

## Crystal Studies exclusions

### 9. WHAT IS NOT COVERED BY YOUR POLICY

9.1. EXCLUSIONS FROM MEDICAL EXPENSES COVER: In addition to the Exclusions common to all cover outlined in paragraph

9.7 below, the following are excluded from medical expenses cover:

- previously declared conditions covered by an exclusion from the purchase;
- any medical and surgical expenditure incurred in a preventive capacity, and the consequences thereof;
- the consequences of any medical condition or infirmity which occurred prior to the date of signing the Application form;
- any medical and surgical expenditure not prescribed by a qualified Medical authority;
- the cost of over-the-counter pharmacy items, cosmetics, personal care products, sunscreens and/or moisturisers, makeup, beauty treatments and comfort care, vitamins and minerals, food supplements, dietetic products, baby foods and mineral water;
- pedicure;
- alternative or complementary medicine;
- medical auxiliaries other than physiotherapists and nurses following a Reported accident;
- occupational therapy, logopedics and the treatment of psychomotor disorders;
- psychologist consultations;
- dental implants, periodontics and all orthodontic treatment;
- surgery on or extraction of wisdom teeth;
- any non-emergency dental treatment such as: routine dental examinations, scaling, pre-existing conditions including tooth decay/cavities, reconstruction, crowns and/or repair of crowns or any other treatment not required for pain relief;
- the cost of dentures, eye-care and other prostheses unless the costs are the result of a Reported accident;
- pre-natal classes;
- thalassotherapy and thermal cures;
- the cost of vaccination;
- care, examinations and treatment of the skin (skin cancer treatment is covered);
- surgery on the temporo-mandibular joint;
- attention deficit disorder with or without hyperactivity;
- the treatment of eating disorders;
- any cosmetic treatment, anti-ageing cures, weight-loss and weight gain treatments;
- any treatment related to infertility, fertility or contraception;
- medicines and treatments to support smoking cessation;
- laser eye surgery (including the correction of myopia) and the treatment of cataracts;
- the cost of sourcing and transporting organs for transplant;
- preventive treatments;
- health checks, routine tests and check-ups;
- treatment not recognised by the Medical authorities of the country in which it is dispensed;
- experimental treatment;
- Hospitalisation for any purpose whatsoever, which was already scheduled at the time of application for the insurance or within 12 months of the policy Effective date;
- supplies which are not essential to the diagnosis or treatment of the Illness;

- costs that could have been incurred by the Insured on their return to their Country of nationality;
  - related expenses, such as telephone charges in the event of Hospitalisation or excessive, unreasonable or unusual expenses considering the country in which they were incurred;
  - transport costs other than transfer by ambulance to the nearest suitable care centre;
  - stays in rest homes situated in the countryside, at the seaside, in the mountains, except after Hospitalisation with or without surgery;
  - treatment requiring Prior agreement, dispensed without Prior agreement (in case of Hospitalisation without Prior agreement, an Excess of 20% will be applied to your reimbursement);
  - medical Hospitalisation expenses or stays in sanatoriums or homes, when the hospital or medical centre treating the Insured is not approved by the relevant public authorities;
- thermometers and blood pressure monitors;
  - medicines and treatment related to erectile dysfunction;
  - the treatment of alcoholism, drug addiction or any other addiction or illness linked to such dependency;
  - stays in a medical teaching institution and similar establishments; 20
  - growth hormones;
  - operations and treatments related to sex change;
  - self-harm;
  - any expenses not required medically.

9.2. EXCLUSIONS FROM REPATRIATION ASSISTANCE COVER: In addition to the Exclusions common to all cover outlined in paragraph 9.7 below, the following facts or events, with respect to repatriation assistance, are not covered and will not give rise to any compensation whatsoever nor to any intervention on the part of APRIL Assistance:

- any interventions and/or reimbursements related to medical check-ups or preventative screenings;
- ailments or benign injuries that can be treated on site and that do not prevent the Insured from continuing its travel;
- convalescence, ailments in the process of being treated and not yet cured and/or requiring further treatment;
- Illnesses which had been identified prior to departure and which were at risk of aggravation or relapse;
- ailments that have required hospitalisation in the 6 months prior to departure;
- any consequences (check-ups, further treatment, recurrences) of an ailment which resulted in a repatriation;
- fertility treatments;
- pregnancy, childbirth and their consequences involving newborns, termination of pregnancy;
- cosmetic surgery, dermatological treatments;
- the consequences of the failure of, unfeasibility of, or reaction to any vaccination or treatment desired or essential for travel;
- congenital Illnesses or deformities;
- the result of a voluntary disregard for regulations in the visited country, or the practice of activities not authorised by local authorities;
- the results of failing to respect recognised safety rules related to the practice of any sports or leisure activity;

