

DAKAR ARGENTINA CHILE 2010 PERSONAL ACCIDENT INSURANCE WITH OPTION FOR MEDICAL EXPENSES



PERSONS INSURED

All participants in the « BIKE », « QUAD », « CAR », « TRUCK », « SUPPORT VEHICLE » categories, all members of the press in a vehicle or an aircraft or any other participant in the DAKAR ARGENTINA CHILE Rally 2010, having sent a formal request for cover with the use of the attached insurance form. To benefit from personal accident cover and/or medical expenses cover provided by the policy, applicants must be within the age limit of 75.

INSURING CLAUSE

The Insurer provides cover in the event of ACCIDENT sustained by the Insured, during or while participating in the DAKAR ARGENTINA CHILE Rally 2010, during the period of the policy, for the payment of the indemnities as defined in the event of Death or Permanent Disablement, as well as for the reimbursement of medical costs as defined for persons having taken out the Medical Expenses cover.

DURATION OF COVER

Cover incept from the date stated in the insurance form. Cover attaches only during the rally and on the following conditions:

- For participants insuring prior to the technical and administrative inspections, cover incept on entry into Argentinean territory, at the earliest on 28 December 2009 at 07.00 hours.
- For participants insuring during the inspections, cover takes effect immediately.

Cover applies until participants leave Argentinean territory, at the latest on 19 January 2010 at 23.59 hours.

For beneficiaries domiciled in Argentina, cover attaches when they leave their domicile to submit to the inspections, at the earliest on 28 December 2009 at 07.00 hours. It terminates as soon as they return to their domicile at the latest on 19 January 2010 at 23.59 hours. Domicile shall mean the beneficiary's normal place of residence.

DEFINITIONS

Accident:

An accident shall mean any unintentional bodily injury on the part of the Insured caused by the sudden action of an external event. In particular, the following risks are considered as 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 vapors; 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 belonging to the Argentinean and Chilean armed forces, when these craft are certified airworthy and flown by persons holding the corresponding and valid license, 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.

Medical Expenses:

Medical expenses, the cost of medicines prescribed by a doctor or a surgeon, the cost of hospitalization decided by a medical team only in the event of an accident as defined in the policy...

Insurer:

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 Tailbout 75009 Paris.

EXTENSIONS

EXTENSION OF DEATH COVER TO THE NOTION OF « HEART ATTACK », STRICTLY LIMITED TO THE FOLLOWING DEFINITIONS :

Provided all the following conditions are united, « HEART ATTACK » will be considered a risk to which the DEATH cover provided under this policy attaches, when an INSURED is the victim of his first heart attack (i.e. when this heart attack is totally unexpected and occurs for the first time, whereas the INSURED has suffered no prior warning of this type before or has never required previous medical care for this type of affliction).

This specific cover normally insured under « HEALTH » insurance will be included in the policy, on condition that it may be medically proved or at least sustained with quasi certitude by doctors :

- a) That this 1st heart attack is, in all probability, due to an external phenomenon unrelated to the INSURED's state of health (example : intense psychological or emotional state or an exceptional climatic phenomenon etc);
- b) That it caused the immediate death of INSURED or at the latest death within three months of the first medical manifestation.

EXTENSION TO THE DEATH COVER OF « ANEURYSM RUPTURE », STRICTLY LIMITED TO THE FOLLOWING DEFINITIONS:

- The Insured must be less than 65 years old at the time of the event moment,
- The Insured must not have any previous history of vascular injury (arterioscleroses).

BIKE-QUAD COMPETITORS

Accidental death and permanent total disablement cover with Option for Medical Expenses

Identical sums insured for these two covers, one of which is to be chosen by the insured competitor:

- Minimum: 15 000 € and maximum: 180 000 € (with deductible of 30% ⁽¹⁾)

In addition to the personal accident covers above, the competitor may choose the Medical Expenses option up to the limit of 40 000 € ⁽²⁾.

Medical Expenses Cover only

Reimbursement of medical expenses up to the limit of 25 000 € ⁽²⁾.

Gras Savoye will be pleased to assist you up until 20/12/09, should you require sums insured other than those proposed in this notice.

CAR – TRUCK COMPETITORS

Accidental death and permanent total disablement cover with Option for Medical Expenses

Identical sums insured for these two covers, one of which is to be chosen by the insured competitor:

- Minimum: 30 000 € and maximum: 350 000 € (with deductible of 20% ⁽¹⁾)

In addition to the personal accident covers above, the competitor may choose the Medical Expenses option of up to the limit of 40 000 € ⁽²⁾.

Medical Expenses Cover only

Reimbursement of medical expenses up to the limit of 25 000 € ⁽²⁾.

