

## Insurance policy information booklet mission, travel or training in France or abroad

Academic year 2025/2026 – Insurance policy no. 76345069-30021

Your mission/travel/training insurance policy contains **assistance services** and **insurance cover**.

Depending on whether you need or wish to activate a cover and/or a benefit, kindly observe the following procedures to the fullest extent possible to ensure that your requests are dealt with as promptly and as efficiently as possible.

### Who is insured ?

Administrators, employees, project managers, students, and generally any person working on behalf of the **FONDATION NATIONALE DES SCIENCES POLITIQUES** and/or of the **IEP de Paris** carrying out a mission or trip in France (including in French Overseas Territories) or abroad.

### What is the scope of assistance services and insurance cover ?

The policy coverage and benefits shall apply worldwide and solely during missions and trips undertaken by an insured on behalf of the **FONDATION NATIONALE DES SCIENCES POLITIQUES** and/or of the **IEP de Paris**.

The term “mission” shall mean as follows :

- **FOR ADMINISTRATORS, EMPLOYEES, MISSION MANAGERS** : trips made within the professional framework ;
- **FOR STUDENTS** : Travel for training, internships or gap years provided by or undertaken with the approval of the **IEP de Paris**.

For all professional travel, travel for training, internships or gap years, the policy cover shall come into effect as soon as the insured leaves his/her usual place of work or home, and shall cease upon his/her return to the first of these two places.

During this period, cover shall be provided 24 hours a day for the duration of the trip.

### What assistance services are available to you ?

#### **MEDICAL ASSISTANCE SERVICES**

#### 1. Direct payment of **EMERGENCY AND/OR UNSCHEDULED HOSPITALISATION COSTS ABROAD over €350**



**ADMINISTRATORS, EMPLOYEES, MISSION MANAGERS** and more generally any person working on behalf of the **FONDATION NATIONALE DES SCIENCES POLITIQUES** and/or the **IEP de Paris** when travelling for professional or training purposes, **must provide proof of membership of the compulsory Social Security or General scheme or any other collective or individual scheme for the reimbursement of health costs**, including mutual benefit organisations.

**FOR STUDENTS**, although **student health insurance** is not compulsory, it is nevertheless **essential and strongly recommended in the event of emergency and/or unscheduled hospitalisation abroad**. During academic trips or training provided or carried out with the approval of the **IEP de Paris**. Students are asked to provide proof that they are affiliated of a compulsory social scheme or that they are covered by a student health insurance scheme.

**THE GUARANTEE "DIRECT PAYMENT OF EMERGENCY AND/OR UNSCHEDULED HOSPITALISATION COSTS ABROAD" IS IN NO WAY INTENDED TO REPLACE A MAIN AND SUPPLEMENTARY HEALTH PLAN, BUT TO COMPLEMENT THEM.**




**THE FOLLOWING ARE ALWAYS EXCLUDED FROM THE COVER “EMERGENCY AND/OR UNSCHEDULED HOSPITALISATION COSTS ABROAD”:**

- CLAIMS RESULTING FROM MEDICAL EXPENSES CONSECUTIVE TO AN ACCIDENT OR ILLNESS INCURRED OR PAID FOR BY AN INSURED PERSON WHICH DID NOT RESULT IN EMERGENCY AND/OR UNSCHEDULED HOSPITALISATION.
- CLAIMS RESULTING FROM MEDICAL EXPENSES CONSECUTIVE TO AN ACCIDENT OR ILLNESS INCURRED OR PAID FOR BY AN INSURED PERSON WHO HAS NOT PREVIOUSLY CONTACTED THE ASSISTANCE PROVIDER WITHIN THE SCOPE OF THE MEDICAL ASSISTANCE COVER.
- SPA TREATMENTS, CARE PROVIDED IN A CENTER OF PHYSIOTHERAPY/REHABILITATION.
- EXPENSES FOR SPECTACLES, CONTACT LENSES, PROSTHESES AND AIDS OF ANY TYPE.
- WHEN THE INSURED PERSON TRAVELS AGAINST MEDICAL ADVICE.
- WHEN THE PURPOSE OF THE TRIP IS TO RECEIVE MEDICAL TREATMENT OR A MEDICAL OPINION.
- MEDICAL EXPENSES AND EXPENSES FOR HOSPITALISATIONS CONSEQUENT UPON AN ACCIDENT OCCURRING ON A DATE PRIOR TO THE INCEPTION DATE OF THE POLICY.
- MEDICAL EXPENSES AND EXPENSES FOR HOSPITALISATION RELATING TO GIVING BIRTH OR TO PREGNANCY, EXCEPT IN THE EVENT OF COMPLICATIONS THAT COULD BE LIFE-THREATENING TO THE MOTHER AND/OR TO THE CHILD.




