

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 unused days of "ski area passes" and/or "skiing lessons"
- Reimbursement of medical, pharmaceutical, and hospitalisation expenses in excess of the refunds from the national healthcare system or any other organisation.

we invite you to inform GBC MONTAGNE by writing to : reclamations@gbc-mountain.com

If you are not satisfied with the reply that you receive, you can send a letter to:

SOGESSUR RECLAMATIONS CLIENTS
TSA 91102
92894 Nanterre Cedex 9
FRANCE

- 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 EUROP ASSISTANCE by writing to :

EUROP ASSISTANCE
« SERVICE REMONTEES CLIENTS »
1 promenade de la Bonnette
92633 Gennevilliers cedex
FRANCE

GBC MONTAGNE, SOGESSUR and EUROP ASSISTANCE 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 Nordique" (for example if the guarantee is already included 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/>.

As part of remote subscription only, the information document and the "Form of renunciation of the insurance contract as part of remote subscription" you have to duly complete, sign and **send by registered letter with acknowledgment of receipt to** : GBC MONTAGNE - Service Gestion "Carré Neige" - B.P.19 - 73704 Bourg Saint-Maurice cedex FRANCE, are available on <https://carreneige.com/en/reclamations/>.

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-nordique/>

It is specified that the opening of a file concerning the Assistance guarantees with EUROP ASSISTANCE does not automatically lead to the opening of a file concerning the Insurance guarantees with GBC MONTAGNE.

The Policyholder must therefore approach the one or both of the two entities according to the guarantees concerned (see table in this document).

PLEASE NOTE:

- You must retain any original documents that are likely to be subsequently requested from us.
- 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.

5

« Carré Neige Nordique » advantages

1. RESCUE AND EVACUATION

2. REIMBURSEMENT OF THE UNUSED DAYS OF «SKI AREA PASSES» AND/OR OF«SKIING LESSONS»

3. REMBOURSEMENT OF MEDICAL, PHARMACEUTICAL AND HOSPITALISATION EXPENSES IN EXCESS OF THE REFUNDS FROM THE NATIONAL HEALTHCARE SYSTEM OR ANY OTHER ORGANISATION

4. REPATRIATION ASSISTANCE

Also find the Insurance Product Information Document and «Carré Neige Nordique» Special Terms and Conditions on :

<https://carreneige.com/fr/nos-offres/carre-neige-nordique/>.

By subscribing « Carré Neige Nordique », 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 Thursday, May 14, 2020 at 6 pm at the headquarters of the Comité de Savoie. You can visit the website of the Comité de Savoie to obtain the agenda and the draft resolution.



INSURANCE
GBC MONTAGNE
+33 4 79 07 30 71

ASSISTANCE / REPATRIATION
EUROP ASSISTANCE
+33 1 41 85 81 86

Ne pas jeter sur la voie publique - Impression : Borlet - Albertville

carré neige
Assurance ski N°1

€1.30
/day
/person
€6.50
from 5 to 14 days

SOGESSUR
«Société Générale Assurances»
is the trademark of SOGESSUR
Limited company with share
capital of € 33,825,000
Company governed by the French Insurance code
registered No. 379 846 637

REGISTERED OFFICE
Tour D2 – 17 bis place des Reflets
92919 PARIS LA DEFENSE CEDEX
FRANCE

www.carreneige.com

With carré neige, this winter

Ski Reassured!
Skiez Rassurés!



N°1

Covers only cross country
skiing and nordic activities

N°3

1 insurance coverage
+ 1 assistance coverage
= only 1 produit

N°2

No fee advance to make
in the event of rescue

1€30
/day
/person

carré neige
Nordique

plus d'info | more info :
www.carreneige.com

Available when you buy your ski area pass at Nordic area ticket offices. Available with your «Nordic Pass» at the various Nordic reception points in the resort.

Ski insurance

Insurance Product Information Document

Companies: SOGESSUR – EUROP ASSISTANCE Product : « Carré Neige Nordique» 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 » 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 Nordique» insurance is to reimburse the Insured for unused days of «passes» and/or «ski lessons», to cover the costs of rescue and research on the ski area, 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 cross country ski or other Nordic activities accident or death occurring during his stay in the resort.

