

COVERAGE

CARRE NEIGE

Winter 25 / 26

*including €20 for insurance premium excluding VAT, i.e. €21.80 for insurance premium including VAT and €2.05 for assistance premium excluding VAT, i.e. €2.23 for assistance premium including VAT

www.carreneige.com

Download
Special terms and conditions

Insurance cover

Maximum cover amount per person and per claim : €20 000
(This maximum cover applies on all guarantees as precised below)

1. RESCUE AND EVACUATION

◊ Rescue and search expenses
◊ Initial transport expenses for the journey from the bottom of the slopes to the most suitable medical premises

2. REIMBURSEMENT OF THE UNUSED « NORDIC SEASON PASS » DUE TO :

A nordic skiing or nordic activities accident, severe illness or death
(the inability to take part in sports must be for the rest of the season)

3. REIMBURSEMENT OF THE UNUSED DAYS OF THE «SKIING LESSONS» (FOR A MAXIMUM PERIOD OF 6 DAYS) DUE TO :

◊ A nordic skiing or nordic activities accident
◊ Illness
◊ Death of a parent or descendant, a fire, a natural disaster, or theft
◊ Care of an injured child (under 15 years old) who holds a « Carré Neige Nordique Saison » policy (for one parent who also holds a « Carré Neige Nordique Saison » policy)

4. REIMBURSEMENT OF MEDICAL, PHARMACEUTICAL, AND HOSPITALISATION EXPENSES IN ADDITION OF THE REFUNDS FROM THE NATIONAL HEALTHCARE SYSTEM OR ANY OTHER ORGANISATION*

In the event of an accident (Only for the expenses incurred in mainland France during the 18 month-period following the accident)

*CONTRACTUAL EXCESS per claim:€20 deducted from the refund due for the guarantees 2, 3 and 4

managed by GBC MONTAGNE - Rés.Le Grand Coeur - Bât. B
298 Avenue du Maréchal Leclerc - 73700 Bourg St Maurice, France

Assistance cover

4. REPATRIATION ASSISTANCE (MUTUAIDE)

◊ Transport & Repatriation
- ► Actual expenses
- ► First transport costs for the journey from the medical premises to the insured's vacation spot

◊ Return trip for children under 15 years of age
- ► Coverage of 1st class return train tickets or economy-class plane tickets, with a chaperone if required

◊ Transportation of the body in the event of death
- ► Coverage of the transportation of the body, the preparations, and specific - transport adjustments for the transportation of the body - Contribution to the cost of a coffin or urn: €1,500

◊ Replacement driver
- ► The driver's travel expenses and salary or a 1st class train ticket or an economy-class plane ticket

managed by MUTUAIDE - 126, rue de la Piazza
CS 20010 - 93196 Noisy le Grand Cedex,
Entreprise régie par le Code des Assurances

Support your ski association and choose to be insured with Carré Neige insurance

You want to support your ski resort by adhering to Savoie Ski Performances association, which supports the competition skiers of Savoie and participates in the training of our champions. As a member, you have a voting right at the General Assembly of Savoie Ski Performances to be held on Thursday, January 22, 2026 at 6 pm at the headquarters of The Comité de Ski de Savoie. You can visit the website of The Comité de Ski de Savoie to obtain the agenda and the draft resolution.
The Savoie Ski Performances association is the subscriber of the Carré Neige insurance to which you can choose to subcribe.

Also find the Insurance Product Information Document and «Carré Neige Saison» Special Terms and Conditions on:
https://carreneige.com/en/nos-offres/carre-neige-saison/documents-contractuels/

In the event of a claim

YOUR CLAIM HAS TO BE DECLARED ON THE FOLLOWING WEB ADRESS

https://carreneige.com/fr/declarer-sinistre/carre-neige-saison/

Depending on the cover concerned (see tables in this document), the Insured must therefore contact one or both entities. For insurance cover, claims must be made online only, with the option of downloading the form to print and send by post with the required supporting documents.

For all repatriation requests or other assistance cover: The insured person must call MUTUAIDE immediately to obtain their prior agreement before taking any action or incurring any expenses.