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2. Sending out a doctor to the Insured Person abroad in the event that it is deemed necessary by the Assistance Provider,
  3. Sending out essential items (medicine) that are impossible to procure locally (item's expenses are chargeable to the Insured Person),
  4. Medical advice and information by telephone,
  5. Medical monitoring of the Insured during his/her hospitalisation,
  6. transport of the Insured Person to the medical centre,
  7. Repatriation of the Insured Person to his/her home,
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  - REPATRIATION BY THE ASSISTANCE PROVIDER DOES NOT COVER BENIGN ILLNESSES OR LESIONS THAT CAN BE TREATED LOCALLY, PREGNANCY ONE MONTH BEFORE TERM.
8. Coverage of expenses for extended stay of the Insured Person if his/her health status does not require him/her to be hospitalised or does not justify him/her being repatriated urgently by the Assistance Provider
  9. Presence of 3 family members and/or close friends to enable them to attend the Insured Person's bedside if his/her health status does not allow him/her to be repatriated,
  10. Repatriation of the deceased of the Insured Person,
  11. Accompanying the deceased in the event of death of an Insured Person and if it is essential for a relative or friend to be present on site for identifying the body and accomplishing the repatriation or cremation formalities,
  12. Coverage of coffin or urn costs in the event of death of an Insured Person.

### TRAVEL ASSISTANCE SERVICES

1. Early return of the Insured Person
    - in the event of the death or hospitalisation of a family member for more than 7 consecutive days,
    - in the event of major material damage to the insured's home requiring his/her presence on the premises,
    - following the occurrence of political or military events, terrorist attacks, declaration of an epidemic or pandemic, natural disasters in the country where the Insured Person is on a mission or trip.
  2. Transmission of urgent messages at the request of the Insured Person to a recipient in France or abroad,
  3. Telephone translation services and contact details for emergency interpreting services provided (fees chargeable to the Insured Person if the presence of a person or the purchase of services is necessary),
  4. Referral to legal services - embassy or consulate - if legal assistance is required,
  5. Legal assistance and legal costs in the event of legal action taken against the Insured abroad
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  - THIS COVER DOES NOT APPLY TO EVENTS CONNECTED WITH A PROFESSIONAL ACTIVITY OR THE SAFEKEEPING OF A MOTORISED LAND VEHICLE.
  - LEGAL EXPENSES INCURRED IN CONNECTION WITH CRIMINAL OR PENAL ACTIVITY ARE ALWAYS EXCLUDED FROM COVER.
6. Advance of bail abroad.

### PSYCHOLOGICAL ASSISTANCE SERVICES

When an Insured Person has experienced a sudden and unforeseeable event that is felt to be traumatic, the Assistance Provider will pay for and implement a maximum of 5 telephone interviews (in French, English and Italian) with a psychologist and/or a maximum of 3 face-to-face interviews (only in mainland France and French overseas departments and territories).



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### → COMMON PROVISIONS TO THE ASSISTANCE SERVICES



The Assistance Provider undertakes to mobilize all the means of action at his disposal to carry out all the services. However, it is understood that **its commitments are based on an obligation of means and not of result**, taking into account the context in which the services could be carried out.

