

The policy has the purpose of granting the cover defined below for SHORT AND LONG TERM FURNISHED RENTALS to tenants of **PARIS ATTITUDE** in its capacity as the owners' agent.

**LESEE/INSURED**

"Insured" means the policyholder in its capacity as manager of the tenants, acting both on its own behalf, on behalf of the successive occupants and on behalf of whomsoever it may concern.

**PROPERTY INSURED**

Residential use premises leased by the policyholder. Use: intended for short and long term rentals.

**TENANT'S LIABILITY**

The liability of any occupant of a housing unit proposed by the policyholder is automatically insured for the time of the stated stay.

**INSURER** : GROUPAMA Rhône-Alpes Auvergne - Caisse régionale d'Assurances Mutuelles Agricoles de Rhône-Alpes Auvergne 50 rue de Saint-Cyr - 69251 Lyon cedex 09 - 779 838 366 RCS Lyon

**BROKER** : TRUSTIWAY ASSURANCE, Insurance Broker, 10 Rue de la paix, 75002 PARIS –RCS Paris B 882698640

**FONCTIONNEMENT DE LA GARANTIE**

The benefit of Trusti Damage cover is acquired by signing the short and long term rental contract and payment of the AXA tenant's liability policy premium as stated in this contract, for which the rent as stated in the lease is used as the basis for compensation.

The cover automatically ends on departure of the tenant from the premises

**TABLE OF GUARANTEES :**

<b>INSURANCE GUARANTEES</b>	<b>LIMITES</b>
<b>CIVIL LIABILITY INSURANCE OF THE OCCUPYING TENANT, AGAINST MATERIAL DAMAGE :</b>	
✓ Fire – Explosion – water damage (A1)	(A1) 1 525 000 €
✓ Remedy of neighbours and third parties (A2)	(A2) 500 000 €
✓ Damage to the property or furniture (A3)	(A3) 4 000 € / Excess 50€
✓ Loss / Theft of keys (A4)	(A4) 500 € / Excess 20€
✓ Personal effects of the renter (A5)	(A5) 5000 €

## **GUARANTEES**

### **Civil liability of the occupant for material damage, the Insurer covers:**

#### **a) Rental liability**

Subsequent to a fire, explosion, water damage, freezing taking rise in the premises, the monetary consequences of the liability of the tenants or occupants in terms of Articles 1732 to 1735 and 1302 of the Civil Code for real estate and property damage to the property of the owner of the rental housing (except rented boats), the fees for appraisers and the travel or replacement expenses as well as the rehousing costs made indispensable subsequent to a covered claim.

The insurer also covers the monetary consequences, loss of rents or right to benefit incurred by the owner. Damage caused to other boats is excluded.

This cover is for 1,500,000 euros all damages included.

#### **b) Remedy of neighbours and third parties**

Subsequent to a fire, explosion, water damage, freezing taking rise in the premises, the monetary consequences of the liability that the tenants or occupants can incur in terms of Articles 1240 to 1241 and 1242 of the Civil Code for all corporal or material damage caused to neighbours and third parties and for which the rental liability coverage hereinabove has come into play.

This cover is for € 500,000 all damages included

#### **c) Civil liability for material damage**

Other accidental damage and / or theft-vandalism caused to property in the inventory and located inside the rented housing and to the real estate belonging to the owner of the rented housing.

This cover is for € 4, 000 less the absolute excess of 50 euros

#### **d) Loss / Theft of keys**

Cover for the replacement of the lock and / or keys up to a limit of € 500 less an absolute excess of € 20.

#### **e) Personal effects of the renter**

Coverage of the tenant's personal effects in the event of theft up to a limit of € 5,000 without excess.

## **EXCLUSIONS :**

### **Exclusions applicable to the Occupant Liability guarantee**

- **All damage not incurring the liability of the tenant**
- **All damage to the tenant's property**
- **Damage arising from intentional deterioration, cigarette burns or any other smoker's articles**
- **All damage caused by humidity, condensation, mist, smoke**
- **Breakdowns of appliances made available to the insured**
- **Damage caused to lamps, fuses, electronic tubes, cathode ray tubes, semi-conductor crystals, resistors and heated covers**
- **Costs for repairs, unblocking or replacing conduits, tabs and fitted appliances in plumbing and heating facilities**
- **Theft of objects stored in courtyards, on patios and in gardens**
- **Theft of objects stored in common areas made available to multiple tenants and occupants except in the event of break-ins**
- **Damage incurred whilst enclosed premises in which insured items are stored are occupied in full by third parties other than the tenant, the tenant's representatives or persons authorised by the tenant**
- **Damage arising from usage or utilisation not in compliance with the lease agreement**
- **Consequences of contractual undertakings insofar as they exceed the consequences by which the beneficiary is legally bound.**

## EXPIRY OF THE LIMITATION PERIOD SUBROGATION

Any claims arising from this agreement are subject to a limitation period of two years to be counted from the event giving rise to the claim. The Insurer is subrogated in the rights of the Insured with regard to any person liable for the loss which has become the subject of compensation.

## CONSUMER INFORMATION

**Data protection:** The Insured may request communication and correction of information held concerning him/her in any file used by the Insurer, his representatives and any professional body.

**Customer relations:** TRUSTIWAY ASSURANCE is able to thoroughly investigate all requests and complaints from the Insured. If, at the end of this examination, the answers given do not meet his expectations, the Insured can address his complaint to GROUPAMA.

## HOW TO MAKE A CLAIM?

You must warn your rental agency beforehand of any fact likely to bring into play the guarantees of the contract from the day you become aware of it and this within 5 days. You must send (after confirmation by your rental agency) to TRUSTIWAY ASSURANCE:

All the evidence required for the investigation of your case :

- Acknowledgement of liability by the occupying tenant and/or incoming and outgoing inventory of fixtures and/or a picture of the furniture/property damaged,
- Complaint from the owner in the event of theft / vandalism
- Copy of the rental contract,
- Estimate or repair invoice.

To the following address: **TRUSTIWAY ASSURANCE – 10, RUE DE LA PAIX - 75 002 PARIS - mail: [sinistre@trustiway.com](mailto:sinistre@trustiway.com).**  
Do not forget to include your full address, telephone details and e-mail address, name of your letting agency, our lease reference number and the start and end dates of your stay