

DAKAR ARGENTINA CHILE 2009

PERSONAL ACCIDENT INSURANCE WITH OPTION FOR MEDICAL EXPENSES

INSURED

All persons participating in « BIKE-QUAD », « CAR », « TRUCK », « SUPPORT VEHICLE » or any member of the press in a car or other member of the press and any person in a plane accompanying in a plane the DAKAR ARGENTINA CHILE 2009 rally, having formally applied for cover for endorsement on the policy.

This policy is valid until the end of the insurance year during which the Insured reaches the age of 75.

INSURING CLAUSE

The insurance provides payment of the following indemnities in the event of an ACCIDENT sustained by the Insured, during or on the occasion of his/her participation in the DAKAR ARGENTINA CHILE 2009 rally, occurring during the indemnity period.

DURATION OF COVER

Cover attaches upon entry into the confines of Delta Dock harbour for the purpose of picking up the vehicles, or entry into the administrative and technical areas in BUENOS AIRES and at the earliest on 31 December 2008. It terminates upon arrival in BUENOS AIRES on 18 January at midnight or until exit from the confines of Delta Dock harbour for participants returning vehicle to the ship provided by ASO, on 20 January at the latest at midnight.

DEFINITIONS

Accident:

The term accident refers to: any unintentional bodily injury on the part of the victim and arising suddenly from an external cause.

The following incidents are also considered accidents: injury caused by fire, steam blast, acids and corrosive products, lightning and electric power; asphyxia through immersion and asphyxia through the absorption of gas or deleterious vapours; the consequences of animal bites; the consequences of poisoning and bodily injury due to the unintentional absorption of toxic or corrosive substances; cases of sunstroke, congestion and freezing following shipwreck, forced landing, landslide, avalanches, floods or any other accidental event, the direct consequences of insect bites, excluding illnesses (such as malaria and sleeping sickness) the origin of which may be linked to such bites; bodily injury resulting from assault or attack sustained by the Insured (unless it is proved that he/she has taken an active part as author or instigator of the said events); bodily injury resulting from the intervention of the Insured to save persons in distress or endangered property; bodily injury occurring during trips made by any means of land, sea transport and as a passenger on board aircraft belonging to companies approved for public transport, air-taxis, chartered aircraft and private helicopters, when these craft are certified airworthy and flown by persons holding the corresponding and valid licence, it being understood that if the Insured has been misled in this respect, the Insurers shall not be entitled to refuse their cover).

This definition shall be extended to include illness that is the direct consequence of this bodily injury, as well as occupational illness or disease as recognized by the French Social Security.

Insureur:

Tokio Marine Europe Insurance Ltd (Branch office in France) - 66, rue de la Chaussée d'Antin, 75441 Paris Cedex 09 - France - Company registration number: Paris B 382 096 071 - British Public Limited Company, with a capital of \$35.000.000, approved and controlled by the Financial Services Authority (FSA) and acting in compliance with the rules of the French Insurance Code - N° Company Registration House 98421 England.

Broker:

Gras Savoye - Insurance and reinsurance broking firm - Registered office: 2 to 8, rue Ancelle, BP 129, 92202 Neuilly-sur-Seine Cedex. Public Company with a capital of 1 432 600 euros. 311 248 637 Company registration number Nanterre N° FR 61 311 248 637. Intermediary, registered with ORIAS, N° 07 001 707 (<http://www.orias.fr>). Under the control of ACAM, Insurance and Mutual Control Authority, 61 rue Taitbout, 75009 Paris, France.



BIKE- QUAD COMPETITORS

Accidental death and total and partial permanent disablement covers with a franchise of 30% ⁽¹⁾.

Same sums insured for these two covers, one of which is to be chosen by the Insured participant:

- Minimum: 15 000 € and maximum: 150 000 €

Medical Expenses Option reserved for participants who have taken out the above accident cover, up to a limit of 40 000 € ⁽²⁾.

CAR-TRUCK COMPETITORS

Accidental death and total and partial permanent disablement covers with franchise of 20% ⁽¹⁾.

Same sums insured for these two covers, one of which to be chosen by the Insured participant:

- Minimum: 30 000 € and maximum: 350 000

Medical Expenses Option reserved for participants who have taken out the above accident cover, up to a limit of 40 000 € ⁽²⁾.

OTHER PARTICIPANTS

Accidental death and total and partial permanent disablement covers with franchise of 20% ⁽¹⁾.

Same sums insured for these two covers, one of which is to be chosen by the Insured participant:

- Minimum: 30 000 € et maximum: 350 000

Medical Expenses Option reserved for participants who have taken out the above accident cover, up to a limit of 40 000 € ⁽²⁾.

Should you require higher sums insured than those proposed, Gras Savoye will be happy to assist you.

INSURER'S LIABILITY

It is formally agreed that in the event where cover attaches to several Insured Parties, victims of the same accident caused by the same event, and where the addition of the DEATH and DISABLEMENT benefits exceeds the sum of 10 000 000 €, the Insurer's cover shall in all cases be limited to this sum, being the total sum payable for DEATH and DISABLEMENT for victims of one and the same accident.

Furthermore, it is understood that the indemnities payable will be reduced and settled in proportion to the sums insured by each of the victims.

The following points are to be noted:

For BIKE-QUAD competitors

The wearing of an FIM-approved helmet (F.I.M. standards) not more than 5 years old is compulsory for the duration of the rally (art. 32P5 of the motorcycling regulations).

For CAR-TRUCK competitors

During the Selective Sectors, the wearing of a body harness and an FIM-approved helmet (art. 24P4 of the Car – Truck regulations), is compulsory for all members of the team.

