

The insurance SNOWCARE covers each person who subscribed an individual or a family contract for all the guarantees in Insurance and Assistance listed below.

## DEFINITIONS

### Residence:

The usual place of residence.

### Beneficiary:

Any person having a valid individual or family Multisport Insurance.

### Territory:

Worldwide except countries on civil or foreign war (Ex : Iraq, Afghanistan, Sudan etc...).

### Benefits Period:

One year from the issuing date for annual Card, or period stated on the Multisport Card up to 12 months.

### Coverage:

Accidents while practicing sports during the period of validity.

### Accident:

Any injurious, sudden, and unintentional damage on the human body caused by an external and unpredictable fact.

### Sports covered:

Every sport, except Alpinism over 6000 m, bobsleigh, Olympic luge, dangerous animal hunting, skeleton, caving, aerial sports (unless the appropriate additional premium has been paid), motor sports (unless the appropriate additional premium has been paid).

## GARANTIES

A - Insurance benefits

### I. CIVIL LIABILITY

All financial liabilities resulting of an accident to a third party caused by yourself, are insured during the benefits period.

The maximum indemnification for any event borne by the Insurer will not exceed:

- 750.000 €/event/person for bodily damages, i.e. any corporal injury sustained by a person
- 75.000 €/event/person for material or insubstantial damages, i.e. for accidental deterioration or destruction of material goods or of an animal and for any financial prejudice resulting from the loss of possession of a right. A 500 € excess will be deducted from the amount of indemnification.
- This contract does not cover in any case civil liability for damages or accidents caused by practicing sports under the necessity of possessing a mandatory Insurance, a valid permit or a valid license (including the use of motor vehicle). Civil liability is also not covered, against your employer, family members and while practicing sports in a group or in a team. Civil Liability to material goods lent for nothing is not covered.
- The civil liability offered in this contract does not cover professional civil liability and material civil liability from professional leisure entity or sports rental and sales shops.

### II. LEGAL PROTECTION

If, while practicing sports, the beneficiary has an accident involving a bodily prejudice, the insurer will bring a legal action against the responsible of the accident – first out of court, and if necessary the insurer will sue the responsible of the accident.

- The beneficiary will have to bring the evidences of her / his prejudice. If the acci-

dent is the liability of a third party, the insurer will bring the legal action against the responsible of the accident.

- The benefit for each accident will not exceed 5.000 €.

### III. RESCUE EXPENSES

Rescue expenses :

The Assistance Company will cover up to an amount of 50.000 € per event, rescue and research expenses (including helicopter), of the beneficiary and the persons accompanying him/her due to the practice of covered sports.

### IV. REFUND SKILIFTS: LOSS AND THEFT

In case of loss or of theft skilifts, the insurer will pay to the beneficiary : an indemnity, prorata temporis, of the pass unused, subject to the receipt of declaration of loss / theft from the local authorities, the documentary evidence of payment on beneficiary's name and the original documentary evidence of payment of the second pass.

\***Attention** : the refund skilifts is only the subscribers skilifts and the period must be superiors in 3 days. The indemnity will be calculated in proportion to not used days.

### REFUND SKILIFTS, SKI OR SNOWBOARD LESSONS OR CANCELLATION

If because of an accident, the beneficiary has to suspend his stay and if a repatriation of the beneficiary is being organized or oblige him/her to stay in his/her room, then the Insurer will reimburse any non-used pass or skis and snowboards lessons, prorata temporis, with a maximum of 400 €/event/person.

### V. BROKEN SKIS OR SNOWBOARD

In case the skis or the snowboard of the beneficiary are or is broken, the insurer will provide a similar material on rental at the use of the beneficiary for a period not exceeding 8 days. The broken material will have to have a face value of 100 € minimum at the date of occurrence. In order to benefit from this guarantee, the beneficiary will have to bring his damaged material for appraisal to a rental shop chosen by CORIS Assistance.