In this respect, the Assistance Provider cannot be held liable for the non-execution or partial execution or for delays in the execution of the services caused by :

- civil war or foreign war, whether declared or not,
- the general mobilization, requisitioning of men and equipment by the authorities
- all acts of sabotage or terrorism,
- social conflicts such as strikes, riots, popular movements,
- the restriction of the free movement of goods and persons, irrespective of the competent authority imposing it,
- natural cataclysms
- the effects of radioactivity,
- epidemics and pandemics subject to quarantine, preventive measures or specific surveillance by the WHO and/or international, national or local health authorities,
- all cases of force majeure making it impossible to execute the contract,
- the refusal of the attending physicians or local health professionals to collaborate with the Assistance Provider.

Likewise, the Assistance Provider cannot be held liable for non-performance or partial performance, or for delays in the performance of his services :

- from the moment his interventions are dependent :
  - on the one hand, on decisions and recommendations made by local, national and/or international governments and health authorities, in particular concerning the accessibility of certain areas
  - and/or on the other hand, the availability of service providers involved in assistance operations who have ceased their activity completely because of a decision imposed by any competent authority or have partially ceased their activity with restricted staff required to comply with the health and/or safety instructions imposed by any competent authority.
- in the event of refusal by an insured person of treatment or examinations prior to medical transport, in a public or private establishment or with a doctor requested by the medical team of the Assistance Provider or in the event of refusal by an insured person, as the case may be, of the medical transport, medical transfer, repatriation or place of hospitalization proposed by the medical team of the Assistance Provider or in the event of opposition by a beneficiary to the communication of medical data to the medical team of the Assistance Provider.

The Assistance Provider may not be held liable for any damage resulting from the implementation or non-implementation of medical transport or the choice of hospital resulting from erroneous medical information, advice or diagnoses received from local medical teams that the obligation of vigilance defined in accordance with medical regulation practices would not allow detecting.

### How to call on the assistance services ?

You, as the Insured, or any person in your presence, **must imperatively contact the Assistance Provider** by calling **+33 1 72 89 70 70** prior to any initiative or personal intervention that may engage the policy cover and, in all cases, indicate :

- Your first and last names,
- The name of the policyholder **FONDATION NATIONALE DES SCIENCES POLITIQUES**,
- The policy number **76345069-30021**,
- The telephone number where the Insured can be contacted and a second number if possible,
- The location of the event and the location of the Insured,
- The nature of the claim (illness, condition, accident, etc.),
- The telephone number of the contact to be notified in case of emergency.
- le numéro de téléphone du contact d'urgence à prévenir.

Any medical information and any medical document required to assist him/her can be sent to [medical.assistance.fr@hdi.global](mailto:medical.assistance.fr@hdi.global)



**THE ASSISTANCE PROVIDER MAY INTERVENE ONLY WITHIN THE LIMITS OF CONSENT GIVEN BY THE LOCAL, MEDICAL, AND/OR ADMINISTRATIVE AUTHORITIES, AND, UNDER NO CIRCUMSTANCES MAY IT ACT IN PLACE OF THE LOCAL EMERGENCY SERVICES IF THEY COME UNDER THE PUBLIC AUTHORITY, NOR MAY IT BEAR THE COST OF THE EXPENSES INCURRED FOR SUCH INTERVENTION.**



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### What insurance cover do you have ?

#### → NATURE OF INSURANCE COVER

1. **Search and rescue costs** charged to the insured by public or private services having carried out the search and rescue operations required following the occurrence of an accident.

2. **Luggage**

- a) **Loss, theft or total or partial damage of the Insured's luggage and professional equipment**

"Luggage" means : Travel bags and suitcases and the property contained in them belonging to the Insured Person and taken with him/her during his/her Business Trip.

The cover provides for reimbursement :

- **loss, theft, or total or partial destruction of the Insured Person's luggage and work equipment** while it is being carried by a transport company, with which it has been duly checked in. The cover provided by the Insurer applies after exhaustion of and exclusively supplementary to the compensation that the carrier should pay;
- **loss or total or partial destruction of the Insured Person's baggage and work equipment** resulting from theft or attempted theft following **assault or mugging**, a road **accident**, a fire, an explosion, a lightning strike, natural disasters, or an act of terrorism;
- **theft by burglary (breaking and entering) of the Insured Person's luggage and work equipment transported out of sight in the boot (trunk) of a vehicle that is not a convertible and that is duly locked ;**
- **theft by burglary (breaking and entering) from a hotel room or from a hotel luggage storeroom**, it being specified that the compensation payable by the Insurer shall be paid after deduction of the compensation paid to the Insured Person by the hotel or its insurer under its professional indemnity insurance policy.

