



ASSISTANCE / REPATRIATION

The organisers have passed assistance / repatriation services to MUTUAIDE, a subsidiary of Groupama, in the case of:

- physical attack which makes it impossible, in the opinion of a member of the rally medical team, to continue with the competition,
- death,
- hospitalisation or death of a family member,
- legal proceedings,
- psychological trauma.

1 – Definitions

Insurer:

MUTUAIDE ASSISTANCE, hereinafter referred to as MUTUAIDE, a limited liability company with subscribed capital of 49,590,040 Euros fully paid, headquartered at 8-14 avenue des Frères Lumière, 94366 Brysur Marne Cedex, company regulated by the Code of Insurance— under the control of the Prudential Control Authority located at 61 Rue Taitbout – 75009 Paris - 383 974 086 R.C.S Créteil.

Beneficiaries:

- pilots/competitors and their assistance,
- members of the organisational team, their suppliers and their employees, their partners and their employees,
- race officials,
- journalists and members of the media,
- invitees of the organisers,

Area of applications:

Cover is provided for the beneficiaries on the way to **Merzouga Rally 2017, from the first day of the technical scrutineering in Erfoud (Morocco) on May, 6th 2017 to May 12th 2017, 11.59p.m.**

During this period, competitors who leave or abandon the competition will continue to be covered in Morocco provided they continue to follow the rally.

**Domicile:**

The beneficiary's usual place of residence. In the case of legal proceedings, the address for tax will be deemed to be the place of domicile.

Europe:

Countries of the European Union

Germany, Austria, Belgium, Bulgaria, Cyprus, Croatia, Denmark, Spain, Estonia, Finland, France, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxemburg, Malta, the Netherlands, Poland, Portugal, The Czech Republic, Romania, the United Kingdom of Great Britain and Ireland, Slovakia, Slovenia, Sweden.

Arab Maghreb Union:

Countries of the Arab Maghreb Union.

Algeria, Libya, Morocco, Mauritania, Tunisia

Family:

Spouse not separated or divorced, legal cohabitant or civil partner, children, direct descendants.

Physical attack:

Any deterioration in health following an accident or sudden illness and/or unforeseeable.

2 - Cover**REMEMBER**

In the case of physical attack, the rally medical team will arrange and organise transport of the beneficiary from the place of the accident to the rally Medical CenterPoint or to the nearest appropriate medical institution using the rally's ground or air transport.

How cover is provided

From the Medical CenterPoint or medical institution to which the beneficiary has been transported by the organisers, the Medical Director of MUTUAIDE, in liaison with the rally medical teams, will decide, purely on the basis of medical interests and in compliance with the health regulations in force:

In the case of a beneficiary resident or domiciled in one of the Arab Maghreb Union country or in Europe (cf. countries designated above):

- either to hospitalise the beneficiary in a nearby care centre, if their medical condition requires it, before considering return to an institution close to, or in, his place of domicile;
- or, if he is unable to travel by his own means due to physical disability, to set in motion and organise his transportation to his home or to an appropriate hospital close to his home.



In the case of a beneficiary domiciled outside of the Arab Maghreb Union countries and outside Europe:

- either to hospitalise the beneficiary in a nearby care centre before, if necessary, if their medical condition requires it, considering return to a European institution;
- or, if he is unable to travel by his own means due to physical disability, to set in motion and organise his transportation to a European town or to an appropriate European hospital.

Nevertheless, requests for immediate repatriation to a country different from the Arab Maghreb Union countries and outside Europe will be examined on a case by case basis with the Medical Director or MUTUAIDE.

If necessary, MUTUAIDE will carry out local research to find a suitable medical facility. Information from the regular GP, which is often important, can help the rally medical team to reach the most appropriate decision.

It is, in this respect, expressly agreed that the final decision, taken purely on the basis of medical interest, rests ultimately with the Medical Director of MUTUAIDE.

The final choice regarding hospital location, date, the need for the beneficiary to be accompanied and the methods used will be taken exclusively on the basis of medical considerations.

If the beneficiary refuses to abide by the decision which the Medical Director deems most appropriate, he expressly frees MUTUAIDE from all responsibility in particular if he returns by his own means or if his state of health deteriorates. In such case, he may not claim any reimbursement of expenses incurred.

