

Snowcare

24assistance

SKI AND SNOWBOARD INSURANCE



2,50€
A DAY

REQUEST IT WITH
YOUR SKIPASS

Free skipass?

HOW TO REQUEST ASSISTANCE

To benefit from "Chauffeur service" and "Repatriation" assistance coverage, you must contact Coris Assistance 24ORE S.p.A. in advance; if the *BENEFICIARY* and/or the *CONTRACTING PARTY* do not observe the above-mentioned procedures the *COMPANY* is not required to pay damages, give refunds, or provide alternative services of any type by way of compensation. Coris Assistance 24ORE S.p.A. is operational 24 hours a day and can be contacted by telephone (+39 02 20564.564), by fax (+39 02 20564.999) or by email (24assistance@coris.it).

HOW TO CLAIM COMPENSATION

In order to benefit from the other forms of insurance coverage you must inform Coris Assistance 24ORE S.p.A., Via L. Canonica 72, 20154 Milan (MI), to whom all the documents must be addressed within 10 days. In addition, the claim should be accompanied by the original skipass (or a photocopy if the skipass is in chip card format), the report made by the *RESCUE SERVICE*, and any other item, bill or certificate that provides proof of the event and bears any claim or benefit from this *INSURANCE* policy.



**SKI
INSURANCE
SNOWBOARD**

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! THE SNOWCARE INSURANCE POLICY IS ONLY VALID IN THE EVENT OF INTERVENTION BY THE RESCUE SERVICES AT THE SCENE OF THE ACCIDENT ON THE SKI RUNS. ALWAYS KEEP YOUR SKIPASS WITH YOU!

Guarantee	Limit
Third party liability for personal injury	150.000€ excess 10% minimum €500
Third party liability for damage to property	10.000€ excess 10% minimum €500
Legal protection	1.000€
Cost of rescue service on foreign slopes	300€
Cost of helicopter rescue services on foreign slopes	5.000€
Emergency medical expenses	500€ only at agreed medical facilities
Chauffeur service	Full cost
Refund for unused skipass due to injury*	Unused part
Refund for rented ski equipment unused due to injury *	40€/giorno fixed excess 20€
Refund for ski lessons not taken due to injury*	60€/giorno fixed excess 30€
Repatriation for medical reasons*	5.000€

*Only for skipasses with duration of 3 or more consecutive days

+39 02 20564.445
info@24assistance.com
www.24assistance.com



For information on the Snowcare insurance policy you can contact customer services on weekdays between 9:00 AM and 6:00 PM by phone (+39 02 20564.445), fax (+39 02 20564.950), email (info@24assistance.com), or by visiting our website at www.24assistance.com

DEFINITIONS

COMPANY: ARISA Assurances S.A., B.P. 3051, L-1030 Luxembourg; **DISTRIBUTION COMPANY:** The intermediate of the *INSURANCE*; **CLAIMS MANAGEMENT SERVICE:** Coris Assistance 24ORE S.p.A., Via L. Canonica 72, 20154 Milan (MI); **CONTRACTING PARTY:** The subject who signs the *INSURANCE*; **BENEFICIARY:** The subject whose interest is protected by the *INSURANCE*, that is, the holder and owner of a ski pass with confirmation of the purchase of *SNOWCARE* shown in the appropriate field; **SLOPE AID:** The rescue organisation duly authorised to offer services of aid to the *BENEFICIARY* at the scene of the *CLAIM*; **INJURY:** The *CLAIM* that happened to the *BENEFICIARY* during the activity subject to the *INSURANCE*, due to a casual, violent and external cause that produces objectively noticeable bodily harm and requires the intervention of the *SLOPE AID* service at the place of the event and emergency transport to an agreed health facility; **ACCIDENT:** The *CLAIM* that originated from the accidental collision between the *BENEFICIARY* and a third party during the activity subject to the *INSURANCE*, and which had as a consequence clearly verifiable physical and/or material damage for which the intervention of the *SLOPE AID* service was necessary.