**Valuables (jewellery and watches) are covered for theft only.**

- b) **Loss, theft or delay of luggage**

The Insurer shall reimburse **any bare necessity emergency purchases**, provided the baggage, placed under the responsibility of the airline company with whom the Insured Person was travelling for his/her business trip is delayed for **more than 4 hours** after the Insured Person arrives at the airport.

The reimbursement made for the luggage delay cover shall be deducted from the cover indicated above "Loss, theft or total or partial damage of the Insured's luggage and professional equipment".



**THE FOLLOWING ARE NOT CONSIDERED AS LUGGAGE UNDER THIS CONTRACT: PENS, GLASSES, CONTACT LENSES, PROSTHESES OF ANY KIND, CASH, PERSONAL PAPERS, KEYS, BUSINESS DOCUMENTS, ADMINISTRATIVE DOCUMENTS, TRAVELLER'S CHEQUES, CREDIT CARDS, AIRLINE TICKETS, TRAVEL TICKETS AND VOUCHERS, OTHER SECURITIES AND VALUABLES AND GOODS INSURED UNDER THE PERSONAL EFFECTS COVER REFERRED TO IN ARTICLE 12 OF SECTION III OF THE INSURANCE COVER.**

**THE FOLLOWING ARE ALWAYS EXCLUDED FROM THE BAGGAGE AND WORK EQUIPMENT LOSS, THEFT, OR DAMAGE COVER :**

- **DAMAGE/LOSS CAUSED BY NORMAL WEAR AND TEAR, DEPRECIATION, OR INHERENT DEFECTS OF THE BAGGAGE.**
- **DAMAGE CAUSED BY MOTHS, MITES OR VERMIN, OR BY CLEANING, REPAIR, OR RESTORATION PROCESSES.**
- **MISHANDLING OF THE ITEM BY THE INSURED PERSON OR ANY OTHER PERSON.**
- **DAMAGE/LOSS RESULTING FROM CONFISCATION, SEIZURE, OR DESTRUCTION BY ORDER OF AN ADMINISTRATIVE AUTHORITY.**
- **DAMAGE DUE TO AN ELECTRICAL OR MECHANICAL INCIDENT, AND TO THE WORK EQUIPMENT NOT FUNCTIONING.**
- **LOSS OR THEFT OF BAGGAGE LEFT UNATTENDED BY THE INSURED PERSON.**

**UNDER THE "LOSS, THEFT OR DELAY OF LUGGAGE" COVER, NO REIMBURSEMENT SHALL BE PAYABLE TO THE INSURED PERSON :**

- **IF THE INSURED PERSON FAILS TO REPORT, AS SOON AS HE/SHE BECOMES AWARE OF IT, THE DELAY OR LOSS OF HIS/HER BAGGAGE TO A QUALIFIED REPRESENTATIVE OF THE AIRLINE COMPANY.**
- **IN THE EVENT THAT THE INSURED PERSON'S BAGGAGE IS CONFISCATED OR REQUISITIONED BY THE CUSTOMS OR GOVERNMENT AUTHORITIES.**
- **ON THE DIRECT FLIGHT TAKEN BY THE INSURED PERSON FOR RETURNING TO HIS/HER COUNTRY OF DOMICILE AT THE END OF THE BUSINESS TRIP.**



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### 3. Means of payment and personal property

#### a) Loss or theft of Credit Cards / Debit Cards

“Credit Cards / Debit Card” means : any debit/credit or cash card working with an account held by the Insured Person, and any business debit/credit/bank card.

The Insurer shall reimburse the financial losses suffered by the Insured Person resulting from the **fraudulent use by a third party of a credit card / debit card issued in his or her name that is lost or stolen during a business trip or stay**, between the time at which the first fraudulent use is established and the time at which the Insured Person instructed the financial organisation that issued the card to put a stop on the card. The card shall have been stopped **within the 48 hours** following the date and time of the loss or theft.

