



ASSURANCE+ CONDITIONS

Insurance policy no. : 276115

Policy holder: Entreprise des P&T
38, place de la Gare
L-2998 Luxembourg

Insured party: Any sender of an item covered by one of the insured categories, having taken out supplementary insurance to that offered by the policy holder (see the Insurance deductible section below), by affixing on the proof of dispatch (dispatch receipt or deposit book) one or more valid insurance stamps, i.e. stamped by the post office on the day of dispatch.

Insurance company: Foyer Assurances SA
L-2986 Luxembourg

Categories of insured items:

1. **Registered letter (national and international service)** ¹
2. **Quality Pack** ¹

Insured objects: All types of objects, excluding those expressly listed below:

- coins, bank notes, bearer securities, precious metals, jewellery and other similar precious items;
- live animals;
- explosive and/or radioactive materials;
- narcotics;
- biological/infectious substances;
- dangerous substances;
- objects prohibited from being transported by plane.

Guarantees: The insurance company covers against loss, theft and damage if this loss, theft or damage **does not result** from one of the consequences or circumstances expressly listed below:

- the consequences:
 1. confiscation, removal or withholding by a government, authority or power;
 2. delay in dispatching or delivery;
 3. false declaration;
- attributable circumstances:
 1. air humidity;
 2. effects of temperature;
 3. the nature of insured objects (deterioration, heating, spontaneous combustion, loss in transit, waste, ordinary leakage);
 4. vermin coming from the insured objects;
 5. inappropriate packaging of insured objects for the insured journey;
 6. inappropriate wrapping;
 7. normal wear and tear.

¹ According to the general conditions applicable to the postal services.

Also **excluded**:

1. damage to packaging;
2. claims by third parties for damages caused by insured objects;
3. damage resulting from atomic energy for which a third party is responsible or would be responsible if this insurance did not exist;
4. indirect damage such as drop in price, loss due to forfeiture of use or operation;
5. consequences of political or social events, such as: war or a similar conflict; civil war, revolution, rebellion; preparations for war or acts of war; explosions or other effects of mines, torpedoes, bombs or other explosives; confiscation, requisition, withholding, removal or detention by a government, authority or power; strikes, lock-outs, and all nature of disturbances; acts of violence or malice and piracy.

Start and finish: The guarantee is valid as soon as the objects are entrusted to the policy holder and ends with the delivery by the policy holder to the recipient.

Guarantee per dispatched envelope/parcel: The guarantee per dispatched envelope/parcel corresponds to the result of the multiplication of the number of insurance stamps affixed to the proof of dispatch (completed dispatch receipt/completed deposit book) by the maximum guarantee per insurance stamp, of an amount of EUR 1,250, without exceeding the lowest of the following amounts:

1. the value of dispatched objects² minus the contractual excess amount given below;
2. the value stated by the sender on the insurance stamp(s) affixed on the proof of dispatch/attached in the deposit book, minus the contractual excess amount given below.
3. EUR 3,750.

Insurance deductible: The guarantee per dispatched envelope/parcel only applies as a surplus to an excess amount³ per claim of:

1. **Registered letter (national and international service):** EUR 35.00
2. **Quality Pack :** max. 530 € for the countries in zones 1-6. Max. 155 € per parcel or 50 € per item and 5.50 €/ kg for the countries in zones 7-10.

Claims declaration: Any claim deriving from the insurance terms and issued by an insured party, must be addressed directly and exclusively to: *Entreprise des P&T 38, place de la Gare, L-2998 Luxembourg, tel.: 8002 3210.*

If a fraudulent declaration is made in relation to a claim, FOYER ASSURANCES has the right to refuse all of the insured party's rights to indemnity.

Territorial scope: The insurance is valid worldwide.

Statute of limitations: Any action deriving from the current contract lapses after 3 years from the date of the event which gives rise to said action.

Jurisdiction: Any disagreement resulting from the present contract between the policy holder and/or the insured party and Le Foyer Assurances, shall be under the exclusive jurisdiction of the courts of the Grand Duchy of Luxembourg.

² by derogation to the general conditions, it corresponds to

documents: the sum of the material value of the documents and of work to ensure their restoration;

other objects covered: replacement value of the objects. Replacement value means the value of the objects, as new, on the day of dispatch, with a reduction for fixed depreciation which, for objects manufactured more than two years prior, is set at 10% per year, with a maximum rate of 50%.

³ the excess corresponds to the amounts covered by the Entreprise des P&T.