

WITH CARRÉ NEIGE, THIS WINTER

R Ski Eassured !

Skiez Rassurés !



2€90
/ day
/ person

carré neige

Assurance ski N°1

www.carreneige.com

« Carré Neige » advantages

1. RESCUE AND EVACUATION
2. REIMBURSEMENT OF THE UNUSED DAYS OF « SKI-LIFT PASSES » AND/OR OF « SKIING LESSONS »
3. REIMBURSEMENT OF MEDICAL, PHARMACEUTICAL, AND HOSPITALISATION EXPENSES IN ADDITION OF THE REFUNDS FROM THE NATIONAL HEALTHCARE SYSTEM OR ANY OTHER ORGANISATION
4. LEGAL DEFENCE AND RECOURSE COVERAGE
5. REPATRIATION ASSISTANCE

Also find the standard information document on the insurance product and «Carré Neige» Special Terms and Conditions on: <https://carreneige.com/fr/nos-offres/carre-neige/>.

By subscribing « Carré Neige », you adhere to Savoie Ski Performances 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 Friday, May 24, 2019 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.



GBC
Montagne

Mutuaide
Assistance

carré neige

Assurance ski N°1

MUTUAIDE ASSISTANCE
Limited company with share capital of € 12,558,240

Company governed by the French Insurance Code Créteil Trade and Companies registered No. 383 974 086

REGISTERED OFFICE
8/14, avenue des frères Lumière
94368 Bry-sur-Marne Cedex - France

« Carré Neige »
€ 2,90
per day and per person
€ 23,20
for 8 to 21 days

Online claim service !



www.facebook.com/carreneige



www.carreneige.com

« Carré Neige »
coverage
winter 18/19

« Carré Neige » insures you
when skiing or participating in snow sports as an amateur.

This cover is valid throughout the « Carré Neige » policy validity period of up to 21 days in mainland France and in neighbouring countries (shared skiing area). The benefit is provided in the ski area including the off-piste ski area that is accessible via ski-lifts.

The « Carré Neige » policy is a group insurance policy, Contracts Nos. 4246 and 504 811 (valid from 01.11.2018 to 31.10.2019) 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 MUTUAIDE ASSISTANCE – a Firm governed by the French Insurance Code, a Limited Company with share capital of €12,558,240, which is registered on the Créteil Trade and Companies Register under No. 383 974 086, and has its registered office at 8/14, avenue des Frères Lumière 94368 Bry-sur-Marne Cedex, France, in the capacity of Insurer;
- and with GROUPAMA PROTECTION JURIDIQUE, a trademark of Société Française de Protection Juridique, a company governed by the French Insurance Code, which is a Public Limited Company with share capital of €2,216,500, is registered on the Nanterre Trade and Companies Register under No. B 321 776 775, and has its registered office at 14-16 rue de la République - 92800 Puteaux, for "legal defence and recourse" cover, Group Policy No. 504 811, in the capacity of Insurer;
- via the insurance broker GBC MONTAGNE, Résidence le Grand Cœur - Bâtiment B - 298 Avenue 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. GBC MONTAGNE does not have any voting rights, or hold any shares or interests in any insurance company. No insurance company holds any shares, equity shares, or voting rights in GBC MONTAGNE.

GBC MONTAGNE is not subject to a contractual obligation to work exclusively with one or more insurance companies and carries on its insurance broking business in accordance with Article L. 521-2, II, 1°, b) of the insurance code.

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

The company GBC MONTAGNE is remunerated by the Insurers in the form of commissions deducted from the insurance premiums paid by its customers and / or management fees and / or fees.