#### b) Loss or theft of keys and papers

“Keys” means : keys and locks of the main and secondary residences of the Insured Person, and keys and locks of his or her private or business vehicles.

“Papers / Documents / ID Documents” means : National identity card, passport, residence permit, driver’s license, vehicle registration document for the Insured Person’s vehicle or for a company vehicle.

The Insurer shall reimburse the **cost of replacing keys and/or papers in the event of loss or theft during a business trip or stay**.



#### THE FOLLOWING ARE ALWAYS EXCLUDED FROM THE COVER :

- INTENTIONAL OR RECKLESS MISCONDUCT ON THE PART OF THE INSURED, ONE OF HIS OR HER RELATIVES OR ONE OF THE INSURED PERSON’S AGENTS.
- THEFT COMMITTED BY ANYBODY BUT A THIRD PARTY.
- THE INSURED PERSON FAILING TO FULFIL THE OBLIGATIONS OF HIS/HER CONTRACT AS HOLDER OF A CREDIT CARD/DEBIT CARD/CASH CARD.
- LOSS OR THEFT OF KEYS AND PAPERS LEFT UNATTENDED BY THE INSURED PERSON.

### 4. Impossibility of leaving the country

This cover provides for the reimbursement of **accommodation costs incurred** as a result of the Insured Person being unable to leave the country in which he/she was travelling on business or staying **due to the loss or theft of papers or means of payment**.



#### COMMON EXCLUSIONS TO ALL INSURANCE COVERS



#### ARE EXCLUDED FROM ALL INSURANCE COVERS, THE CLAIMS RESULTING FROM :

- THE USE OF NON-PRESCRIBED DRUGS OR MEDICINES,
- THE SUICIDE OR ATTEMPTED SUICIDE OF THE INSURED PERSON,
- THE INSURED PERSON’S PARTICIPATION IN MISDEMEANOURS OR CRIMES WITHIN THE MEANING OF THE CRIMINAL LAW APPLICABLE IN THE COUNTRY WHERE THE EVENT TAKES PLACE,
- ARMED CONFLICT OR CIVIL OR FOREIGN WAR IN THE INSURED PERSON’S COUNTRY OF RESIDENCE,
- ANY MODIFICATION OF THE ATOMIC STRUCTURE OF MATTER OR THE ARTIFICIAL ACCELERATION OF ATOMIC PARTICLES, OR DUE TO RADIATION FROM RADIOISOTOPES,
- VOLUNTARY PARTICIPATION IN RIOTS, CIVIL COMMOTION, ACTS OF TERRORISM OR SABOTAGE,
- ACTS OF TERRORISM COMMITTED BY MEANS OF WEAPONS OR NUCLEAR, BACTERIOLOGICAL OR CHEMICAL SUBSTANCES.
- IN THE SAME WAY, CLAIMS ARISING FROM ARMED CONFLICT OR CIVIL OR FOREIGN WAR ALREADY IN PROGRESS ON THE DAY OF THE INSURED’S DEPARTURE FOR THE COUNTRY IN WHICH THESE EVENTS ARE TAKING PLACE ARE EXCLUDED. However, claims arising from armed conflict or civil or foreign war occurring in the country in which the Insured Person is staying, are covered for a period of 10 consecutive days.



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### How do I report an insurance claim ?

The declaration must be made by the Insured Person, his/her beneficiaries or the **FONDATION NATIONALE DES SCIENCES POLITIQUES** to the claims handler appointed by the insurer within **15 working days of the date of the event** at the following address :

<https://intake.sedgwick.com/u/HDI-France/compensation-en>



**If a claim is reported after this deadline, and if it is established that the delay has caused the insurer prejudice, the insured person will lose the benefit of the policy cover for the claim concerned, unless the delay is due to a fortuitus or force majeure event or force majeure.**

For any claim, regardless of the type of cover that may be required, the the Insured Person, his/her beneficiaries or the **FONDATION NATIONALE DES SCIENCES POLITIQUES** must absolutely provide to the **claims handler** :

