FRENCH TENNIS FEDERATION Cover

### 1) « Bad weather » // 2) « Bad weather + matches shortened » (for Men's and Women's Quarter finals, Woman's Semi-finals)

#### INFORMATION NOTICE

Information Notice relating to the master group property policy with opt-in provision n° 58 224 495– hereinafter referred to as «the Policy» :

Taken out by the FRENCH TENNIS FEDERATION, 2 avenue Gordon-Bennett 75016 Paris, on behalf of its clients who have access to the site <https://tickets.rolandgarros.com> or via an order form issued by the FRENCH TENNIS FEDERATION (hereinafter referred to as « FTF »)

- With EUROP ASSISTANCE. Public limited company with a capital of 2 541 712 € Registered at the Trade and Companies Registry in Nanterre under the number 403 147 903 – Head Office: 1, promenade de la Bonnette - 92230 Gennevilliers - N° TVA (CEE) : FR 9440314790300013 - SIRET : 403 147 903 00013 company governed by the French Insurance Code,
- through GRAS SAVOYE WILLIS TOWERS WATSON, insurance and reinsurance broker, Head Office: Immeuble Quai 33 - 33/34 quai de Dion-Bouton. CS 70001- 92814 Puteaux Cedex. Simplified stock corporation under French law with a capital of 1432 600 euros. 311 248 637 RCS Nanterre. N° FR 61311248637. Intermediary registered with ORIAS under the n° 07 001 707 ([www.orias.fr](http://www.orias.fr)), (hereinafter referred to as « GRAS SAVOYE » or « the Broker intermediary and administrator »).

The Policy is presented by the FRENCH TENNIS FEDERATION in the capacity of mandatary of GRAS SAVOYE.  
The Policy is administered by GRAS SAVOYE in the name of and on behalf of EUROP ASSISTANCE.

**GRAS SAVOYE is mandated by the Insurer to administer the Policy both with regard to application and implementation of covers « Bad Weather » and/or « Bad Weather » + « matches shortened » as well as Claims Administration.  
The method for contacting GRAS SAVOYE in the following : by e-mail: [fft@grassavoie.com](mailto:fft@grassavoie.com)**

#### ARTICLE 1 – Definitions

##### Subscriber /Insured:

- Any legal person or
- Any natural person residing in one of the European Union countries or in Switzerland, who has accepted the Policy under the conditions set in Article 2. of this Notice when purchasing one or more insured tickets.

**Insured Ticket :** Any ticket giving access to one of the main courts, as well as to the outside courts at Roland-Garros, bought by the Subscriber on the site <https://tickets.rolandgarros.com> or via an order form issued by the FTF for the insured Event for a specific date, with the insurance « **Bas Weather** » and/or « **Bad Weather + Matches shortened** ».

**Cover:** The insurance Cover relating to the Policy:

1. « **Bad Weather** »: for matches on Sunday 27 May to Monday, 4 June inclusive
2. « **Bad Weather + Matches Shortened** »: for the Men's and Women's Quarter finals and the Women's Semi-finals: from Tuesday 5 to Thursday 7 June.

**Event insured:** The French Tennis Open at Roland-Garros 2018 take place at the FTF's address for which the Ticket or Tickets have been bought by the Subscriber on the site <https://tickets.rolandgarros.com> or via an order form issued by the FTF for a specific date.

**Bad Weather:** Meteorological conditions preventing a tennis match from being held (rain or wind or heat-wave)

**Matches shortened:** Matches falling within the scope of Cover as defined in article 5.

**Claim:** Event likely to activate Cover under the Policy.

#### ARTICLE 2 – How to apply for the Policy

The Policy is available only to those who purchase one or more Tickets on the site <https://tickets.rolandgarros.com> or via an order form issued by the FTF for the insured Event at a specific date.

Subscription is concluded when the Ticket or Tickets are purchased. At this time the Subscriber gives his/her agreement to the insurance and acknowledges having received and read this Notice.

The Policy is no longer available 21 days before the insured Event.