TABLE SHOWING THE COVER PROVIDED BY « CARRÉ NEIGE »

MAXIMUM COVER AMOUNT PER PERSON AND PER CLAIM : 50 000 €	
INSURANCE COVER	
managed by GBC MONTAGNE in Bourg Saint Maurice (73) - FRANCE Tel : +334-79-07-36-11 or +334-79-07-36-12	
1. RESCUE AND EVACUATION	
Rescue and search expenses	
Initial transport expenses	
2. REIMBURSEMENT OF THE UNUSED DAYS OF « SKI-LIFT PASSES » AND/OR OF « SKIING LESSONS » DUE TO:	
A skiing or snow sports accident	
Illness	
The early return of the Policyholder and the members of his family who hold a « Carré Neige » policy	
Repatriation of the injured « Carré Neige » Policyholder	
Care of an injured child (under 15 years old) who holds a « Carré Neige » policy	
Shut-down of the ski-lifts	
3. 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 stay in the resort)	

CONTRACTUAL EXCESS per claim : €50
deducted from the refund due for
the guarantees 2 and 3 (see left)

4. LEGAL DEFENCE AND RECOURSE COVER	
In the event of an amicable settlement	Per claim: minimum eligibility threshold: €275 Maximum cover for an amicable settlement: €1,000
Coverage of the fees paid to the expert or specialist appointed by GROUPAMA PROTECTION JURIDIQUE or by you with the formal prior consent of GROUPAMA PROTECTION JURIDIQUE;	
In the event of a legal settlement:	Per claim and per policy: €7,650 within the limits of the scales by jurisdiction
Coverage of all the expenses involved in assembling the case file, with the formal prior approval of GROUPAMA PROTECTION JURIDIQUE, the taxable expenses paid to a Court Bailiff or to a legal expert appointed for your benefit in order to pursue the covered proceedings, and the non-taxable fees and expenses for legal representation.	

ASSISTANCE COVER	
managed by MUTUAIDE ASSISTANCE in Bry-sur-Mame (94) - FRANCE Tel : +33 1-55-98-57-93	
5. REPATRIATION ASSISTANCE (MUTUAIDE ASSISTANCE)	
Transport & Repatriation	Actual expenses
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

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 below.

All of your guarantees and exclusions are set out in the standard Insurance Product Information Document (IPID) and in the «Carré Neige» Special Terms and Conditions 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://carreigne.com/fr/nos-offres/carre-neige/>

1. RESCUE AND EVACUATION

Rescue and search expenses

The Insurer will cover the payment of the expenses incurred due to calling in professionals in order to rescue or search for a Policyholder who is injured, has died, or is lost, including via helicopter. The benefit is provided in the ski area including the off-piste ski area that is accessible via ski-lifts. The expenses invoiced by a company that is duly authorised to conduct these operations will be paid. The rescue and search operations will be organised by the relevant departments.

Initial transport expenses

The Insurer guarantees the first transport costs of the Policyholder done by professionals (in the limit of 150 km):

- On the day of the accident: from the place of the Accident to the nearest medical center likely to provide first aid;
- Within 48 hours of the accident:
 - From the doctor's office to the nearest and best adapted hospital;
 - From the care structure (medical center or hospital) to the place of stay of the Policyholder.

The expenses paid for any other form of transport, including in the event of a transfer from the resort and/ or a hospital to a more suitable medical center located at a distance of over 150 km, are included in the cover provided by the assistance policy.

The Policyholder will not make any advance payment in the event of operations performed by professionals who have entered into an agreement.

In other cases, the Policyholder must provide the original invoice for the expenses paid in advance.

NOTA BENE : A contractual excess of €50 per claim is deductible from the refund due for the guarantees 2 and 3 below

2. REIMBURSEMENT OF UNUSED DAYS OF «SKI-LIFT PASSES» AND/OR OF «SKIING LESSONS»

The Insurer guarantees the reimbursement of the unused days of « ski-lift passes » and/or of «skiing lessons» due to :

- A skiing or snow sports accident suffered by the Policyholder that results in him being unable to take part in sport, which prevents the Policyholder from skiing or participating in snow sports, on presentation of the detailed medical certificate issued by the doctor consulted on-site during the stay specifying the nature of the injury and the duration of the inability;