- his/her first and last names,
- the name of the policyholder **FONDATION NATIONALE DES SCIENCES POLITIQUES**,
- the policy number **76345069-30021**,
- copy of the professional mission order (any document, including soft copies, issued by the **FONDATION NATIONALE DES SCIENCES POLITIQUES** and/or the **IEP de Paris** or any of its representatives confirming the participation of a person in a professional mission or trip on the instructions or at the invitation of the **FONDATION NATIONALE DES SCIENCES POLITIQUES** and/or the **IEP de Paris**).
- the written statement describing the circumstances of the accident and specifying :
  - the identity of any witnesses,
  - the identity of the authority that drew up the report and the transmission number, if applicable,
- the medical certificate describing the nature of injuries sustained and specifying the date of the accident,
- bank details (IBAN) of the beneficiary(ies),

Depending on the coverage, the insured or his/her legal representative must add the following information to his/her report :

#### ➤ Search and rescue costs

Provide originals of the following:

- the request for reimbursement of costs advanced by the local authorities to carry out the search and rescue operations,
- invoices issued by public or private rescue organisations, charged to the Insured Person or to the **FONDATION NATIONALE DES SCIENCES POLITIQUES**,
- the detailed statement of expenses incurred by the local authorities.

#### ➤ Luggage

- Loss, theft or damage of luggage and professional equipment

Depending on the case :

- In the event of loss, theft or damage during transportation by a transport company:
  - the final loss certificate issued by the carrier and details of the compensation received from the carrier
  - the air carrier's certificate and, where applicable, details of the compensation received from the carrier
  - a copy of the complaint lodged by the competent authorities and the air carrier's certificate.
- In the event of theft, attempted theft by assault or theft by forcible entry :
  - a copy of the complaint lodged with the competent authorities.

If the stolen or lost items are found and returned to the insured person, the latter undertakes to notify the claims handler and to reimburse it for any compensation already paid under the policy.

In the case of damaged property, the insured person may be asked to provide proof of the damage at any time, either by sending the damaged property to the claims handler, or by providing proof of the repair bill for the damaged property.

In addition to the above documents, you must provide :

- a list of the contents of the lost, stolen or damaged baggage, distinguishing between professional and private contents and specifying the price and original date of purchase,
- purchase invoices or pro forma invoices,
- estimates for repair or replacement as new.



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The value of lost, stolen or damaged items is equal to their purchase price, less a depreciation coefficient determined as follows: in the first year following purchase, the value of the reimbursement will be calculated at 75% of the purchase price. From the second year after purchase, the value will be reduced by 10% per year, without however falling below 5% of the purchase price.

- Loss, theft or delay of luggage
  - the luggage irregularity certificate issued by the air carrier and a copy of the baggage delivery certificate,
  - the luggage check-in ticket,
  - invoices for essential and emergency purchases.

### ➡ Means of payment / Keys / Papers

In all cases :

- the list of lost or stolen goods,
- in the event of theft, the original of the complaint filed with the relevant authorities locally (police or gendarmerie) describing the circumstances of the mugging and property stolen.

#### ➤ Payment card

Provide copies of :

- the complaint filed with the authorities for fraudulent use,
- the insured's bank statements highlighting the fraudulent debits,
- the insured's request to the card issuer to stop the card,
- any document issued by the bank attesting to the amounts reimbursed or not reimbursed.

#### ➤ Keys

Provide copies of :

- invoices for expenses incurred, differentiating between private and business expenses.

#### ➤ Papers

Provide copies of :

- the new papers and of the invoices corresponding to the expenses incurred both privately and professionally.

### 2.16 - Impossibility of leaving the country

Supply the originals or the copies of :

- the certificate from the **FONDATION NATIONALE DES SCIENCES POLITIQUES** and/or the **IEP de Paris** or any document (declaration of loss or theft of papers or means of payment) justifying the Insured's inability to leave the country,
- invoices for accommodation, meals, transport and other expenses incurred as a result of this impossibility.

## Cessation of cover

The cover shall cease on the date the insured is no longer part of the insurable workforce.



### 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.