EXCLUSIONS
In addition to the specific exclusions indicated in the Appendix to the Form of Tender " Civil Liability Lot ", the following are also excluded:
A - Any claims :
   a) caused by civil or foreign war,
   b) resulting from earthquakes, volcano eruptions, tidal waves and other cataclysms, with the exception of events covered by French Act no. 82.600 of 13 July 1982 on compensation for victims of natural disasters,
   c) due to the direct or indirect effects of explosion, heat release, irradiation from nuclear transmutation, as well as claims due to the events of radiation triggered by the artificial acceleration of particles.
B - Damage caused intentionally or fraudulently by any beneficiary covered by the policy.
C - Accidents occurring during activities that are not covered by this insurance policy.
D - Fines that may or may not be considered as civil damages.
E - Damage caused to property or animals belonging or made available to the FNSP.
F - Any damage caused by asbestos.

PLEASE NOTE
All actions under this policy must cease to be carried out two years after the event which gave rise thereto (articles L. 114-1 and L. 114-2 of the French Insurance Code).
**Beneficiaries of the Cover**
- The policyholder: The Fondation nationale des sciences politiques (FNSP)
- Students at the Paris Institute of Political Studies

**Insured Activities**
Any accidental event occurring as follows shall be covered by this insurance policy:
- during the FNSP’s activities at events, one-off activities and during travel,
- during the students’ placements or trips in France or abroad and during journeys getting to and returning from the activity site.

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**Content of the Cover**

**Civil Liability**
The ceilings are understood per claim, with the exception of the ceiling relating to environmental damage, granted per year of insurance.

MAIF covers the financial consequences of:
- the civil liability that any beneficiary of the cover may incur due to damage he/she causes to a third party as a result of an accident (the beneficiaries are considered as third parties between themselves):
  - physical injury: €30,000,000
  - consequential tangible and intangible damage: €15,000,000
  - non-consequential intangible damage: €15,000,000
  - civil liability related to environmental damage: €1,500,000
    - including ecological damage: €50,000

**Legal Representation**
Assistance for the beneficiary taken to court following an event involving civil liability cover: No payment cap

**Assistance**
All beneficiaries taking part in activities organised by the FNSP (students on placement or study trip or training in France or abroad) avail of an assistance cover implemented by Inter mutuelles assistance GIE (IMA GIE).

The following is reimbursed in particular:
- Repatriation of seriously ill and injured beneficiaries, medical and hospitalisation costs incurred on-site up to €80,000 (abroad) or €4,000 (in France), the cost of transporting the body to the burial place in France in the event of a beneficiary’s death and the travel costs for attending the funeral in the event of a relative’s death (spouse or partner, parent, offspring or sibling).