Illness of the Policyholder, i.e. any health condition that has been duly observed by a doctor, is of a sudden and unforeseeable nature, and results in an inability to take part in sport, which prevents the Policyholder from skiing or participating in snow sports **for the rest of the stay**, on presentation of the detailed medical certificate issued by the doctor consulted on-site during the stay specifying the duration of the inability;

- The early return of the Policyholder and the members of his family who hold a « Carré Neige » policy following the death of a parent, descendant, or brother or sister (including the children of the spouse or partner of a direct parent of the Policyholder), or as the result of a fire, a natural disaster, or a theft at the Policyholder's work premises or home, on presentation of a proof of early return home (plane or train ticket, motorway toll or fuel receipts, etc...) and a proof of the event prompting the return home (death certificate, official incident report, etc...), from the date of the departure of the resort (which must be equal to or after the date of the event);

- Repatriation of the injured Policyholder who hold a "Carré Neige": reimbursement of the unused days of "ski-lift passes" and/or of "skiing lessons" for the other members of the family who hold a « Carré Neige » policy (spouse, partner, parents and descendants including the children of the spouse or partner of a direct parent of the Policyholder) on presentation of a proof of repatriation of the "Carré Neige" Policyholder (plane or train ticket, motorway toll or fuel receipts, repatriation number by MUTUAIDE ASSISTANCE, etc...), from the date of the repatriation (which must occur during the dates of validity of the "Carré Neige");

- Care of an injured child (under 15 years old) by one of the parents (where both of them hold a « Carré Neige » policy);
- Shut-down of the ski-lifts:
 - in the event that over 50% of the ski area's capacity [SNTF standards] is shut down for a period longer than one day due to bad weather;
 - in the event of the total closure of connections between ski resorts due to bad weather for a period longer than one day;
 - in the event that the ski-lifts are shut down for a period of over five consecutive hours per day as the result of an electrical or other power cut.

*** In the case of the cover for « reimbursement of the unused days of « ski-lift passes » and/or of « skiing lessons », the compensation will be paid on presentation of the « ski-lift passes » and /or card and invoice for « skiing lessons » with "Carré Neige", and of the supporting documents required.**

3. 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 STAY IN THE RESORT)

If you have incurred medical, surgical, pharmaceutical and/or hospitalisation expenses during your stay, we will reimburse the aforementioned expenses for which you are liable, **on an additional basis, once you have been reimbursed by your primary healthcare insurance organisation and/or your complementary healthcare insurance company** (the policy that supplements the reimbursements from your primary healthcare organisation).

To benefit from this cover, you must have a health organisation that can refund partly your medical expenses incurred during your stay in the resort or that can furnish you a certificate of refusal to reimburse these expenses if necessary (in English or French only).

To benefit from this cover, you (or your beneficiaries) must perform any formalities required to recover these expenses from the organisations concerned, and must subsequently present the following documents to us:

- the original statements from the Social Security and/or personal insurance organisations, and other organisations showing the reimbursements received, or
- a certificate of refusal to reimburse from those organisations **in English or French only** (together with the copies of the paid invoices in question);
- the detailed medical certificate issued by the doctor consulted on-site during the stay;
- photocopies of the prescriptions that justify the expenses incurred.

EXCLUDED MEDICAL EXPENSES:

- Expenses of a personal and exceptional nature (daily compensation amounts, loss of income, household help, or childcare, etc...);
- Expenses relating to prostheses and eyewear;
- Expenses relating to spa treatments;
- In the event of hospitalisation: the fixed-rate hospital charge paid by the patient, a private room, fees in excess of the statutory levels, and miscellaneous expenses (telephone and television, ...);
- The fixed-rate excess amounts applied by the social security organisations.

