

ASSURSKI / ASSURSPORT Insurance information booklet

Policy Schedule (Details shown below)

<i>Private civil liability :</i>	Material Damages	€45,000 (deductible : €150)
	Bodily injury	€150,000 (deductible : €150)
<i>Broken sports equipment :</i>	8 days' rental	€180
<i>Refund of :</i>	Lift Ticket (Ski pass)	€200 (deductible : 1 day)
	Sports lessons	€400 (deductible : 1 day)
<i>Trip Curtailment :</i>		€1,500 (deductible : 1 night)
<i>Personal Accident :</i>	Death benefit	€10,000
<i>Personal Accident :</i>	Invalidity	€10,000
<i>Medical transportation :</i>	to the closest medical/hospital centre	
<i>Medical repatriation</i>	In Europe	€10,000
<i>Repatriation of persons travelling with the patient:</i>	Return using initial transportation means	
<i>Medical expenses :</i>	Refund	€1,500
<i>Search and rescue costs :</i>		€50,000
<i>Transportation in case of death:</i>	Repatriation	€10,000
	Funeral costs	€2,000
<i>Legal protection :</i>		€1,000
<i>Bail Bonds :</i>		€7,500
<i>Period of validity:</i>	From 1 day to 1 year	
<i>Scope of application :</i>	Accidents related to the practice of sports only	
<i>2 optional covers: Basic</i>	All sports, except aerial sports and motor sports	
<i>Air sports and motor sports</i>	All sports, including aerial sports and motor sports	
<i>Excluded sports</i>	Mountain climbing higher than 5,000 metres, Skeleton, Bobsleigh, Olympic sled, Cave exploration, Dangerous animals hunting	

I- DEFINITIONS :

Europe

Europe means European Union member states, Switzerland, Norway, Andorra, Monaco and Liechtenstein.

Registered address / Home

Usual address in Europe of the policy-holder and/or beneficiary, as stated in the policy.

Policy-holder

The person who purchased the insurance policy; individual or legal entity purchasing the insurance policy, residing in Europe.

Beneficiary

Any individual who purchased an Assurski / Assursport policy for him/herself or his/her family, residing in Europe.

Family

Two parents and a maximum of 3 children with less than 26 years old, on the same fiscal declaration than the parents.

Territorial Validity

Throughout the world except countries involved in a civil or foreign war (E.g.: Irak, Afghanistan, Irak, Sudan, Syria etc.).

Benefits period

From one day to one year following the indication stated in the agreement.

Scope of application

Accidents (limited to bodily injuries only) related to the practice of leisure sports during the period of validity of the agreement only, including travels before or after practice. **Any occurrence outside this scope of application will be excluded.**

Accident (bodily injuries only)

Any sudden act beyond the reasonable control of the beneficiary that results in a physical injury to the beneficiary as a result of an external and unpredictable cause.

Deductible

The amount of money you have to pay for each claim. Deductible apply per person, per incident and per each section of the policy. Your Deductibles are shown on your policy schedule.

Policy

This policy will indemnify the beneficiaries from and against accidental damages and liabilities defined in the following clauses.

Disease

Temporary loss of a person's functional capacity, as acknowledged by a physician, involving the interruption of any activity, including work, requiring medical monitoring and control with the assistance of equipment.

Sports lesson: Sports activity involving the presence of a sports instructor holding a professional certificate or state diploma for any of the sports covered by this policy.

Third party

Any other person than the insured.

Assistance platform:

AIDICALL : Emergency centre open 7x24.

Sports concerned

All sports except: Mounting climbing above 5,000 metres, bobsleigh, skeleton, olympic sled, cave exploring, dangerous animals hunting, air sports (except when the motor sports / aerial sports optional cover has been selected) including Kitesurfing, Paragliding, Ultra Light Motorized Aircraft, delta wing, powered paragliding, sky diving, glider flying etc. (except speed riding, basejumping and wingsuit flying), Motor Sports (except when the motor sports - aerial sports optional cover has been selected) including Motorcycling, Quad, Ski-doo, Jet skiing, Motor boat, etc.

II- COVERS

A – Insurance Covers

1 . Private Civil liability

The financial consequences of your civil liability will be covered for injuries caused to third parties by any person covered by the policy for the term of the cover.