GENERAL CONDITIONS

FALSE STATEMENTS AND NON-DISCLOSURE: The *INSURANCE PREMIUM* is determined on the basis of declarations made by the *BENEFICIARY* and/or the *CONTRACTING PARTY* who are obliged to declare all relevant facts so that the *COMPANY* can make a correct assessment of the *RISK*. Inexact and/or reticent declarations made by the *BENEFICIARY* and/or *CONTRACTING PARTY*, regarding circumstances that influence the coherent understanding of the situation and assessment of the *RISK*, may result in total or partial loss of the right to the insurance coverage and of the *INSURANCE* as well as termination of the *INSURANCE*; **INSURANCE WITH OTHER INSURER:** In the event of a *CLAIM*, if more than one insurance exists, on the same interest and for the same or similar *RISK*, the *BENEFICIARY* and/or the *CONTRACTING PARTY* must give the *CLAIMS MANAGEMENT SERVICE* and/or the *COMPANY* written notification of the other stipulated contracts. In the event of a *CLAIM*, the *BENEFICIARY* and/or the *CONTRACTING PARTY* must give said notice to all the insurers and is obliged to ask each of them for the compensation due according to the respective independently considered contract, as long as the overall sums to be collected do not exceed the amount of the damage. If the sum of such requests exceeds the amount of the damage, the *COMPANY* will be obliged to pay only its own quota in proportion to the compensation calculated according to its own contract, excluding, in any case, any joint obligation with the other insurers; **AGGRAVATION OF RISK:** The *BENEFICIARY* and/or the *CONTRACTING PARTY* must send written notification to the *DISTRIBUTION COMPANY*

of every increase in the *RISK*; **COURT CLAIMS:** The Milan court of justice, nevertheless the regulation (CE) 44/2001 remains valid.

SPECIAL CONDITIONS

PURPOSE OF THE CONTRACT: *ACCIDENTS* and *INJURIES* connected to amateur downhill skiing activities carried out on equipped ski slopes; **TERRITORIAL VALIDITY:** The territorial validity of the skipass bearing confirmation of the purchase of *SNOWCARE* in the appropriate field; **PERIOD OF VALIDITY:** The period of validity of the skipass bearing confirmation of the purchase of *SNOWCARE* in the appropriate field; **VALIDITY OF THE INSURANCE:** The *INSURANCE* is valid exclusively in case of intervention by *SLOPE AID* services at the scene of the *CLAIM*; the *BENEFICIARY* must inform the intervening *SLOPE AID* team of the *INSURANCE* coverage, by showing all the documents required in order to carry out the necessary verifications; **COVERAGE:** All the coverages are given as a secondary *RISK* to what is already covered by other insurance policies in effect stipulated by the *BENEFICIARY* and/or by the *CONTRACTING PARTY*, and the compensation is net of any other compensation due from other policies in effect and/or by the national health service and/or other compulsory insurance; limit of liabilities, deductible and excesses are applied per *CLAIM*/event; **EXCLUSIONS:** The *INSURANCE* does not cover in any case *ACCIDENTS* and *INJURIES* caused by or occurring as a result of or in the event of: -strikes, acts of terrorism or sabotage, lock-ins, destruction or damage to goods resulting from acts or orders of the Public Authorities whether Central, Regional or Local; -tornados, hurricanes, earthquakes, volcanic eruptions, flooding, snow slides, avalanches or landslides; -ionising radiation or radioactive contamination caused by nuclear fuels or by nuclear waste deriving from transmutation of the atom nucleus as well as from radioactive, toxic, explosive properties or other dangerous characteristics of nuclear equipment or their components; -intentional acts, malice or gross negligence by the *BENEFICIARY* and/or *CONTRACTING PARTY* and/or third parties for whom they are legally responsible; -use of drugs, narcotics, hallucinogens or medicine not prescribed by a doctor; -alcohol abuse; -conscious disregard of official rules; -suicide or attempted suicide, self-inflicted injury; -handling or possession of arms including weapons for hunting and war; -taking part in thefts, robberies or any other crimes; -any accidental act determining the non-applicability of this *INSURANCE*, including prohibitions set down by the local, national and international authorities; -alpine-skiing or off-trail skiing; a partial exception to the above ski routes Canalone (Madesimo), Camosci (Madesimo), Toulà (Monte Bianco) and Vallée blanche (Monte Bianco) don't exclude guarantees provided in these areas it being understood that the guarantees are operational also in those cases only in case of emergency intervention by the *SLOPE AID*.; -participation in any type of competition (also amateur) including training for these competitions with the sole exception of giant and special slalom amateur-non professional competitions without monetary prizes; -use of skipass against regulations. With particular reference to the guarantees of third-party liability the following are also expressly excluded: -all damage that is not material and direct; -all damage deriving from the ownership, possession, use and driving of motor vehicles; -all damage to the staff structures, equipment and stationary and/or mobile plants of the *CONTRACTING PARTY* and/or Companies of the Group or any other companies running ski plants