- the result of damage caused by explosives in the Insured's possession;
- the consumption of alcohol and the consequences thereof under local legislation;
- trips undertaken for the purpose of diagnosis and/or treatment;
- the results of participation in a wager, challenge, duel or crime;
- the costs of a stay, except those agreed to in advance with the assistance service;
- the cost of fuel, tolls, or ferries;
  - costs not supported by original documents;
- all other costs not stipulated in the agreed cover.
- regular transportation required by the Insured's state of health; • costs related to excess baggage weight during air travel and the forwarding of baggage when it cannot be transported with the Insured;
  - costs incurred by the Insured for the delivery of any official document. With regard to the enforced stay abroad benefit, the following are not covered and will not be reimbursed under the policy:
    - costs incurred without APRIL Assistance's prior agreement;
    - costs incurred as a result of extending the stay in circumstances other than Force majeure as defined in paragraph 2 and attested by the competent public authorities.

Cover also excludes search and rescue costs:

- resulting from the non-observance of the rules of caution dictated by the site operators and/or regulatory measures governing the activity practised by the Insured;
- resulting from the practice of a professional sport, participation in an expedition or competition, unless otherwise expressly stipulated.

9.3. EXCLUSIONS WHICH APPLY TO LEGAL ASSISTANCE: In addition to the Exclusions common to all cover outlined in paragraph 9.7 below, the insurer will not intervene in:

- Disputes involving the rights of individuals and families;
- if the Insured's liability is in question and the damage for which they are responsible should have been covered by compulsory insurance. The insurer will not intervene if cover under any of their insurance policies provides direct compensation for their injury without the requirement to apportion liability;
- Disputes relating to artistic, literary, industrial or intellectual property or involving brands, patents or copyright;
- Disputes resulting from exceptional risks (civil or foreign war, riots, popular uprisings, acts of terrorism or sabotage and acts of vandalism) or a natural disaster;
- Disputes arising from intentional wrongdoing on the Insured's part; 21
- Disputes relating to a conflict between the Insured and the insurer unless the Arbitration or Conflicts of interest clauses have been applied;
- Disputes relating to the expression of political or trade unionist views;
- Disputes relating to investment properties;
- Disputes relating to urban planning;
- Disputes relating to customs and excise;
  - Disputes relating to the holding of office in a company constituted under civil or commercial law or to the Insured's participation in its administration or management;
  - Disputes relating to any professional activity on any basis other than as an employee (voluntary, association or trade union);
  - Disputes relating to financial guarantees granted outside the family or as part of a professional activity;

- Disputes over the Insured's debt or insolvency, settling of a debt or securing of payment terms;
- Disputes arising from a breach of the Highway Code of the country where the Insured is staying. The insurer will in no circumstances cover:
  - fines and sums of any kind that the Insured may be required to pay or reimburse to the Opposing party;
  - expenses and fees related to the assessment of damage caused to the Insured and investigations to identify or find the Adversary;
  - “no win no fee” costs;
  - costs and interventions made necessary or aggravated solely by the Insured's own actions;
  - actions and related costs incurred without the consent of the insurer (including referral to a lawyer);
  - representation, petition and travel costs if the Insured's lawyer is not admitted to the bar of the competent court;
  - sums paid as a guarantee to the court and bail.

**9.4. EXCLUSIONS FROM PERSONAL LIABILITY PRIVATE CAPACITY, INTERNSHIPS AND TENANT'S LIABILITY COVER:** In addition to the Exclusions common to all cover outlined in paragraph

9.7 below, the following are excluded from cover:

- damage resulting from any professional activity (except for damage to materials used during internships);
- the pecuniary results of contractual liability that the Insured incurred beyond any liability incurred with regard to the internship manager for damages caused to materials used during the said internship;
- the traffic risks set forth in French Acts 58208 (February 27, 1958) and 85.677 (July 5, 1985) on compulsory motor vehicle insurance;
- Accidents involving the Insured or their employees or agents in the course of their functions as well as their ascendants and descendants;
- damage caused to objects or animals owned or kept by the Insured;
- related fines and costs for which the Insured may be liable;
- damage resulting from the Insured's use of any air navigation devices;
- damage resulting from pollution;
- any spills, scratches or abrasions to sanitary fixtures and any breakage of crockery or damage to bed frames or bedding.