4. LEGAL DEFENCE AND RECOURSE COVERAGE

We will cover your defence expenses in accordance with the table of guarantees contained in this leaflet and invite you to read the details of the guarantees in the «Carré Neige» Special Terms and Conditions available at <https://carreigne.com/fr/nos-offres/carre-neige/>:

- as part of any proceedings aimed at claiming financial compensation for the harm suffered if you are the victim of material damage or bodily harm caused by a known third party, or in the event of an Accident covered by this policy, which occurs at your holiday destination;
- in any criminal court if you are sued as the author or the joint author of an offence recorded at the time of the Accident covered by this policy, which occurs at your holiday destination.

EXCLUSIONS:

Litigation initiated against you as the result of damage for which you may be held liable; Expenses relating to legal consultations or procedural documents incurred before reporting the claim will not be covered, except if you can prove the urgency of incurring them; The cover does not include any amounts that you are ultimately required to pay or reimburse to the other party.

5. REPATRIATION ASSISTANCE

In the event of an emergency, you must contact the emergency services about any problems that fall within their remit.

The Repatriation Assistance cover is offered to private individuals residing in the following countries:

Albania, Germany, Andorra, Austria, the Balearic Islands, Belgium, Belarus, Bosnia-Herzegovina, Bulgaria, the Canary Islands, Cyprus, Croatia, Denmark, Continental Spain, Estonia, Finland, mainland France, Georgia, Gibraltar, Greece and the Greek Islands, Hungary, Ireland, Iceland, Israel, Italy and the Italian Islands, Jordan, Latvia, Lichtenstein, Lithuania, Luxembourg, Macedonia, Madeira, Malta, Morocco, Moldavia, Monaco, Montenegro, Norway, the Netherlands, Poland, Continental Portugal, the Czech Republic, Romania, the United Kingdom and the Channel Islands, Russia (European Russia, including the territory up to the Ural Mountains), San Marino, Serbia, Slovakia, Slovenia, Sweden, Switzerland, Tunisia, Turkey (European Turkey) Ukraine, and the Vatican (Holy See).

The Policyholder must:

- call MUTUAIDE ASSISTANCE without delay on the dedicated telephone number: 01.55.98.57.93 (+33 1.55.98.57.93 from outside France), and provide the following information:
 - his surname(s) and given name(s);
 - his exact location, and the address, and telephone number on which he can be contacted;
 - his policy number (4246).
- obtain MUTUAIDE ASSISTANCE's prior consent before taking any initiative or incurring any expenses;
- comply with the solutions recommended by MUTUAIDE ASSISTANCE;
- provide all the information relating to the policy taken out;
- provide all the original supporting documents for the expenses for which he is requesting reimbursement.

Covered events:

- Illness or death during the validity period covered by the « Carré Neige » policy;
- An accident, but only while skiing or participating in snow sports as an amateur, during the validity period covered by the « Carré Neige » policy.

5.1 Transport & Repatriation

If the Policyholder is ill or injured as the result of a covered event, MUTUAIDE ASSISTANCE's doctors will contact the local doctor who cared for them.

The information gathered from the local doctor, and potentially from their usual general practitioner will enable MUTUAIDE ASSISTANCE to begin preparations for, and organise the Policyholder's return home,

once MUTUAIDE ASSISTANCE's doctors have taken a decision - based solely on medical requirements - or their transportation, under medical supervision, where applicable, to an appropriate hospital ward close to their home, in a light medical vehicle, ambulance, sleeping car, 1st class train (couchette or seat), aeroplane in economy class, or air ambulance.

In some cases, the Policyholder's safety may require them to be initially transported to a local healthcare center, before planning their return to a center close to their home. In that context, transfers from the resort medical center and/or a hospital to a more suitable medical center at a distance of over 150 km will be included under the Repatriation Transport cover.

Only the Policyholder's medical interests and compliance with the healthcare regulations in effect will be taken into consideration when making the transport decision, the choice of the means used for that transport, and the choice of any place of hospitalisation.

5.2 Return trip for children under 15 years of age

If the Policyholder finds themselves in a position where they cannot take care of the children under 15 years of age who were staying with them in the ski resort, MUTUAIDE ASSISTANCE will organise and cover their return to the beneficiary's home or to the home of a member of their family chosen by the Policyholder by train in 1st class or by plane in economy class, with a chaperone if required.