in the area; -*CLAIMS* for which the beneficiary has made any transactions of any kind with the damaged party without the prior approval of the *CLAIMS MANAGEMENT SERVICE*, including the recognition of partial or total liability. The *BENEFICIARY'S* spouse, parents, children and also any other relative or similar co-habitants of the same, are not considered as third parties.

INFORMATIVE NOTE TO THE CONTRACTING PARTY/BENEFICIARY

Informative note prepared in the terms of art. 185 of the legislative decree dated 7 September 2005 no. 209:

INFORMATION CONCERNING THE COMPANY:

The guarantees cover of this contract are provided entirely by ARISA Assurances S.A. B.P.3051 L-1030 Luxembourg. Coris Assistance 24ORE S.p.A., Via L. Canonica, 72, 20154, Milano (MI) is the *CLAIMS MANAGEMENT SERVICE* designated by the *COMPANY* to which all documentation must be addresses.

INFORMATION RELATING TO THE CONTRACT:

-APPLICABLE LAW: In the terms of art. 180 of legislative decree no. 209/05, the applicable law is to be Italian law. The parties may agree in writing to subject the *INSURANCE* to a legislation different from Italian Law. In this event, this must be without prejudice to the application of limits deriving from imperative national and regulations and without prejudice to any specific provision set out in Italian jurisprudence;

-COMPLAINTS IN RESPECT OF THE INSURANCE:

Any complaints in respect of the *INSURANCE* may be addresses to the claims department of Coris Assistance 24ORE S.p.A. Via L. Canonica 72, 20154 Milano (MI) whose head is Matteo Fossati and who may be contacted as necessary, without prejudice to any legal rights of the *CONTRACTING PARTY*. Any complaints in respect of this contract may be addressed also to the Commissariat aux Assurances Luxembourg, 7 boulevard Royal, L- 2449 Luxembourg. The website or the European Union, available at <http://www.ec.europa.eu/fin-net> permits the correct addressee of complaint to be identified.

TIME BARRING OF RIGHTS DERIVING FROM THE CONTRACT:

Should Italian law apply, rights deriving from the *INSURANCE* will be time barred in two years from the day when the event upon which the right is based took place, in the terms of art. 2952 of the Italian Civil Code. In covers in respect of civil liability, the term of two years runs with effect from the day when the third party requested damages from the *BENEFICIARY* or took legal action against them.



DOUBLE YOUR SKIPASS

- Purchase Snowcare insurance together with your skipass.
- Write a text message using the following format: "your email address" space "the number of your skipass" (no symbols). Example:

info@24assistance.com 080412038750
- and send it to +39 335.1881217

YOU CAN WIN ANOTHER IDENTICAL SKIPASS

Full regulations available at www.24assistance.com