Extension of services: help to organise return journeys

Beneficiaries whose medical condition does not justify repatriation for medical reasons, under the conditions hereby described, may nevertheless benefit from logistical help (without costs being incurred by MUTUAIDE) by simple request for the organisation of their transfer between the place where they retired on the Rally and Erfoud.

a - Transfer and/or repatriation of the beneficiary

If the beneficiary's state of health leads, under the terms advised above, the Medical Director of MUTUAIDE, in agreement with the rally medical team, to decide to transfer or repatriate the beneficiary, MUTUAIDE will take care of transportation.

Transportation will be by whatever means is appropriate (ambulance, scheduled flight, air ambulance etc.) under medical supervision if necessary.



Only the medical interests of the beneficiary and compliance with the health regulations in force shall be considered in selecting the means of transport.

IMPORTANT: This service will never be used in the case of benign lesions which can be treated locally and which do not prevent the competitor from continuing in the rally or from getting to Erfoud or his home address by his own means (except for “the Medical Costs”, in some cases, and depending on MUTUAIDE Medical Director’s decision.

Note: The obligation to stop the rally does not automatically give the right to receive payment of repatriation costs.

IMPORTANT: If a beneficiary resident or domiciled outside of the Arab Maghreb Union countries and outside Europe is repatriated from Europe to his country of domicile or residence, this shall be at his own expense and it is strongly recommended that transport be arranged and / or specific insurance taken out and to check with the insurer exactly what is covered.

b - Medical expenses (and the cost of hospitalisation) incurred during Merzouga Rally 2017 With the prior agreement of its Medical Director before any repatriation, MUTUAIDE will pay, up to a limit of €4,500 (including tax) per beneficiary, medical fees, the cost of medicines prescribed by a doctor or surgeon, the costs of hospitalisation if decided by the medical team.

Are excluded all the medical costs, medicine or hospitalisation costs, incurred subsequently the potential repatriation or after the beneficiary’s return to his domicile or in a structure close to his domicile.

The beneficiary undertakes to apply to all health insurance companies through which he has cover with a view to obtaining reimbursement of all or part of his medical and hospitalisation costs and to repay any amounts to MUTUAIDE.

NB: Medical costs exceeding €4,500 to be paid by the beneficiary; it is strongly recommended that specific medical insurance be arranged and that a check is made with the insurer regarding what is covered (in particular given his participation in the competition).

This “Medical Expenses” cover, (which cover medical expenses and hospital costs resulting from an accident during the Rally and only incurred outside of the country of residence of the entrant) may be arranged with Gras Savoye’s Sport Events Department whose contact details, offer and website address can be found on the Rally website.

The taking out of ‘medical expenses’ cover is optional but strongly recommended; it could be paired up with an Accident Individual Insurance.

Extended service: advance of hospitalisation costs

If a beneficiary is unable to meet the cost of medical expenses in excess of €4,500, MUTUAIDE may agree to advance funds.

This will be done against a guarantee cheque made out to MUTUAIDE ASSISTANCE or an IOU signed by the beneficiary or his legal representative.



In any case, any sums advanced are repayable within 60 days of the funds being made available.

If payment is not received, MUTUAIDE reserves the right to take any action required to recover the monies from the beneficiary.

This extended service does not apply to the Moroccan beneficiaries in their country.

c - Repatriation of corpse

If a beneficiary dies during the Merzouga Rally 2017, MUTUAIDE will pay for:

- the cost of transporting the corpse to the funeral parlour closest to his place of domicile,
- the costs associated with preserving the corpse in compliance with legislation,
- costs directly associated with transporting the corpse.

The beneficiary's family is responsible for all other costs.

MUTAIDE alone is responsible for selecting the companies to be involved in the repatriation process.

If the local authorities expressly demand that an eligible person is present in order to implement the necessary repatriation steps, MUTUAIDE will organise and pay for such person's return journey as well as accommodation costs up to €500 including tax.

d - Visit by next of kin

If the beneficiary's state of health requires hospitalisation for a period greater than 5 days prior to repatriation, MUTUAIDE will organise and pay for a return journey by a person designated by the beneficiary and domiciled in the same country as the beneficiary to visit the beneficiary's bedside.

