

General liability Insurance - policy information sheet for students at the Paris Institute of Political Studies (IEP Paris)

academic year 2021/2022 – policy MMA no 147195800

What to do in the event of a claim

REPORTING A CLAIM

All claims occurring during an insured activity must be reported by the FNSP within five days to ADH at the following address: 300 Rue de Lille - Bât B - 59520 MARQUETTE LEZ LILLE or by mail to cbres@adh-assurances.fr. The report must specify the address of the FNSP (27 rue Saint-Guillaume – 75337 Paris cedex 07 FRANCE) and its policy number (n°147195800)

It must be correctly and completely filled out :

- date, circumstances and presumed causes of the loss, approximate cost of the damages...
- with attached the third party's claim and photos of the damages

Common provisions to all cover

MAIN EXCLUSIONS (Refer to contract for details)

- CONSEQUENCES OF A WILLFUL MISCONDUCT
- DAMAGES CAUSED BY CIVIL OR FOREIGN WAR,
- DAMAGES CAUSED BY ATTACK OR ACT OF TERRORISM,
- DAMAGES CAUSED BY IONISING RADIATION OR ANY NUCLEAR FUEL OR RADIOACTIVE PRODUCT OR WASTE,
- PROPERTY DAMAGES AND CONSEQUENTIAL LOSSES, CAUSED BY FIRE, EXPLOSION OR WATER DAMAGE ORIGINATING IN BUILDINGS OWNED, LEASED OR OCCUPIED BY THE INSURED unless the policyholder has the use for less than 60 consecutive days.
- DAMAGES CAUSED BY MOTORISED LAND VEHICLES
- DAMAGES CAUSED BY AIRCRAFT
- DAMAGES DURING RACES, COMPETITIONS OR DEMONSTRATIONS WITH MOTORISED LAND VEHICLES
- DAMAGES CAUSED BY FLOODS, EARTHQUAKES, TIDAL WAVES, VOLCANIC ERUPTIONS AND OTHER NATURAL DISASTERS.

PLEASE NOTE

All actions deriving from this Policy are limited in time, they shall not be exercised beyond Two Years from the event that gave rise to these actions. (articles L 114-1 and L 114-2 of the Insurance Code).

ADH - DESCAMPS D'HAUSSY ET CIE - 300 rue de Lille –
Bâtiment B - 59520 Marquette Lez Lille

Institut d'études politiques de Paris
27 rue Saint-Guillaume
75337 Paris cedex 07



INSURED INDIVIDUALS (BENEFICIARIES)

- The policyholder : The Fondation Nationale des Sciences Politiques (FNSP) including IEP Paris
- Students of the IEP Paris (the students insured are third parties to each other)

INSURED ACTIVITIES

The liability of the insured students is covered while the student is acting within the framework of the courses and activities proposed and authorized by the institution.

This liability remains guaranteed during trips, stays, research, internships, for a period not exceeding 18 months, carried out abroad within the framework of the training and activities offered by the institution.

LIMITS

	Limits	Deductibles
- Bodily injury, property damages and financial losses combined:	20.000.000 € per claim	0 €
Including :		
- Property damages and consecutive financial losses	10.000.000 € per claim	150 €
- Pure financial losses	1.500.000 € per claim and in the aggregate	
- Accidental Environmental Impairment liability	1.500.000 € per claim and in the aggregate	
- Property in care, custody and control	150.000 € per claim	
- Recourse and penal defense	75.000 €	0 €

IMPORTANT INFORMATION

This English translation is not contractual and is provided for information purposes only. In the event of a dispute, the original French language policy wording shall be solely applicable and prevail over this translation. Accordingly, this translation should not be relied upon and any disputes arising in connection with the insurance cover granted will be resolved purely by reference to the original French language wording and the meaning of the terms used therein.

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ADH – DESCAMPS D'HAUSSY ET CIE (ADH est un nom commercial de la société DESCAMPS D'HAUSSY ET CIE), 300 rue de Lille – Bâtiment B -59520 Marquette Lez Lille - SARL au capital de 480 000 euros - RCS Lille N° 458 504 495 – Agent général et courtier d'assurances (exerçant sous les modalités du b de l'article L.520-2 II du code des assurances) immatriculés à l'ORIAS sous le n° 07 000 556 www.orias.fr – APE : 6622 Z – TVA intracommunautaire : FR 504 585 044 95. Service réclamation : par courrier à l'adresse du siège social ADH – DESCAMPS D'HAUSSY ET CIE, par téléphone au 03 20 15 50 70 ou par email à l'adresse reclamations@adh-assurances.fr.

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