What is insured?

INSURANCE COVER

- ✓ 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 « passes » and/or « skiing lessons » in case of occurrence of an insured event.
- ✓ Reimbursement of medical, pharmaceutical and hospitalization expenses in excess of the refunds from the national healthcare system or any other organization 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

- ! 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 30 € per case deducted from the indemnity due under the «Reimbursement of unused days of «passes» and/or «ski lessons» and «Reimbursement of medical, pharmaceutical and hospitalisation expenses in excess of 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 Nordique.

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.
- The guarantees take effect and end on the effective and expiry dates indicated on the Carré Neige Nordique insurance (with a maximum duration of 14 days).

How do I terminate the contract?

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

6

« Carré Neige Nordique » coverage winter 19/20

« Carré Neige Nordique » insures you **when nordic skiing or participating in nordic activities as an amateur.**

This cover is valid in the case of an event occurring during the validity period of the « Carré Neige Nordique » policy of up to 14 days in mainland France and neighbouring countries (with a shared ski area). The benefit is granted in the ski area.

The « Carré Neige Nordique » policy is a group insurance policy, Contracts Nos. C>NN2001 and 58225133 (valid from 01.11.2019 to 31.10.2020) subscribed by:

- SAVOIE SKI PERFORMANCES, registered association, governed by the law of 1 July 1901 amended, with headquarters located 53 Avenue des XVIIIème 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 SOGESSUR – a Limited Company governed by the French Insurance Code, a Limited Company with share capital of €33,825,000, which is registered on the Nanterre Trade and Companies Register under No. 379 846 637, and has its registered office at Tour D2 – 17bis Place des Reflets – 92919 Paris La Défense Cedex 9, adresse de correspondance SOGESSUR – TSA 911102 – 92894 Nanterre Cedex 9, France, in the capacity of Insurer;

- and with EUROP ASSISTANCE a Limited Company governed by the French Insurance Code, a Limited Company with share capital of €35,402,786, which is registered on the Nanterre Trade and Companies Register under No. 451 366 405, and has its registered office at 1 promenade de la Bonnette – 92230 GENNEVILLIERS, France,, in the capacity of Assistance Organiser;

- via 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 SA - AFI ESCA - AIG - ALBINGIA - ALLIANZ - AMIS TSA - AMLIN - APMGE – APICIL-ARCL - AREAS ASSURANCES - ASSURANCES VOYAGES ASSISTANCE (AVA) - AVMA ASSURANCES - AXA - AXERIA IARD - CARDIF - CDFP - CHUBB EUROPEAN GROUP SE - COMPAGNIE EUROPEENNE DE GARANTIES ET CAUTIONS - EOM-MCD MUTUELLE - EUROP ASSISTANCE - FORTIS - GAYEN & BERNS HOMANN - GENERALI - GROUPEMA - HARMONIE MUTUELLE - HELVETIA - HISCOX ASSURANCES - HUMANIS - INSTITUTION DE PREVOYANCE GROUPE MORNAV - IPSEC - JURIDICA - L'AUXILIAIRE - LEQUITE –MAPFRE - METLIFE - MMA ENTREPRISE - MONDIAL ASSISTANCE - MUTUAIDE ASSISTANCE - MUTUELLE DU MANS ASSURANCE - MUTUELLE ENTRENOUS - MUTUELLE GENERALE - MUTUELLE MIEUX ETRE – MUTUELLES DE FRANCE - QUATREM ASSURANCES COLLECTIVES - SERENIS ASSURANCES - SMA COURTAGE - SMACL - SPB «CA EMPRIUNTEUR PLUS» - SWISS LIFE - THEMIS MACIFILIA - TOKIO MARINE KILN and the wholesale brokers AFMA – AIR COURTAGE ASSURANCES – ALPTIS – APIVA SANTE – APREP DIFFUSION – APRIL ASSURANCES – ARCA – ASAF & AFPS – ASFE MSH INTERNATIONAL - ASSURANCES DU CREDIT MUTUEL – AUTO FIRST – AUTO PASSION ASSURANCES - ENTORIA - ERA – FA.C. – GROUPE SMISO – GROUPE ZEPHIR - INSURED SERVICES SAS - MAXANCE – LA REUNON AERIENNE – LSN – OCSO – PACT OFFICE – PROGEAS – REPAM – SOGESSUR - SOLLY AZAR – TRIESTE COURTAGE – ZENITH ASSURANCES - ALEADE.