MUTUAIDE will also organise and pay for this person's accommodation up to €100 per night, including tax, up to the date of repatriation.

The maximum total cover for a visit by next of kin (transport + accommodation) is €4,000 including tax.

This person must pay their own subsistence costs.

e- Expected return

If a beneficiary is forced to interrupt his participation in the rally as a consequence of the unexpected hospitalisation for a minimum of 5 days, or the death, of a member of his family, MUTUAIDE will organise and pay for his return to his country of domicile.

f- Legal assistance

If a beneficiary is subject to legal proceedings or is incarcerated for unintentional failure to comply with, or breach of, local legislation and regulations:

- MUTUAIDE will advance any bail demanded by the local authorities to secure temporary release of the beneficiary, up to a limit of €15,000 including tax. This will be done against a guarantee cheque made out to MUTUAIDE ASSISTANCE or an IOU signed by the beneficiary or his legal representative.

In all cases, any sums advanced are repayable within 60 days of the funds being made available.



If payment is not received, MUTUAIDE reserves the right to take any action required to recover the monies, from the beneficiary.

- MUTUAIDE may also help to beneficiary to appoint a legal adviser and to pay his fees up to a limit of €4,000 including tax.

2.7 - Replacement driver

If, following a physical accident or illness affecting the beneficiary, none of the other beneficiaries (co-driver, assistance) is able to drive in his place, MUTUAIDE will provide and pay for a replacement driver to take the vehicle to Erfoud or the Moroccan Embarkation harbour, by the most direct route, provided the vehicle is in a state which complies with technical control standards.

The beneficiary is responsible for the costs associated with returning the vehicle (tolls, fuel) as well as any hotel and subsistence costs.

h - Psychological support

If, following an incident involving physical injury, the beneficiary suffers psychological trauma, he may receive emergency psychological assistance.

To guarantee this service, he must contact MUTUAIDE within a maximum of thirty days following the traumatic event and provide his GP's contact details.

On receipt of any such request, MUTUAIDE will, provided the beneficiary is in a suitable state of health, and on the advice of the MUTUAIDE doctor, organise emergency psychological assistance.

This support will be provided by a psychologist and includes the organisation and payment of three telephone consultations.

In any case, the decision to provide emergency psychological support will be taken exclusively by the MUTUAIDE Medical Director, possibly after contacting, and with the agreement of, the beneficiary's GP.

This service is available in the following languages: French, English, Spanish.

3 – Exclusions

a- No assistance / repatriation hereby detailed will be provided for conditions or benign lesions which may be treated in situ, or for conditions which do not stop the beneficiary from continuing the Rally or returning to Erfoud by their own means (With the exception of "Medical Expenses" in certain cases, to be decided upon by the Medical Director of the Rally).

NOTA: The obligation to stop the rally does not automatically give the right to payment of repatriation costs.

- b- No assistance will be provided in the case of physical attack or death resulting:**
- from an intentional or deceitful act on the part of the beneficiary,
 - from involvement in wagers, fights, brawls,
 - from non-emergency pathological conditions,



- from nervous illness, nervous depression, mental health conditions,
- from use by the beneficiary of medications, drugs, narcotics, tranquillisers and/or similar products which are not medically subscribed,
- from a state of inebriation characterised by the presence of a level of pure alcohol in the blood which is equal or superior to that which applies to legislation governing driving a car in France, and in force on the date of the accident, and its consequences.
- from suicide or attempted suicide and its consequences.

c- The following costs will not be met under any circumstances:

- the medical or hospitalisation costs incurred after the repatriation,
- the medical costs incurred without the prior agreement of MUTUAIDE Medical Director,
- the cost of medical equipment, braces and prosthetics,
- any spa treatments of any kind,
- aesthetic treatments,
- the cost of rehabilitation, physiotherapy, chiropractic,
- the cost of purchasing vaccinations and the costs of vaccination,
- the cost of medical or paramedical services and the cost of purchasing therapeutic products not recognised under French law,
- the cost of a final coffin,
- customs costs.