5.3 Transportation of the body in the event of death

In the event that the Policyholder dies as the result of a covered event, MUTUAIDE ASSISTANCE will organise and cover the transportation of the deceased to the place in their country of origin where their funeral will take place.

MUTUAIDE ASSISTANCE will also cover the expenses relating to the preparations, and the specific adjustments to the transport, on an exclusive basis, and excluding any other expenses.

Furthermore, we will contribute to the cost of a coffin or an urn, on presentation of the original invoice.

EXCLUSION TO PARAGRAPH 5.3:

- Other expenses (including those relating to the ceremony, procession, and burial).

5.4 Replacement driver

If the Policyholder's state of health no longer enables them to drive their vehicle, and none of the passengers can replace them as the result of a covered event, MUTUAIDE ASSISTANCE will provide them with a driver, in order to return the vehicle to their home by the most direct route.

MUTUAIDE ASSISTANCE will cover either the driver's travel expenses and salary, or a 1st class train ticket or economy-class plane ticket, so as to enable the Policyholder to recover their vehicle themselves at a later date, or a person appointed by them to bring back the vehicle in their place.

EXCLUSION TO PARAGRAPH 5.4:

- Petrol costs;
- Motorway toll costs;
- Hotel expenses;
- Catering expenses for any passengers.

The driver will act in accordance with the regulations in effect applicable to their profession.

This cover will be provided to the Policyholder if their vehicle is fully roadworthy, and compliant with the domestic and international Highway Codes, and fulfils the mandatory MOT standards. Otherwise, MUTUAIDE ASSISTANCE reserves the right not to send a driver, and MUTUAIDE ASSISTANCE will provide and cover the cost of a 1st class train ticket or economy-class plane ticket, in order to enable the Policyholder to go and fetch their vehicle.

GENERAL EXCLUSIONS:

- During official competitions relating to the award of a mandatory sporting licence;
- When participating in any sports or activities on a professional basis;
- When taking part in mountaineering activities (alpinism);
- Health conditions and/or illnesses and/or injuries that resulted in medical care during the month prior to the purchase of « ski-lift passes » and/or « skiing lessons », and of which the Policyholder was aware, regardless of whether they involve the diagnosis or worsening of said condition;
- Spa treatments, their consequences, and the resulting costs;
- Expenses incurred as the result of plastic surgery that is unrelated to the covered event;
- Hospitalisation following a suicide attempt, or any injury that has been caused deliberately by the Policyholder;
- Illnesses or Accidents due to alcoholism, drunkenness, or the use of medication, drugs, or narcotics without a medical prescription;
- Regular medical check-ups or reviews;
- The consequences of an intentional act committed by the « Carré Neige » Policyholder, or the consequences of fraud;
- Accidents caused by participating in motor sports (on land or in the air), hang-gliding, para-gliding, bobsledding, skeleton sledding, and ice hockey;
- Accidents that have occurred during professional sporting competitions (tests taken under the supervision of ski schools [1st, 2nd, 3rd and 4th levels, etc.] do not fall within the scope of this exclusion, and are therefore covered;
- Expenses relating to the "Assistance" cover incurred without the Assistance Organiser's consent;
- The consequences of infectious risk situations in the context of an epidemic, exposure to infectious biological agents, exposure to chemicals such as poison gas, exposure to incapacitating agents, exposure to nerve gas, or to the residual effects of nerve gas, which are the subject of quarantine measures or specific prevention or supervision measures taken by international health authorities and/or the local health authorities in the country where the Policyholder is staying, and/or the domestic health authorities in their country of origin;
- Expenses that are not justified by the original supporting documents;
- Claims that arose outside the policy's validity period;
- (Dental, hearing, and medical) prostheses;
- Planned hospital stays, their consequences, and the resulting costs;
- Opticians' expenses (glasses and contact lenses);
- The organisation of rescue and search operations for persons;
- Catering expenses;
- Parking expenses;
- Accommodation expenses;
- Expenses relating to the hiring of skiing equipment;
- Customs duties;
- Administration expenses;
- The cost of the « Carré Neige » policy;
- Reimbursement or compensation granted by the ski area operators;
- The postage costs;
- The cost of replacing or repairing the Policyholder's own and/or rental equipment.