The company GBC MONTAGNE and its Insurance Intermediary Agents are 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 INSURANCE COVER PROVIDED BY « CARRE NEIGE NORDIQUE	
MAXIMUM COVER AMOUNT PER PERSONN AND PER CLAIM : €50,000	
managed by GBC MONTAGNE - Résidence le Grand Coeur - Bâtiment B - 298 Avenue du Maréchal Leclerc - 73700 BOURG ST MAURICE - FRANCE, insurance broker, registered with ORIAS under the number 17 007 353.	
1.RESCUE AND EVACUATION	
Rescue and research expenses	
Initial transport expenses	
2.REIMBURSEMENT OF THE UNUSED DAYS OF THE "SKI AREA PASSES" AND/OR OF "SKIING LESSONS" DUE TO :	CONTRACTUAL EXCESS per claim: €30 deducted from the refund due for the guarantees 2 and 3 (see left)
A nordic skiing or nordic activities accident	
Illness	
Care of an injured child (under 15 years old) who holds a « Carré Neige Nordique » policy	
3.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 the expenses incurred in mainland France during the stay in the resort)	

This product corresponds to the requirements and needs of people using "ski area passes" and / or "skiing lessons" in the ski area, 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 (PID) and in the «Carré Neige Nordique» 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://carreneige.com/fr/nos-offres/carre-neige-nordique/.](https://carreneige.com/fr/nos-offres/carre-neige-nordique/)

1. RESCUE AND EVACUATION

Rescue and research expenses:

The Insurer will cover the payment , within the guarantees limits indicated in the table enclosed in this document, of the expenses incurred due to calling in professionals in order to rescue or research for a Policyholder who is injured, has died, or is lost, including via helicopter.

The benefit is provided in the ski area.

The expenses invoiced by a company that is duly authorised to conduct these operations will be paid.

The rescue and research operations will be organised by the relevant services.

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 €30 per claim is deductible from the refund due for the guarantees 2 and 3 below

2. REIMBURSEMENT OF UNUSED « SKI AREA PASSES » AND/OR OF « SKIING LESSONS »

The Insurer guarantees, within the guarantees limits indicated in the table enclosed in this document and after deduction of a contractual excess of €30, the reimbursement of the unused days of « ski area passes » and/or of « skiing lessons » due to one of the events below:

- A nordic skiing or nordic activities accident suffered by the Policyholder that results in him being unable to take part in sport, which prevents him from nordic skiing or participating in nordic activities, 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, resulting in an inability to take part in sport, which prevents him from nordic skiing or participating in nordic activities **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;
- Care of an injured child (under 15 years old) by one of the parents (where both of them hold a « Carré Neige Nordique » policy).

* **Concerning the cover for "reimbursement of the unused days of "ski area passes" and/or of "skiing lessons", the compensation will be paid on presentation of the "ski area passes" and/or card and invoice for "skiing lessons", and of the supporting documents required.**

It is specified that in case of different validity period between the « ski-lift passes » and/or « skiing lessons » and the Carré Neige Nordique, the reimbursement will be made according to the duration of validity of the Carré Neige Nordique insurance and not the « ski-lift passes » and/or « skiing lessons ».