The maximum payment for each occurrence will be: €150,000 for bodily damages and €45,000 for material damages. A €150 deductible to be assumed by the Policy holder will be deducted from the amount of the insurance payment.

- **This policy will not cover you against civil liability for damages and injuries caused when practicing sports requiring mandatory insurance, a permit or license and any sports event implying the use of any motor vehicle. The civil liability coverage to his/her employer, relatives and civil liability to group or team members when practicing group or team sports. Civil liability offered in this policy will exclude malpractice liability, as well as material civil liability for the leisure sports service provider, equipment rental entities and seller of this agreement.**

2 . Refund of sports activities & Trip Curtailment:

2-1. Refund of Lift Ticket, Sports lessons:

If the beneficiary suffers from an injury resulting in an interruption of his/her stay and repatriation arranged by the Assistance platform, or resulting in the obligation, as duly ascertained by the Assistance platform, of staying indoors, the Insurer will give you a refund on a prorata temporis basis, upon the production of original supporting documentation: the lift ticket up to €200 as a maximum and Sports lessons up to €400 as a maximum.

2-2. Trip Curtailment:

If the beneficiary suffers from an accidental injury resulting in an interruption of his/her trip and repatriation arranged by the Assistance platform, or resulting in the obligation, as duly ascertained by the Assistance platform, of staying indoors, the Insurer will give a refund on a prorata temporis basis, less one night (one-night deductible), accommodation costs (Hotel, campsite or apartment only) already paid and not used, to you and persons travelling with you, to the extent where they are covered by the same policy, up to € 1,500 as a maximum.

3 . Medical expenses:

Under the terms of this cover, should an accident occur while you are practicing sports, as the policy is still valid, costs for medical expenses, including prescribed drugs and hospitalisation will be paid up to €1,500 on the sum to be assumed by you, after direct payments by Social Security organisations and private health insurers.

The insured may submit an application to the company to get a refund of costs still payable by the insured upon the production of documentation, within the limit of actual costs due after the refund given by the Social Security authorities and any supplementary health insurance and provident fund.

Any additional payment for glasses and dentures will be limited to €100.

There will be a limit of €250 for dental care.

Physiotherapy costs following accidents and prescribed by a doctor only, will be paid back up to €250 excluding refunds at home and after a period of one week passed the accident.

When the insurance policy applies first (From the first Euro), if there is no medical insurance or Social Security coverage, a deductible of €500 will be applied.

Medical Exclusions:

In addition to General Exclusions, our cover may not apply in the following cases:

- Convalescence and conditions being treated, waiting for full recovery
- Minor affections or injuries which can be treated on site and do not require the trip to end
- Costs for water cure, aesthetic treatment, vaccination, diagnoses, prostheses, apparatus
- Pregnancy after the 32th week
- Medical, pharmaceutical, surgical or hospitalisation costs incurred for any disease whatsoever, including pre-existing diseases.
- Expenses incurred after the cover expired
- Expenses incurred without the assistance platform consent.
- Any cover applications and/or refunds for medical examinations, check-up, preventive screening
- Any medical expenses considered as follow ups (control, additional treatment, surgeries when back home) following an affection which resulted in repatriation or after a period of 15 days passed the accident.
- Tropical diseases, congenital diseases or malformations
- AIDS and sexually-transmitted diseases

4 . Personal accident insurance:

Death benefit: If an insured dies following a covered accident, the insurer will guarantee the payment of a €10,000 benefit.

Permanent total or partial disability benefit: Under the terms of this cover, a benefit of €10,000 will be paid in case of permanent total incapacity resulting from an accident which occurred while the insurance policy was still valid. For disability rates lower than 100%, the benefit paid will be based on the official disability scale (provided upon the request of any insured).

Deductible: No benefit will be paid for a permanent partial disability rate lower than or equal to 30%.

B - Assistance covers:

1-1. Medical Transportation:

In case an injury occurs while practicing sports, the assistance platform, after securing its medical team's opinion, will arrange and assume the cost of the initial transportation of the insured to a hospital centre or private hospital near the place where the injury occurred.