Insurance

+33 (0)4 79 07 36 11 or 36 12
From 2:30 p.m. to 5:30 p.m. Monday to Thursday.
From 2:30 p.m. to 4:30 p.m. on Fridays.

managed by GBC MONTAGNE - Rés.Le Grand Coeur - Bât. B
298 Avenue du Maréchal Leclerc - 73700 Bourg St Maurice, France
Mail : neige@gbc-mountain.com

Repatriation assistance

+33 (0)1 48 82 63 58
n°contrats : 9410 et 9411

managed by MUTUAIDE - 126, rue de la Piazza
CS 20010 - 93196 Noisy le Grand Cedex, France
Mail : voyage@mutuaide.fr

TABLE OF GUARANTEES FOR INDIVIDUAL OR FAMILY « CARRE NEIGE 4 SAISONS »

MAXIMUM COVER AMOUNT PER PERSON AND PER CLAIM: €50,000
(This maximum cover applies on all the guarantees as precised below)

- Skiing, snowboarding and practice of snow sports are covered in all the ski areas of Savoie;
- The off-piste ski area via ski-lifts is covered;
- Cross-country skiing is covered in mainland France and neighbouring countries;
- Summer sports taking place in the ski area are covered.

INSURANCE COVER

managed by GBC MONTAGNE - Résidence le Grand Coeur - Bâtiment B - 298 Avenue du Maréchal Leclerc - 73700 BOURG ST MAURICE - FRANCE,
Insurance Brokerage Company, registered with ORIAS under the number 17 007 353.
Mail : neigesaison@gbc-mountain.com

1.RESCUE AND EVACUATION	
Rescue and search expenses	
Initial transport expenses	
2.REIMBURSEMENT OF THE UNUSED « SEASON PASS » OR « DAY PASS » DUE TO :	CONTRACTUAL EXCESS per claim : €50 deducted from the refund due for the guarantees 2 and 3 (see left)
A skiing, snowboarding, snow sports or cross-country skiing accident, severe illness or death (the inability to take part in sports must be for the rest of the season or the stay)	
3.REIMBURSEMENT OF THE UNUSED DAYS OF THE «SKIING LESSONS» (FOR A MAXIMUM PERIOD OF 6 DAYS) DUE TO :	
A skiing, snowboarding, snow sports or cross-country skiing accident	
Illness	
Death of a parent or descendant, a fire, a natural disaster, or theft	
Care of an injured child (under 15 years old) who holds a « Carré Neige 4 Saisons » policy (for one parent who also holds a « Carré Neige 4 Saisons » policy)	
4.REIMBURSEMENT OF MEDICAL, PHARMACEUTICAL AND HOSPITALISATION EXPENSES IN ADDITION OF THE REFUNDS FROM THE NATIONAL HEALTHCARE SYSTEM OR ANY OTHER ORGANISATION (your health insurance providers must be contacted first in your country)	
In the event of an accident (Only for the expenses incurred in mainland France during the 18 month-period following the accident)	

ASSISTANCE COVER

managed by MUTUAIDE – 126, rue de la Piazza - CS 20010 – 93196 Noisy le Grand CEDEX, France
+33 0(1)48 82 63 58

5.REPATRIATION ASSISTANCE (MUTUAIDE)	
Transport & Repatriation	Actual expenses First transport costs for the journey from the medical premises to the insured's vacation spot
Return trip for children under 15 years of age	Coverage of 1st class return train tickets or economy-class plane tickets, with a chaperone, if required
Transportation of the body in the event of death	Coverage of the transportation of the body, the preparations, and specific transport adjustments for the transportation of the body Contribution to the cost of a coffin or urn: €1,500
Replacement driver	The driver's travel expenses and salary or a 1st class train ticket or an economy-class plane ticket

Summary of guarantees, non-contractual document, please refer to "Carré Neige 4 Saisons" Notice

« Carré Neige 4 saisons » insures you when skiing or participating in snow sports as an amateur.
This cover is valid in the case of an event occurring during the « Carré Neige 4 saisons» policy validity period in mainland France and in neighbouring countries (with a shared skiing area). The benefit is granted in the ski area including the off-piste ski area that is accessible via ski-lifts.

The «Carré Neige 4 saisons» policy, contracts No. IA2506154 (CNC2500) and 9406 (valid from 01.11.2025 to 31.10.2026) is a group insurance policy, subscribed by :

