

Ski insurance

Insurance Product Information Document

Companies: SOGESSUR – EUROP ASSISTANCE

Product : « Carré Neige Intégral » Insurance

SOGESSUR - Insurance company registered in France and regulated by the insurance code – SIREN Numero : 379 846 637

EUROP ASSISTANCE – Company regulated by the insurance code, SIREN Number : 451 366 405



This document provides a summary of key information about the “Carré Neige Intégral” insurance product and doesn't take into consideration your specific demands and needs. Full pre-contractual and contractual information are provided in the documents relating to the insurance contract available from the operator of the ski area(s) and the broker.

What is this type of Insurance?

The purpose of the "Carré Neige Intégral" insurance is to reimburse the Insured for unused days of "ski passes", "ski lessons" and/or day care, in the event of cancellation prior to the stay and in the event of an insured event occurring during the duration of the stay, to cover the costs of rescue and research on the ski area (including off-piste accessible from ski-lifts), to reimburse medical expenses incurred in the event of an accident during his stay in the resort and to allow the Insured to be repatriated in the event of illness, injury following a ski or snow sports accident or death occurring during his stay in the resort.



What is insured?

INSURANCE COVER

Prior the stay

- ✓ Cancellation of "ski passes", "ski lessons" and/or daycare (service provided by the ski schools) in the event of occurrence of an insured event up to a maximum of 1000€ per person and 5000€ per event.

During the stay

- ✓ Rescue and evacuation
 - Rescue and research expenses (including off-piste accessible from the ski-lifts),
 - Initial transport expenses to the medical center or the nearest hospital and transport back to the resort within the 48 hours following the accident.
- ✓ Reimbursement of the unused days of the « Ski-lift passes » and/or « skiing lessons » in case of occurrence of an insured event.
- ✓ Reimbursement of medical, pharmaceutical and hospitalisation expenses in excess of the refunds from the national healthcare system or any other organisation in the event of an accident (only for expenses incurred in metropolitan France during the stay in the resort).

ASSISTANCE COVER

- ✓ Transport / Repatriation, to the place of residence or to a medical facility close to the place of residence.
- ✓ Return trip for children under 15 years of age to their place of residence or another designated place.
- ✓ Transportation of the body in the event of death, including the contribution to the cost of a coffin or urn up to 1500€.
- ✓ Replacement driver.

Maximum cover amount per person and per claim : € 50.000



What is not insured?

- ✗ The official competitions relating to the holding of a mandatory sport licence,
- ✗ Accidents caused by participating in motor sports (on land or in the air), hang-gliding, para-gliding, bobsledding, skeleton sledding, and ice hockey,
- ✗ Medical expenses incurred outside metropolitan France,
- ✗ The practice of any sports or activities on a professional basis,
- ✗ taking part in mountaineering activities (alpinism).



Are there any restrictions on cover?

MAIN EXCLUSIONS

- ! cancellations following the occurrence, prior to the purchase of the insurance, of a guaranteed event.
- ! Losses caused intentionally or fraudulently by the Insured,
- ! Claims occurring out of the validity dates of the contract,
- ! Expenses covered by an assistance guarantee incurred without the agreement of the Assistance company,
- ! Conditions of health and/or illnesses and/or injuries that resulted in treatment during the month preceding the purchase of a lift pass and/or ski lessons and of which the Insured is aware, whether it is an event or the worsening of the said condition
- ! Diseases and/or accidents due to the use of medicines, drugs, non-prescribed narcotics and alcohol abuse,
- ! Consequences of civil or foreign war, riots, popular movements or acts of terrorism,
- ! The organisation of people rescue and research operations.

MAIN RESTRICTIONS

- ! A deductible of €50 per case deducted from the indemnity due under the "Reimbursement of unused days of "ski passes" and/or "ski lessons" and "Reimbursement of medical, pharmaceutical and hospitalisation expenses in excess to health organisations" guarantees.



Where am I covered?

The insurance contract apply to claims occurring in metropolitan France and neighbouring countries (subject to common ski area) during the validity period of Carré Neige Intégral.

However, the "Reimbursement of medical, pharmaceutical and hospitalisation expenses in excess of health organisations" guarantee applies only to expenses incurred in metropolitan France during the duration of the stay in the resort.



What are my obligations?

Subject to nullity if insurance contract or non-application of guarantee:

At contract's subscription

- Pay the premium required by the contract.

In case of claim

- Notify to the Insurer or Assistance company, within the time limits and conditions provided for in the contract, any claim likely to involve one of the insurance guarantees du contract,
- Submit to the Insurer or Assistance company any document relevant to the claim handling.



When and how do I pay?

The premium is payable when you join the contract.



When does the cover start and end?

- The contract is concluded and takes effect on the date of acceptance of the membership by the insured subject to payment of the premium and ends on the expiry of the membership with a maximum duration of 21 days.
- the guarantees take effect and end :
 - o For cancellation prior the stay : from the date of conclusion of the contract up to the 1st day of ski pass,
 - o For other guarantees : during the Carré Neige Intégral validity.



How do I terminate the contract?

There is no possibility of termination but the contract automatically ends at the end of the membership.