Gras Savoye will be pleased to assist you up until 20/12/09, should you require sums insured other than those proposed in this notice.

OTHER PARTICIPANTS

Accidental death and permanent total disablement cover with Option for Medical Expenses

Identical sums insured for these two covers, one of which is to be chosen by the insured competitor:

- Minimum: 30 000 € and maximum: 350 000 € (with deductible of 20% ⁽¹⁾)

In addition to the personal accident covers above, the competitor may choose the Medical Expenses option of up to the limit of 40 000 € ⁽²⁾.

Medical Expenses Cover only

Reimbursement of medical expenses up to the limit of 25 000 € ⁽²⁾.

Gras Savoye will be pleased to assist you up until 20/12/09, should you require sums insured other than those proposed in this notice.

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.

It is understood that the indemnity will be paid in France and in Euros.

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. 31P2 of the motorcycling regulations).

For CAR-TRUCK competitors

During the Selective Sectors, the wearing of a body harness and an FIM-approved helmet (art. 31P2 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 plastic surgery operations for aesthetic purposes not resulting from 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, ultra-light 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, and deep-sea diving with oxygen cylinders, motor boats, sea scooters, snow scooters.
- Accidents due to ionizing radiation produced by nuclear waste or by radioactive products or waste, or caused by weapons or devices designed to explode through modification of the structure of the nuclear atom.
- The consequences of accidents occurring prior to inception of the Insured's cover.

(1) Deductible

When the degree of permanent disablement is:

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

Example for a deductible 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 « 19P.1.2B-Medical Expenses » of the sports regulations will be provided in addition to the basic cover (4 500 € paid for by the Organization) up to a limit of 25 000 € or 40 000€ depending on the option chosen. Medical expenses incurred in the country of the beneficiary's residence are payable in full by the beneficiary. For Argentinean and Chilean beneficiaries, payment of medical expenses ceases following repatriation either to the Insured's domicile or to a medical establishment near the Insured's domicile.

The full wording of the insurance policy to which this notice refers is available from Gras Savoye on request.

Gras Savoye will be pleased to assist you up until 20/12/09, should you require sums insured other than those proposed in this notice.

**DAKAR ARGENTINA CHILE 2010
PERSONAL ACCIDENT INSURANCE FORM
WITH OPTION FOR MEDICAL EXPENSES N° 35.528.178.**



Written through GRAS SAVOYE SA, with TOKIO MARINE EUROPE INSURANCE LIMITED
One insurance form to be filled in for each person to be insured.
Form to be returned together with payment for option chosen, to:
Gras Savoye - Pôle Sport Automobile - 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: rallyeraid@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 de birth:.....
Adress :
Telephone : Facsimile:..... E-mail:.....
Racing N° (if applicable):.....
Beneficiary of the lump sum death benefit (compulsory):.....

MOTO-QUAD COMPETITOR

Option a: Accidental death and permanent and total disablement cover with Option for Medical Expenses
Sums insured:..... (Minimum 15 000 € - Maximum 180 000 € / Disablement deductible 30%)
Premium rate: 1.25 % Premium:.....
Option for medical expenses (limited to 40 000 €): 425 € No option for medical expenses

Option B: Cover for Medical Expenses only: Sum insured limited to 25 000 €: 425 €

CAR-TRUCK COMPETITOR

Option A: Accidental death and permanent and total disablement cover with Option for Medical Expenses
Sums insured: (Minimum 30 000 € - Maximum 350 000 € (Disablement deductible 20%)
Premium rate: 0,69 % Premium :
Option for Medical Expenses (limited to 40 000 €): 240 € No option for medical expenses

Option B: Cover for Medical Expenses only: Sum insured limited to 25 000 €: 240 €

OTHER COMPETITOR

Option a: death and permanent and total disablement cover with Option for Medical Expenses
Sums insured: (Minimum 30 000 € - Maximum 350 000 € (Disablement deductible 20%)
Premium rate: 0,55 % Premium : No option for medical expenses
Option for medical expenses (limited to 40 000 €): 185 € No option for medical expenses

Option B : Cover for Medical Expenses only : Sum insured limited to: 25 000 € : 185 €

The full wording of the insurance policy to which this notice refers is available from Gras Savoy on request.

Gras Savoye will be pleased to assist you up until 20/12/09, should you require sums insured other than those proposed in this notice.

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 check 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° N° 35.528.178 .

Done in....., on/...../ 2009 Signature :

BANK DETAILS
CURRENCY : EUROS

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) 16 Bld des Italiens 75009 PARIS	EUR
IBAN	FR76 3000 4008 2800 0109 4631 276				
BIC	BIC BNPAFRPPAC				