#### ARTICLE 3 – Cancellation of the subscription

The subscriber is entitled to cancel his/her subscription by sending a registered letter with acknowledgement of receipt to GRAS SAVOYE within 14 (fourteen) calendar days from the date the application becomes effective, using the following model: « I the undersigned, FORENAME, SURNAME AND ADDRESS wish to cancel my subscription for Cover

**1) in the case of Bad Weather** (from Sunday 27 May to Monday, 4 June inclusive)

**2) and/or in the case of Bad Weather + shortened matches (for the Men's and Women's Quarter finals and the Women's Semi-finals).**

And request the reimbursement of the Premium actually paid. DATE AND SIGNATURE ».

The foregoing provisions shall also apply if the Subscriber is previously covered for the risk insured by the Policy and for this reason wishes to cancel his/her subscription (article L. 112-10 of the French Insurance Code) by letter or e-mail addressed to GRAS SAVOYE.

#### ARTICLE 4 – Subject and limit of Cover

The Cover is intended to reimburse the Subscriber the purchase price of the insured Ticket or Tickets corresponding to the insured Event when this Ticket or these tickets could not be used due to :

1) bad weather which prevents attending cumulative playtime on the main court or the outside courts, for which the tickets were bought, of between 2 and 3 hours (from Sunday 27 May to Monday 4 June)

2) and/or bad weather of between 2 and 3 hours + Matches shortened » (for the Men's and Women's Quarter finals and Women's Semi-finals),

On the occasion of the insured Event, resulting from one of the circumstances or/situations mentioned in Article 5.

**Subject to the Exclusions to Cover mentioned in Article 6.**

#### ARTICLE 5 – Nature of the circumstances or/and situations covered

**Bad Weather** restricting the time required for the match on a court to a period of less than 3 hours and more than 2 hours, according to the official statistics of the organiser of the sporting event (and given to the broker administrator) on the day the Subscriber has one or more insured Tickets. It is specified that the game time taken into consideration is that of the main court to which the insured ticket gives access. For example, in the case of purchase of a ticket giving access to the court Philippe-Chatrier, cover applies only if the cumulated time is between 2 and 3 hours on this court, regardless of the cumulated time observed on other courts. For outside courts, time taken into consideration is that of the court presenting the longest cumulated game time.

#### In addition and exclusively for the provisional days of the Men's and Woman's Quarter finals and Women's Semi-finals:

**Matches shortened**, i.e. a total duration of matches in the same day of less than 3 hours on the main court to which the ticket gives access, due to :

- forfeiture by a player;
- injury of a player;
- match transferred to another court;
- interruption due to darkness.

This last cover is inseparable from the « bad weather » cover.

#### ARTICLE 6 – Exclusions to Cover

Cover does not attach when the insured Ticket could not be used due to the occurrence or the existence of one of the following events or circumstances :

- Cancellation of the insured Event itself, whatever the cause.
- The total duration of games in the same day on the main court to which the ticket gives access,
  - o is between 2 and 3 hours of cumulated game time,
  - o and/or in the case of shortened Matches less than 3 hours of cumulated game time,

For any reason other than an event covered:

- Epidemics, pandemics, as defined by the Ministry of Health or by the WHO, pollution, strikes, natural catastrophes, riots, civil commotion.
- Wilful intent or malicious misconduct committed by the Insured.
- Events of which the Insured was aware when accepting the Policy as being likely to implement Cover.
- Criminal procedures concerning the Insured.
- Accidents resulting from the disintegration of the atomic nucleus or caused earthquakes, volcanic eruptions or any other cataclysm, any effect of a radioactive source.
- foreign war, acts of terrorism or threat thereof, consequences of a « state of emergency ».

#### ARTICLE 7 – Reporting a Claim

As soon as the Insured becomes aware of a Claim and at the latest on 10 July 2018 inclusive (except in the case of « force majeure ») : the Insured shall notify GRAS SAVOYE of the Claim according to the method given on the site <https://tickets.rolandgarros.com> and in accordance with the provisions of the following Article 8.