Furthermore, we cannot intervene where your requests for cover or services are the result of:

- A civil or foreign war, a riot, a popular insurrection, or an act of terrorism;
- An earthquake or volcanic eruption, a tidal wave, a flood or a natural disaster, except in the context of the provisions arising from Law No. 82-600 of 13 July 1982 regarding compensation for victims of natural disasters;
- Direct or indirect damage of nuclear origin, or caused by any source of radiation;
- Your voluntary participation in riots or strikes, altercations, or criminal assault;

- The consequences arising from the use of medication, drugs, narcotics and similar products without a medical prescription, and of the abuse of alcohol;
- Any intentional act that may result in cover under the policy;
- The consequences of the release of nuclear radiation, or any radiation emitted by an energy source of a radioactive nature.

MANDATORY LEGAL NOTICES AND OBLIGATIONS:

In the event of a disagreement or dissatisfaction regarding:

- the execution of your policy, we invite you to inform GBC MONTAGNE by writing to reclamations@gbc-mountain.com **IN THE CASE OF THE INSURANCE COVER** listed below:
 - Rescue and search expenses
 - Initial transport expenses
 - Reimbursement of the unused days of "ski-lift passes" and/or of "skiing lessons"
 - Reimbursement of medical, pharmaceutical, and hospitalisation expenses in addition of the refunds from the national healthcare system or any other organisation

If you are not satisfied with the reply that you receive, you can send a letter to the MUTUAIDE ASSISTANCE «INSURANCE DEPARTMENT» – TSA 20296 - 94368 BRY-SUR-MARNE CEDEX - FRANCE.

- the execution of your policy, we invite you to inform MUTUAIDE ASSISTANCE by calling +33 1.55.98.57.93, or by writing to medical@mutuaide.fr **IN THE CASE 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

If you are not satisfied with the answer that you receive, you may send a letter to: MUTUAIDE ASSISTANCE «CUSTOMER QUALITY DEPARTMENT» –8/14 AVENUE DES FRERES LUMIERE - 94368 BRY-SUR-MARNE CEDEX - FRANCE.

- the execution of the Legal Defence and Recourse cover, the Subscriber or the Policyholder may address their claim to:

GROUPAMA PROTECTION JURIDIQUE "QUALITY DEPARTMENT" - 14/16 rue de la République - 92800 Puteaux - FRANCE

GBC MONTAGNE, MUTUAIDE ASSISTANCE and GROUPAMA PROTECTION JURIDIQUE 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.

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.

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 are invited to check that you are not already covered by any policy covering one of the risks covered by the « Carré Neige » policy. If that is the case, 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. 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" 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/>.

INSURANCE
GBC MONTAGNE
Service « Carré Neige »
+33 4 79 07 36 11 or +33 4 79 07 36 12
www.carreneige.com

ASSISTANCE / REPATRIATION
MUTUAIDE ASSISTANCE
+33 1 55 98 57 93

Online claim service !

PROCEDURE TO MAKE YOUR CLAIM

within 15 days of the event your claim has to be declared on the website to the web address:

<https://carreneige.com/en/declarer-sinistre/carre-neige/>

or sent by post to :

GBC MONTAGNE
Service « Carré Neige »

B.P. 19
73704 Bourg-Saint-Maurice Cedex
FRANCE

PLEASE NOTE :

1. You must retain any original documents that are likely to be subsequently requested from us.
2. You must be in a position to provide us with, for each Policyholder, a copy of both sides of a valid identity document, or of the family record book in the case of a child who does not have an identity document, as soon as we request them.