- SAVOIE SKI PERFORMANCES, registered association, governed by the law of 1 July 1901 amended, with headquarters located 53 Avenue des XVIème J.O d'Hiver 73 200 ALBERTVILLE - FRANCE, for the benefit of Policyholders who wish to be covered for all the guarantees described below;
- With ALBINGIA, an insurance company subject to the French Insurance Code, a public limited company with capital of €34,708,448.72 - R.C.S. Nanterre 429 369 309 - Registered office: 109/111, rue Victor Hugo 92532 LEVALLOIS PERRET CEDEX,
- And from MUTUAIDE ASSISTANCE, located at 126, rue de la Piazza - CS 20010 – 93196 Noisy le Grand CEDEX. SA with capital of €12,558,240. Company governed by the Insurance Code, subject to the control of the Prudential Resolution Authority – 4 Place de Budapest, CS 92459, 75436 Paris Cedex 09 – 383 974 086 RCS Bobigny – VAT FR 31 383 974 086, as a 'Insurer of Repatriation Assistance guarantees and the First Transport Costs guaranteevia the Ski Resort clubs and Ski lift Centers, having the status of Insurance Intermediary Agents (MIA in French) on an ancillary basis,
- mandated by the insurance broker GBC MONTAGNE , Résidence le Grand Coeur - Bâtiment B - 298Avenue du Maréchal Leclerc, 73700 BOURG ST MAURICE - FRANCE, SAS, with a capital of €2,800,000 – RCS Chambéry No. 832 805 444, registered with ORIAS (www.orias.fr) under the number 17 007 353.

The company GBC MONTAGNE works or is likely to work as an insurance broker with insurance companies ACTA ASSURANCE - AFI ESCA - AIG - ALBINGIA – ALESCO - ALLIANZ - AMLIN - APGME – APICIL-ARCIL - AREAS ASSURANCES - ASSURANCES VOYAGES ASSISTANCE (AVA) - AVIVA ASSURANCES – AXA - AXERIA IARD - CARDIF - CFDP - CHUBB EUROPEAN GROUP SE - COMPAGNIE EUROPEENNE DE GARANTIES ET CAUTIONS – EOVI-MCD MUTUELLE - EUROP ASSISTANCE - FORTIS - GAYEN & BERNS HOMANN - GENERALI - GROUPAMA - HARMONIE MUTUELLE - HELVETIA - HISCOX ASSURANCES - HUMANIS - INSTITUTION DE PREVOYANCE GROUPE MORNAY - IPSEC - JURIDICA - L'AUXILIAIRE - L'EQUITE –MACIFILIA - METLIFE - MMA ENTREPRISE - MONDIAL ASSISTANCE – MUTUAIDE ASSISTANCE - MUTUELLE DU MANS ASSURANCE - MUTUELLE ENTRENOUS - MUTUELLE GENERALE - MUTUELLE MIEUX ETRE - MUTUELLES DE FRANCE – QBE - QUATREM ASSURANCES COLLECTIVES - SERENIS ASSURANCES - SMA COURTAGE - SMACL – SOGESSUR - SPB «CCA EMPRUNTEUR PLUS» - SWISS LIFE - TOKIO MARINE KILN and the wholesale brokers AFMA – AIR COURTAGE ASSURANCES – ALEADE - ALPTIS – APIVIA SANTE – APREP DIFFUSION – APRIL ASSURANCES – ARCA – ASAF & AFPS – ASFE MSH INTERNATIONAL - ASSURANCES DU CREDIT MUTUEL – AUTO FIRST – AUTO PASSION ASSURANCES – CBF ASSURANCES - ENTORIA - ERA – F.A.C. – GROUPE SMISO – GROUPE ZEPHIR – ICC CARENE - INSURED SERVICES SAS - MAXANCE – LA REUNON AERIENNE – LSN – OCSO – PROGEAS – REPAM - SOLLY AZAR – ZENITH ASSURANCES.

The company GBC MONTAGNE and its Insurance Intermediary Agents are remunerated for their distribution activity in the form of honorary paid by the Policyholders.

MANDATORY LEGAL NOTICES AND OBLIGATIONS:

In the event of a disagreement or dissatisfaction regarding:

>>> the execution OF THE INSURANCE COVER listed below:

- Rescue and research expenses
- Initial transport expenses
- Reimbursement of the "season pass"
- Reimbursement of the unused days of "ski-lift passes" and/or of "skiing lessons"
- Reimbursement of medical, pharmaceutical, and hospitalisation expenses in excess of the refunds from the national healthcare system or any other organisation

Any complaints may be sent

by post to:

GBC MONTAGNE DIOT SIACI
Résidence le Grand Coeur - Building B
298 Avenue du Maréchal Leclerc
73700 BOURG ST MAURICE

or by email to:

reclamations@gbc-mountain.com

>>> the execution OF THE ASSISTANCE COVER listed below:

- Transport & Repatriation
- Return trip for children under 15 years of age
- Transportation of the body in the event of death
- Replacement driver
-

we invite you to inform MUTUAIDE by writing to :

MUTUAIDE
« SERVICE RECLAMATIONS CLIENTS »
126, rue de la Piazza - CS 20010
93169 Noisy le Grand CEDEX
France
qualite.assistance@mutuaide.fr

GBC MONTAGNE and MUTUAIDE undertakes to acknowledge receipt of your letter within a period of 10 business days and to deal with your claim within a period of two months at most.