If the Insured does not respect these time-limits for reporting a claim and if the Insurer can prove that this delay caused him/her prejudice, the Insured shall not benefit from Cover (article L 113-2 of the French Insurance Code).

#### ARTICLE 8 – Documentary Evidence of the Claim

If the Insured holds an FTF account enabling him/her to reserve the insured Ticket/s, he/she shall provide GRAS SAVOYE with the following documents:

- The insured ticket/s
- The Insured's bank details

If the Insured does not have an FTF account enabling him/her to reserve the insured Ticket/s, he/she shall provide GRAS SAVOYE with the following documents :

- The insured ticket/s

- The Insured's bank details
- The identity papers of the holder of the account used to purchase insurance will be requested.

**If acting in bad faith, the beneficiary provides inaccurate documents as proof, uses fraudulent means or makes inexact or incomplete statements, Cover shall not attach. The Insurer reserves the right to institute legal proceedings before criminal courts.**

#### ARTICLE 9 - Payment of the indemnity

The Ticket shall be reimbursed only once.

The insurance premium is not covered.

Without prejudice to the other provisions of this Notice:

The indemnity is paid in Euro to the Subscriber by bank transfer to the bank account that he/she has indicated for that purpose within 5 (five) working days, following the date GRAS SAVOYE has received all the documentary evidence of the Claim.

**Except in the case of an assessment initiated by the Insurer causing delayed payment.**

#### ARTICLE 10 – Insurance premium

The insurance premium shall be paid in full to the FTF by the Subscriber at the time of purchase of one or more insured Tickets for the insured Event. The insurance premium is not reimbursable.

The amount of premium is indicated in the confirmation e-mail received automatically from the FTF following validation of the order and proof of payment of the insurance premium.

In the event of inconsistencies with any other document, only the confirmation e-mail shall be deemed authentic.

#### ARTICLE 11 – Effective date and duration of subscription and Cover

The subscription takes effect on the day of receipt by the Subscriber of the e-mail confirming the order and the Information Notice, i.e. with the express agreement of the Subscriber, prior to expiry of the cancellation period, **subject to effective payment of the insurance premium.**

Cover takes effect with the express agreement of the Subscriber on the effective date of the Subscription.

**Subscription and Cover terminate the day following the validity of the Ticket or Tickets insured for the Event.**

**Subscription and Cover expire before this date in all of the following cases :**

- In the case of rejection of payment (in this case, the subscription is deemed never to have taken effect) the Subscriber being liable for any indemnities paid for by the Insurer.
- In all other cases under the French Insurance Code.

#### ARTICLE 12 – COMPLAINTS – MEDIATION

In the event of difficulty in the administration of premiums or a Claim, the Subscriber may address his/her complaint to the Complaints Department at GRAS SAVOYE, using one of the following methods:

- Complaints form on line on the site : <https://ars.grassavoie.com>
- E-mail address : [fft@grassavoie.com](mailto:fft@grassavoie.com)
- Postal address : GRASSAVOYE WILLIS TOWERS WATSON - Sports and Events Department – Quai 33 - 33/34 Quai de Dion-Bouton – CS 70001 – 92814 PUTEAUX CEDEX

The GRAS SAVOYE Claims Department undertakes to acknowledge receipt of the complaint with 10 working days following receipt (even if response to the complaint is also brought

within this period) and to being a response to the complaint within a maximum of 2 months following its receipt (except in special circumstances of which the Subscriber shall be kept informed).

If GRAS SAVOYE Complaints Department rejects or refuses the complaint, either in part or in whole, you may then write to the Insurer (mentioning the references of the file and attaching copy of any documentary evidence).

**EUROP ASSISTANCE – Complaints Department – 1 Promenade de la Bonnette – 92230 Gennevilliers.**

The Insurer shall acknowledge receipt of the complaint within 10 working days following receipt of the complaint and shall indicate the expected timeframe for processing.