**9.5. EXCLUSIONS FROM PERSONAL ACCIDENT COVER:** In addition to the Exclusions common to all cover outlined in paragraph

9.7 below, the following are excluded from cover:

- after-effects and consequences of illnesses, heatstroke or other temperature-related effects (unless these are the result of a covered Accident), drowning is always covered;
- rupture of aneurysm, attacks of paralysis or apoplexy, angina pectoris and its consequences, all results of vascular illnesses, hernias of all kinds, lumbago, rheumatism, varicose veins dermatosis and, regardless of the circumstances in which they appear, Accidents that result from a pathological condition of the victim.

**9.6. EXCLUSIONS FROM BAGGAGE COVER:** In addition to the Exclusions common to all cover outlined in paragraph

9.7 below, the following are excluded from cover:

- cash, personal papers, business documents, administrative documents, traveller's cheques, credit cards, airline tickets, tickets for travel and vouchers;
- smoking-related Accidents, damage to objects that fall or are thrown into a fireplace, or scorched by excess heat;
- damage to electrical devices due solely to their own functioning or malfunctioning;
- damage to covered goods resulting from their confiscation or detention by customs officials or other public authorities;
- breakage or damage to delicate or fragile objects such as watches, cameras, glasses and computer equipment;
- normal wear and tear;
- theft committed by members of the Insured's family, pursuant to Article 380 of the French Penal Code, or with their complicity, or by their domestic workers or servants in the course of their work; 22
- theft committed under the following circumstances: a) in the case of registered baggage, if the theft was facilitated by poor or defective packaging; b) when objects were left unattended in a public place or in a place open to use by several occupants; c) when objects were left: - in a convertible vehicle; - in a vehicle whose windows were not closed; - in a vehicle whose doors or boot were not locked; - between 10 p.m. and 7 a.m. in an automobile not parked in a public or private garage, except for objects in the hold or boot of a bus or coach;
- theft in your place of residence without breaking and entering which is duly reported to an authority (police, gendarmerie, transport company, purser etc.).

9.7. EXCLUSIONS COMMON TO ALL COVER: All cover excludes the results and consequences of:

- intentional acts by the Member or the Insured and/or infractions of the law of the country where the Insured is travelling;
- civil or foreign wars, riots, insurrections, strikes, piracy or sabotage, voluntary participation in fights or popular movements, regardless of location and protagonists (except in the case of legitimate self-defence);
- deliberate participation, either by the Member or the Insured, in acts of terrorism, regardless of protagonists and location of events;
- suicide or suicide attempts, the use of drugs or narcotics without a medical prescription;
- alcoholism or drunkenness of the Insured (alcohol level higher than that defined by the traffic law applicable on the day of the Claim in the country where the incident took place);
- road traffic Accidents involving two-wheeled vehicles if the Insured was not wearing a helmet;
- the direct or indirect effects of changes in atomic structure, climatic events such as storms or hurricanes, earthquakes, flooding, tsunami or other cataclysms, unless included in compensation for natural disaster.

This exclusion does not apply in the context of the Emergency return due to a terrorist attack or natural disaster benefit (8.2.12);

- Accidents or Illnesses, ailments, deformities existing prior to the Effective date of cover that are liable to recur or develop, and congenital Illnesses or deformities;
- sailing or pleasure boating on the high seas (more than 200 nautical miles);
- hunting;
- the practice of dangerous sports such as: ULM, hang gliding, paragliding, auto racing, motorcycle racing or karting, parachuting, mountaineering, climbing (other than on artificial climbing walls), rock climbing, underwater diving unless breath-hold diving to a depth of less

than 50 meters, spelunking, skeleton, ski jumping, bobsledding, bungee jumping, rafting, canyoning, hot air ballooning, jet skiing, kitesurfing, free-running, parkour, ice hockey, speed riding, base jump, sky-surfing, freefall, hiking / treck requiring the use of rope / ice-ax / cleats, airballooning, jet-skiing, self-defence and combat sports and the following sports practised off piste: downhill skiing, cross-country skiing, sledding and snowboarding;

- participation in sports studies curriculums and programs;
- participation in a professional capacity in any competitive sport or training, the practice of a sport in a professional capacity within a club or federation;
  - any sport requiring the use of any kind of land, sea or air engine;
  - any sporting activity involving the use or presence of an animal such as horse riding, horse riding competitions or bullfighting;
- air navigation Accidents unless the Insured is simply a passenger aboard an aircraft for which the owner and the pilot have all required permits and licenses;
- carrying out all professional activity on an oil rig.