ANY INSURED VICTIM OF AN ACCIDENT WILL FORFEIT HIS RIGHTS TO INDEMNITY IF IT IS ASCERTAINED THAT AT THE TIME OF THE ACCIDENT THE ABOVE REGULATIONS WERE NOT COMPLIED WITH.

MAIN EXCLUSIONS

- *Accidents caused or provoked intentionally by the Insured, the consequences of his/her suicide, whether achieved or attempted, as well as accidents caused by the use of drugs or narcotics not prescribed by medically.*
- *Accidents occurring when the Insured is driving a vehicle and the blood alcohol content exceeds the legal rate set by the laws concerning road traffic.*
- *Accidents resulting from the participation of the Insured in a brawl (except in the case of legitimate defence or assistance given to a person in danger) a duel, an offence or a criminal act.*
- *Accidents arising when using, as pilot or member of the team, any flying device or when practicing sports carried out with or from these devices.*
- *Moreover, any person intentionally causing or giving rise to a loss is excluded from this cover.*
- *An intentional act on the part of the Insured or beneficiary.*
- *Beauty treatments and cosmetic surgery not following an insured accident, as well as their repercussions and consequences.*
- *Illnesses, whatever their nature and cause even if accidentally caused, blood infections even following an accident.*
- *Accidents resulting from the practice of the following activities: aerial acrobatics, parachuting, ultralight aviation (ULM), hang-gliding, paragliding or similar devices, training or participation in trials or competitions using motor-vessels, wrestling, rugby or rugby league, hockey on ice, bungee jumping, skeleton, bobsleigh, speleology, mountaineering, deep-sea diving with oxygen cylinders, , motor boats, sea scooters, snow scooters.*
- *Accidents due to ionizing radiation produced by nuclear fuel or by radioactive products or waste, or caused by weapons or devices designed to explode through modification of the structure of the nuclear atom.*

⁽¹⁾ Franchise

When the degree of permanent disablement is:

- *Less than or equal to the franchise, no indemnity is paid,*
- *Higher than the franchise, the indemnity is paid in proportion to the degree of disablement retained.*

Example for a franchise of 20% :

- *If the accident causes permanent disablement of 10 %, no indemnity is paid,*
- *If the accident causes permanent disablement of 30 %, 30 % of the sum insured is paid.*

⁽²⁾ Option for medical expenses

This cover, as described in article « C2-Medical Expenses » of the sports regulations will be provided in addition to the basic cover (4 500 € paid for by the Organisation) up to a limit of 40 000 €. Medical expenses (and therefore hospital care) incurred following repatriation to the Insured's home country (or domicile of the Insured or to a medical establishment near the Insured's domicile for nationals of Argentina or Chile) will remain payable in full by the Insured.

Gras Savoye will be happy to provide you with the full text of the insurance policy to which this notice refers on request.

DAKAR ARGENTINA CHILE 2009
PERSONAL ACCIDENT INSURANCE FORM
WITH OPTION FOR MEDICAL EXPENSES N° 35.327.055



Written through the intermediary of GRAS SAVOYE SA by TOKIO MARINE EUROPE

One insurance form is to be filled in for each person Insured and the completed form sent, together with payment for the option chosen to:
Gras Savoye – Automobile Sports Sector
17-19 Av. G. Pompidou 69486 LYON Cedex 03 - France
Tel.: +33 (0)4 72 12 49 10 - Fax : +33 (0)4 72 12 49 19 - E-mail : rallyraid@grassavoye.com

APPLICANT (Individual Person or Corporate Body undertaking to pay the premium)

Company:

Surname: _____ First name: _____

Address:

Telephone: _____ Facsimile: _____ E-mail: _____

PERSON INSURED (Individual Person - to be completed if different from the Applicant)

Surname: _____ First name: _____ Date of birth: _____

Address:

Telephone: _____ Facsimile: _____ E-mail: _____

Racing number (if applicable):

Beneficiary of death benefit:

QUAD-BIKE COMPETITOR

Sums insured: _____ (Minimum 15 000 € - Maximum 150 000 € / Disablement deductible 30%)

Premium rate: 1,25 % Premium: _____

Medical expenses option up to 40 000 €: 426 €

CAR –TRUCK COMPETITOR

Sums insured: _____ (Minimum 30 000 € - Maximum 350 000 € / Disablement deductible 20%)

Premium rate: 0,69 % Premium: _____

Medical expenses option up to 40 000 €: 239 €

OTHER COMPETITOR

Sums insured: _____ (Minimum 30 000 € - Maximum 350 000 € / Disablement deductible 20%)

Premium rate: 0,55 % Premium: _____

Medical expenses option up to 40 000 €: 185 €

Should you require higher sums insured than those proposed, Gras Savoye will be pleased to assist you..

YOUR PAYMENT

I enclose with this insurance application form the amount corresponding to the above calculation in euro, i.e. (expressed in letters):

Payment by cheque made out to Gras Savoye or bank transfer (Gras Savoye's bank details on following page).

In the case of bank transfer, please make it out as follows: « PA DAKAR + name of member).

In the case of payment by cheque or bank transfer, if the cheque or the transfer is not honoured, even partially, this form is invalidated.

I acknowledge having taken note of the conditions of the TOKIO MARINE EUROPE policy N° 35.327.055.

Done at _____, on _____ / _____ / 200____ Signature: _____

BANK DETAILS
CURRENCY: EUR



BNP

				GRAS SAVOYE ACTEON 2 Rue Ancelle 92202 NEUILLY SUR SEINE	
Code Banque	Code Agence	Numéro de Compte	Clé RIB	Agence de domiciliation	Devise
30004	00828	00010946312	76	BNP PARIBAS PARIS A CENTRALE (00828)	EUR
				16 Bld des Italiens 75009 PARIS	
IBAN	FR76 3000 4008 2800 0109 4631 276				
BIC	BNPAFRPPAC				