The above shall not apply if the dispute has been brought before the courts, either by the Subscriber or by the Insured. If disagreement persists after the reply given by the Insurer, the Subscriber may ask the French Insurance Federation Mediator for an opinion. Details of the Mediator will be provided by the Insurer's Client Service. The provisions of this paragraph are without prejudice to other legal remedies.

**ARTICLE 13 – Miscellaneous Provisions**

• **Other insurances**

In accordance with the provisions of Article L. 121-4 of the French Insurance Code, when several insurances are contracted without fraud and each one is effective within the limits of the cover under each policy and in line with the provisions of Article L.121-1 of the French Insurance Code.

• **Time-Barring**

Any action deriving from the Policy is time-barred after 2 years with effect from the event that gave rise to such action. The time-bar is interrupted by the appointment of an adjuster following a Claim and by the Insurer or Subscriber when either send a registered letter to the other party with acknowledgement of receipt (Articles L.114-1, L.114-2 and L.114-3 of the French Insurance Code).

Article L.114-1 of the French Insurance Code

Any action deriving from an insurance policy is time-barred after 2 years with effect from the event that gave rise to such action. However :

1. In the event of reluctance, omission, false or inexact statements on the risk covered, the time-bar shall only run from the day the Insurer becomes aware of such facts
2. In the event of a claim, the time-bar shall only run from the day the parties concerned became aware of such claim, if they can prove they did not know of it until then. When the action of the Insured is due to third party recourse, the time-bar only runs from the day the third party has pursued legal action against the Insured or has been indemnified by the Insured.

Article L.114-2 of the French Insurance Code

The time-bar is interrupted by one of the ordinary causes for interrupting the time-bar and by the appointment of an adjuster following a claim. Interruption may also be the result of the Insurer sending a registered letter to the Insured with acknowledgement of

receipt, with regard to action for payment of the premium and the Insurer sending a letter to the Insured regarding payment of the indemnity.

The ordinary causes of interruption of the time-bar referred to in Articles 2240 to 2246 of the French Civil Code are the issuance of a writ, even in the case of summary proceedings, a court order or seizure, even if one party recognises the rights of the other party.

Article L.114-3 of the French Insurance Code

By way of derogation from Article 2254 of the French Civil Code, the parties to the Insurance Policy may not alter the duration of the time-bar or add to the time-bar causes of suspension or interruption.

**Subrogation**

In accordance with Article L.121-12 of the French Insurance Code, in the event of partial or total payment of the indemnities, the Insurer is subrogated to any rights of the Insured up to the amount of the indemnities paid.

**French Data Protection**

The Subscriber and the Insured are expressly informed of the existence of and state they accept the automated treatment of nominative and personal information collected from them by the Insurer and GRAS SAVOYE (and their mandataries) in relation to subscribing to the Policy, as well as during its administration.

They are expressly reminded that, in accordance with the provisions of the Law n° 78-17 of 06 January 1978 (modified) relating to French Data Protection, providing this information is compulsory as it is needed for obtaining the Covers, as well as for the administration of the Subscription. This information is for the use of the Insurer and GRAS SAVOYE only (and their mandataries) for the purpose of administering the subscription, for their contractual partners participating in the provision of such administration, as well as possibly the Supervisory Authorities. The Subscriber and the Insured have the right to access, oppose, rectify and to remove information concerning them which appears in the Insurer's files or those of GRAS SAVOYE as provided for by the law n° 78-17 of 06 January 1978 –modified-, by contacting GRAS SAVOYE by registered letter with acknowledgement of receipt.

Any false or inaccurate statement may be the subject of specific treatment for the purpose of preventing or identifying fraud.

Telephone conversations between the Insured and GRAS SAVOYE are likely to be registered or quality control for service provided or in the case of claims administration.

Data collected for the administration of subscription and Claims may be relayed to GRAS SAVOYE subsidiaries and sub-contractors outside the European Union, in compliance with the conditions and methods laid down by legislation and the authorisations obtained from the French Data Protection Authority (« CNIL »).

**Law and languages applicable**

Any subscription to the Policy, as well as pre-contractual relations shall be governed by French law. The French language shall apply to the Policy.