If the condition of the patient so requires, the Assistance platform will arrange and assume the cost of the travel of a person who is there to accompany him/her.

If hospitalisation exceeds 7 days on site, and if no one can stay at the patient's bedside, the Travel assistance company will provide a return ticket to the person designated by the patient to go to the hospital where the patient is treated.

1-2. Medical repatriation from Europe:

When the insured has been permitted to leave the hospital centre or private hospital where he/she was treated, upon the decision of the Assistance platform medical team only, the assistance platform will arrange and assume the cost of his/her return back home, if the transportation means which had been initially selected cannot be used. We will make arrangements for the policy-holder's repatriation either back home or to the hospital centre located closest to his/her place of residence, up to €10,000.

The assistance platform will make arrangements for the payment of repatriation using the most appropriate means.

Exclusion : any accident which occurred outside Europe will be excluded from the Medical Repatriation Cover.

2 . Repatriation of persons travelling with the patient:

If the persons travelling with the patient, and covered by the same policy, cannot go back home using means which had been initially arranged, the assistance platform will arrange and pay for their trip back home.

Exclusion: Any injury occurring outside Europe (European Union, Switzerland and Norway) will be excluded from the cover for the Repatriation of persons travelling with the patient.

3. Broken sports equipment, Skis/Snowboard, Windsurf, mountain bike, Surf board, etc. :

If sports equipment owned by the beneficiary is broken, the insurer will provide the beneficiary with rented equipment equivalent to equipment damaged for not more than 8 days, up to €180, provided that there is a rental solution in the town or village where the beneficiary stays, otherwise, the cover will not apply.

4. Search and rescue costs:

The Travel Assistance Company will assume search, first-aid and rescue costs (including helicopter costs) incurred for rescue actions following the practice of any sports or leisure activities, up to €50,000 per occurrence, whatever the number of persons. For **costs incurred for towing in the sea**: surf boards, windsurf, boat (sailing or motor boat*), jet ski (*) and kite surf (*), the total sum will be limited to €800 (* if the motor sports/air sports optional cover was selected).

5. Transportation in case of death:

The assistance platform will organise and cover the cost of transportation of the body of the dead insured to the place of burial close to his/her place of residence in Europe. In the case of another destination, the maximum limit of this cover may not exceed €10,000.

Funeral expenses (coffin and body preparation cost) will be covered up to € 2,000. **Costs for religious or non-religious rituals will be excluded.**

The assistance platform may organise and cover the cost of the return of relatives who did the same trip, and who are covered by the same policy, to the place of burial, if the transportation means initially selected could not be used.

6. Legal Protection:

When you suffer from an accident resulting in bodily injury prejudice while practicing sports privately, we will exercise your legal defence (first, out of court, and later, at court, where required) against the person liable for the accident.

- The Insured will provide any formal evidence of his/her injury and when a third party is liable for the accident, the insurer will exercise your defence against said person held liable.

- Maximum limit per occurrence: €1,000.

7. Bail bonds:

If the beneficiary is ordered by authorities to pay a bail in the case of any offence against the laws of the country where you stay, committed while practicing sports – except while driving motor vehicles -, the Travel Assistance Company will advance such bail up to € 7,500. This advance should be paid back within one month of the notification of the refund request from the Travel Assistance Company.

III-EXCLUSIONS common to all covers

This policy will not cover, in any case whatsoever, damages and injuries caused by any of the following events:

- **Use of drugs, narcotics, medicine not prescribed by a physician,**
- **Being intoxicated, doing intentional acts, failing to observe official bans consciously,**
- **Suicide or suicide bid, self-harm,**
- **Handling or holding weapons of war, arms, including those used for hunting,**
- **Taking part in bets, crimes, brawls (except in case of self-defence),**
- **All cases of force majeure making the performance of the agreement impossible, including, without limitation, bans enacted by local, national or international authorities,**
- **Civil or foreign wars, riots, uprisings, strikes, acts of terrorism or sabotage,**
- **Any detection of radioactivity,**
- **Accidents resulting from the participation in official competitions planned by a sports federation, necessarily requiring a federal license to take part as competitors, as well as from practising for such competitions, and the civil liability relating to such activities.**
- **Mountain climbing above 5,000 metres, bobsleigh, skeleton, olympic sled riding, cave exploring, hunting dangerous animals, air sports (except when the optional motor sports and aerial sports cover was selected) including Kitesurfing, Paragliding, Ultra-light Motorised Aircraft flying, Delta wing flying, powered paragliding, sky diving, glider flying etc. (except speed riding, basejumping and wingsuit flying), motor sports (except when the optional motor sports and aerial sports cover was selected) including Motorcycling, Quad, Ski-doo, Jetski riding, motor boat etc.**
- **Registering for and taking part in a « nature – adventure » raid as an amateur is subject to notification to and acceptance from Assurmix.**
- **All type of Competitions, as well as from practising for such competitions, and the civil liability relating to such activities, for policies Assurski and Assursport with benefit period under one year of coverage.**
- **Any diseases, including pre-existing diseases.**

IV- Data Protection applying the GDPR (Data Protection General Regulation)

Collection and purpose of use of your personal data

The personal data collected on behalf of the Insurer are subject to a computerized processing to allow us to contact you and to propose you some insurance offers or insurance documentation.

The person responsible for processing your personal data is Acasta European Insurance Company Limited, whose registered office is 5/5 Crutchett's Ramp, Gibraltar, GX11 1AA.

The legal basis for the processing of your personal data is based in the execution of your insurance contract and your explicit consent at the registration of your personal data.

For the same purposes as those set out above, this data may be used by us and could be transferred to partners, agents, reinsurers, subcontractors etc..

If the personal data collected is transferred outside the European Union, guarantees would be taken to legally regulate this transfer and ensure a good level of data protection.

Personal data retention

Your personal data are kept for the purposes mentioned above and in accordance with the legal obligations in force. This personal data will not be kept longer than necessary to fulfill these purposes.

Your rights to the protection of your data

You have the rights of access, rectification, deletion and opposition for legitimate reasons relating to all your personal data. You also have the right to limit processing and the right to request the transfer of your data (right to portability). You may withdraw consent to the use of your data at any time.

You can exercise all these rights by sending your request, accompanied by an identity document signed to Richard Echevarria /dpo@assurmix.fr. Your request will be processed by the Data Protection Officer.

The controller reserves the right not to access such requests if the processing of the data is necessary for the use of the contract, compliance with a type of legal obligation.

You have the right to place a complaint with a supervisory authority (the CNIL is the competent supervisory authority in France).

security

Security and integrity of personal data of our clients are very important for us. Therefore we commit to process these data using technically and organizationally appropriate security measures.

V- SUBROGATION & EXISTENCE OF MORE THAN ONE INSURER

You must notify the existence of other insurance policies covering the same risks as this agreement, when filing a claim. When several policies are executed through no fraud, each policy will be in full force and effect within the limitations of Covers, in compliance with the clauses of the French "Code des Assurances" (Insurance Law) (Sect. L121-4). In the case of total or partial insurance payments, the Insurer will be automatically subrogated to all the rights and actions of the Insured on the fraction of payments made (Sect.L121-12)

VI – TERM OF LIMITATION

Any action arising from these covers will be prescribed at the end of 2 years from the date of the event which caused said action.

VII - OBLIGATIONS IN CASE OF CLAIM

To ask for assistance:

If needed, to benefit from assistance covers, you are required to contact, **prior to** any action, **AIDICALL**, the Assistance Platform, which is authorised to plan actions, excluding any other entity.

You can contact **AIDICALL** at any time 24x7:

By phone: From France: **01 45 45 27 94** or **01 43 95 00 55** / From abroad: + **(33) 1 45 45 27 94**

By e-mail : **assistance@aidicall.com**

For any reimbursement requiring the application of insurance covers, you are to:

- you should contact immediately DEKRA Claims within five working days, as an absolute requirement:

ASSURMIX
8 Rue Auber
75009 PARIS
Tél : 09 69 39 32 75
email : sinistres-sport@assurmix.fr

- 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.
- Spontaneously notify to us any covers purchased from other insurers for the same risk.

This policy is covered by Acasta European Insurance Company Ltd, 5/5 Crutchett's Ramp, Gibraltar, GX11 1AA, under the Free Provision of Service terms.