### VI. EMERGENCY HEALTH EXPENSES

In case of an accident while practicing sports during the benefit period and within the scope of covered sports ; medical, pharmaceutical and hospitalization expenses will be covered up to 5.000 € of the amounts unpaid by the National health Services (Social Security) and the beneficiary's health insurance. After reimbursement of the National health Services (Social Security) and the beneficiary's health insurance the insured person can file a claim by presenting all the medical invoices and receipts to the company (CORIS) in order to get a refund of the expenses yet not paid.

Glasses, lenses, dental prosthesis are covered up to an amount of 100 €. Physiotherapy expenses are covered only after suffering broken bone(s) and / or surgery are limited up to an amount of 350 €.

If the beneficiary does not have any health Insurance or is not covered by a national health service plan other than the multisport product, a deductible of 250 € will be applied.

### VII. DEATH BENEFIT

**Death benefit**: in case of death of the beneficiary, caused by a covered accident, the insurer guarantees the payment of a 10.000 € capital.

## CARTE À CONSERVER SUR SOI ET À PRÉSENTER EN CAS D'ASSISTANCE



**Snowcare** 

**Glissez ASSURÉ!**  
partout dans le monde

En cas d'accident (7j/7 - 24h/24) : **01 530 530 56**  
de l'étranger : +33 1 530 530 56 - [www.multisportassur.com](http://www.multisportassur.com)

## VIII. PERSONAL ACCIDENT

### Personal accident:

Disablement capital (permanent or partial): in case of a permanent or partial disablement caused by an accident that occurred during the benefit period, this benefit makes provision for the payment of a 10.000 € capital. When the disablement rate is inferior to 100 %, the paid capital is calculated in accordance with the official disability table (that can be provided upon request of the beneficiary). If the invalidity rate is less than 30 %, there will be no capital paid.

## IX. EXCLUSIONS

This policy shall not cover any damage or accident caused by one of the following events:

- Usage of drugs, narcotics or medicine not prescribed by a doctor,
- Alcoholic state, intentional acts, non-respect of official prohibition
- Suicide or attempt to suicide, self-inflicted injury,
- Handling or maintaining war machines, firearms and weapons including those used for hunting,
- Participation to gambling, crimes, fights (except in case of self defense),
- Any act of God by making impossible the fulfillment of this policy, and specially prohibition decided by local, national or international authorities,
- Civil or foreign wars, riots strikes, acts of terrorism or sabotage,
- Any radioactive manifestation,
- Accidents resulting from the professional or under paid contracts of official competition organized by a Sport federation and for which a license is requested, any training for these competition, and Civil Liability linked to these activities,
- Alpinism over 6000 m, bobsleigh, Olympic luge, dangerous animal hunting, skeleton, Caving, Aerial sports (unless the aerial sports additional premium has been paid) including: Kite surfing, paragliding, Micro light, Delta wing, sky-diving, Glider etc...., Motor sports (unless the aerial sports additional premium or the motor sports additional premium has been paid) including: motorcycles, Quad, Snowmobile, etc...
- The amateur participation to a "nature or adventure" raid is submitted to the prior approval of the CORIS assistance company.

## X. ASSISTANCE BENEFITS

### 1- Medical transportation or repatriation:

In case of an accident, the Assistance Company upon medical advice will organize and pay for the medical transportation of the injured beneficiary to the nearest and best equipped hospital closest to the place of the accident.

If the medical state of the patient justifies it, the Assistance Company will organize and pay for somebody of the party to accompany the injured beneficiary.

If the hospitalization of the beneficiary exceeds 7 days in place, and if nobody is able to stay and visit the beneficiary, the Assistance Company will organize the travel of one person designated by the beneficiary to stay with him/her.

### 2. Repatriation of the injured beneficiary:

When the injured beneficiary is declared fit to travel, the Assistance Company will organize and pay for his/her return to his place of residence in Europe\* (listed in art.6) as well as the return of the person who stayed with him. In case of an accident occurred to an insured person with permanent residence outside of Europe\* (listed in art.6), the Assistance Company will limit its intervention to the transportation of the injured beneficiary to the nearest and best equipped hospital from the place of the accident.