For all the guarantees, if no agreement can be reached, you may appeal to the French Insurance Mediation Service, provided that no judicial action has been committed, by sending a letter to:

LA MEDIATION DE L'ASSURANCE
TSA 50110
75441 Paris Cedex 09
FRANCE

The procedure to appeal to the French Insurance Mediation Service, the form online and the « Insurance Mediation Charter » are available on the website : http://www/mediation-assurance.org.

Pre-contractual dealings and the policy are governed by French law. The language used throughout the term of the policy is French. In the event of an interpretation dispute between the French version and the version translated into a foreign language of the documents provided to the Policyholder, the French version will prevail.

The administrative authority responsible for oversight is the French Prudential and Resolution Authority - ACPR – 4, place de Budapest – CS 92 459 – 75 436 Paris Cedex 9 - FRANCE.

You will benefit from the right to withdraw from this policy for a period of fourteen (calendar) days as from signing it, free of any charges or penalties, under the conditions of Article L. 112-10 of the French Insurance Code :

In case of multi insurance, the information document and the "Form of renunciation of the insurance contract in case of multi insurance" you have to duly complete, sign and send together with a document proving you have an insurance subscribed before "Carré Neige" (for example if the guarantee is already inclused in your credit card insurance) covering the same risks to : GBC MONTAGNE - Service Gestion « Carré Neige » - B.P.19 - 73704 Bourg Saint-Maurice cedex FRANCE, are available on https://carreneige.com/en/reclamations/.

PROTECTION OF PERSONAL DATA

To benefit from the CARRE NEIGE service, your data and those concerning the beneficiaries will be processed by ALBINGIA, acting as Data Controller, in accordance with the provisions of Regulation (EU) 2016/679 of 27 April 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data.

The Personal Data collected is intended for ALBINGIA, the Data Controller, as well as for entities that interact with ALBINGIA for the purposes of managing and following up on requests. Persons involved in the processing of requests may, without the Insured Party's knowledge, disclose the data to entities that interact with ALBINGIA and to third parties linked to ALBINGIA by contract for the performance of subcontracted tasks necessary for the management of requests, such as intermediaries and reinsurers, subcontractors and service providers, in compliance with the legislation on the protection of personal data and within the limits necessary for the performance of the tasks entrusted to them.

Within these limits, all information collected in connection with a request is kept confidential and as anonymous as necessary, with only the information that is strictly necessary being transmitted to the relevant recipients.

Personal Data is collected on the basis of legal and regulatory provisions, the performance of the contract, where applicable, and legitimate use, for the purposes of processing general requests, concluding or managing contracts and compensation, or managing commercial relations or combating fraud. The data collected in this way will not be processed or transmitted for other purposes.

Furthermore, the Insured is informed that in order to comply with legal and regulatory obligations, ALBINGIA may be required to disclose information to authorised administrative or judicial authorities.

In accordance with the regulations and in particular European Regulation 2016/679, the Insured has the right to access, rectify, erase and restrict the information concerning him/her, by providing proof of his/her identity by writing to the following address:

ALBINGIA - Data Protection Officer (DPD)
109/111 rue Victor Hugo
92300 - LEVALLOIS PERRET

or by email: dpd@albingia.fr.

The Personal Data collected will be kept for the duration of the contract, where applicable, plus the applicable limitation periods, particularly with regard to contract management and compensation, or for a period of 3 (THREE) years following the year in which a request was made if this is not followed by a commitment. At the end of the specified retention period, Personal Data will be deleted or anonymised.

In the event of a dispute, the Insured has the right to refer the matter to the National Commission for Information Technology and Civil Liberties. In the event of death, and in the absence of instructions from the Insured, the heirs have the right to object to the continued processing of the data or to have it updated.

To find out more about the processing operations implemented by ALBINGIA ASSURANCES, consult the information notice available at the following address:
https://carreneige.com/en/nos-offres/carre-neige/documents-contractuels/
or find its protection policy data accessible at the following address:
https://www.assurances.societegenerale.com/fr/footer/donnees-personnelles/

This product corresponds to the requirements and needs of people using "ski-lift passes" and / or "skiing lessons" in the ski area including the off-piste ski area that is accessible via the ski-lifts, who wish to be covered for all the guarantees described in this document.
All of your guarantees and exclusions are set out in the standard Insurance Product Information Document (IPID) and in the «Carré Neige4 saisons» Notice which have sole contractual values. We advise you to read carefully these two pre-contractual documents, which are also accessible at the following address:
https://carreneige.com/en/nos-offres/carre-neige-saison/documents-contractuels/