3. REIMBURSEMENT OF ADDITIONAL MEDICAL, PHARMACEUTICAL, AND HOSPITALISATION EXPENSES IN EXCESS OF THE REFUNDS FROM THE NATIONAL HEALTHCARE SYSTEM AND ANY OTHER ORGANISATION IN THE EVENT OF AN ACCIDENT

(ONLY FOR THE EXPENSES INCURRED IN MAINLAND FRANCE DURING THE STAY IN THE RESORT)

In the event of a nordic skiing or participating in nordic activities accident, when you have incurred medical, surgical, pharmaceutical and/or hospitalisation expenses during your stay, we will reimburse, within the limits of the guarantees in the table enclosed in this document and less a 30 euro deductible (if not already deducted), 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 primary or supplementary health care 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).**
- **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 spreadsheet provided by GBC MONTAGNE following the process of your file DULY COMPLETED
 - 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 medical invoices and medical prescriptions that justify the expenses incurred.

In addition to the general exclusions indicated in paragraph 5, are excluded from this guarantee :

- Expenses of a personal and exceptional nature (daily compensation amounts; loss of income; household help; or childcare);
- 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;
- Medical costs not incurred during your stay in the resort (even if the medical prescription was realized during the stay in the resort)

TABLE SHOWING THE REPATRIATION ASSISTANCE COVER PROVIDED BY « CARRE NEIGE NORDIQUE»	
managed by EUROP ASSISTANCE - 1 promenade de la Bonnette - 92230 Gennevilliers, France, a Limited company governed by the French Insurance Code Tel : +33 1 41 85 81 86	
4.REPATRIATION ASSISTANCE (EUROP 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 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

4. REPATRIATION ASSISTANCE

In the event of an emergency, you must contact the emergency services for 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 EUROP ASSISTANCE without delay on the dedicated telephone number: 01.41.85.81.86 (+33 1.41.85.81.86) 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 (58 225 133).
- obtain EUROP ASSISTANCE's prior consent before taking any initiative or incurring any expenses;
- comply with the solutions recommended by EUROP 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 Nordique » policy;
- An accident, but only while nordic skiing or participating in nordic activities as an amateur, during the validity period covered by the « Carré Neige Nordique » policy;

4.1 Transport & Repatriation:

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

The information gathered from the local doctor, and potentially from his usual general practitioner will enable EUROP ASSISTANCE to begin preparations for, and organise - based solely on medical requirements:

- the Policyholder's return home, once EUROP ASSISTANCE's doctors have taken a decision
- or his transportation, under medical supervision, where applicable, to an appropriate hospital ward close to his 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 him to be initially transported to a local healthcare center, before planning his return to a center close to his 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.

4.2 Return trip for children under 15 years of age:

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

4.3 Transportation of the body in the event of death:

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

EUROP 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, within the limits of the guarantees in the table enclosed in this document, on presentation of the original invoice.

SPECIFIC EXCLUSIONS TO PARAGRAPH 4.3:

Other expenses (including those relating to the ceremony, procession, and burial) have to be paid by the policyholder's family.

4.4 Replacement driver:

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

EUROP 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 his vehicle himself at a later date, or a person appointed by him to bring back the vehicle in his place.

SPECIFIC EXCLUSIONS TO PARAGRAPH 4.4:

Road costs (petrol costs; motorway toll costs; boat passages; hotel and catering expenses for any passengers) have to be paid by the Policyholder.

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

This cover will be provided to the Policyholder if his vehicle is fully roadworthy, and compliant with the national and international Highway Codes, and fulfils the mandatory MOT standards. Otherwise, EUROP ASSISTANCE reserves the right not to send a driver, and EUROP 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 his vehicle.

5. GENERAL EXCLUSIONS:

Cover cannot be provided in the following cases:

- *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 a "ski area pass" 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 Nordique » 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;*
- *Claims that arose in the resorts and/or countries which are excluded from the contract;*
- *(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 research operations for persons;*
- *Catering expenses (including catering expenses invoiced by the ski schools);*
- *Parking expenses;*
- *Accommodation expenses;*
- *Expenses relating to the hiring of skiing equipment;*
- *Customs duties;*
- *Administration expenses;*
- *The cost of the « Carré Neige Nordique » 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; damage 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.*