### 3. Return of travel companions:

If the members of the party travelling with the injured beneficiary and covered by the same type of insurance policy are not able to come back with the original means of transportation, the Assistance Company will organize and pay for their return back to their residence.

### 4. Transportation of mortal remains:

The Assistance Company will organize and pay for the transport of the mortal remains of the beneficiary to the place of burial near his/her residence in France. In case the final destination is not France, the total expenses of this item will not

exceed 3.000 €. Funeral expenses will be covered up to 1.000 €. Expenses due to religious ceremony are excluded.

The Assistance Company will eventually pay for the return of the members of the family covered by the same multisport insurance policy if the initial means of transportation could not be used.

### 5. Advance of bail bond:

If the beneficiary is subject to the payment of a penal bail bond by local authorities, while enforcing legislation due to the practice of sports, the Assistance Company will advance the amount up to 7.500 €. This amount will have to be reimbursed in a 30 days period after receiving the Assistance Company invoice.

### 6. Assistance & Medical Repatriation "Snowcare" countries listed below:

Allemagne - Andorre - Autriche - Belgique - Bulgarie - Danemark - Espagne - Finlande - France métropolitaine - Gibraltar - Grèce et Îles - Hongrie - Irlande - Islande - Italie - Liechtenstein - Luxembourg - Madère - Malte - Norvège - Pays-Bas - Pologne - Portugal - Principauté de Monaco - République Slovaque - République Tchèque - Roumanie - Royaume-Uni - Russie - San Marin - Suède - Suisse.

## XI. SUBROGATION IN THE EVENT OF MORE THAN ONE INSURER

You must notify if there is more than one insurer covering the same class of risks as the present contract. When several insurance contracts are taken out with no fraudulent purpose, each one shall be effective within the extend of the guarantee and in respect of the provisions of the French insurance "Code" (Art. L121.4).

In case of total or partial compensation, the Insurer is automatically subrogated for the rights and actions of the Insured on the portion of the compensated sums. (Art. L121.12)

## XII. PRESCRIPTION

Any action resulting from the present agreement will be prescribed within two years after the event.

## XIII. OBLIGATIONS IN CASE OF CLAIMS

### Take ask for assistance

If needed, the beneficiary should contact the assistance Alarm Centre of **CORIS**, before taking any action. Only the CORIS centre is entitled to organize the services.

You can contact the **CORIS** Alarm Centre 24 hours a day  
**by telephone: (33) 01.53.05.30.56**  
by fax: (33) 01.42.66.26.90 e-mail: ops@coris.fr

**For any reimbursement, you should contact immediately**  
**CICP Courtage**  
**8, rue Auber - 75009 PARIS**

Within five days. Should this delay be expired, your rights to indemnification could be rescinded if this delay caused a prejudice to the Insurance Company. Add to your declaration all acts, invoices, certificates in order to establish the materiality of the event for which you are covered.

This document is a resume of french guarantees.

*This contract is insured by AMG Assurances, a nonlife subscription agency; registered under the ORIAS number: 07 036 604, allowed to do business in the name of GOTHAER Allgemeine Versicherung AG, Gothaer Allee 1 à D-50969 KÖLN.*

*The assistance service is provided by CORIS Assistance 19-21 rue Poissonnière 75002 PARIS.*

**SKI FRANCE TRAVEL n° 2009 /16 / FR / 35 / 45 / 000000**

Name : .....

First Name : .....

Insurance's beginning from : .....

Many days : .....

FAMILY (checkbox in case of joint card)

**SKI FRANCE TRAVEL n° 2009 /16 / FR / 35 / 45 / 000000**

Name : .....

First Name : .....

Insurance's beginning from : .....

Many days : .....

FAMILY (checkbox in case of joint card)