

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.
- The consequences of quarantine and/or travel restriction measures decided upon by a competent authority, which could affect the Beneficiary(s) before or during its displacement;
- Travel to a country, region or area to which travel is formally discouraged by the government authorities of the Beneficiary's country of residence on the date of departure.

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.

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 tables in this document).

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.

« 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

Support your ski association and choose to be insured with Carré Neige Nordique 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 26, 2023 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 Nordique insurance to which you can choose to subscribe.

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

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



INSURANCE
GBC MONTAGNE
+33 4 79 07 30 71

ASSISTANCE / REPATRIATION
EUROP ASSISTANCE
contract number:58 225 133
+33 1 41 85 81 86

carré
neige

Assurance ski N°1

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

€1.40*
/day
/person
€7.00**
from 5 to 14 days

*€0.2844 for insurance premium excluding VAT, i.e. €0.31 for insurance premium including VAT and €0.1750 for assistance premium excluding VAT, i.e. €0.21 for assistance premium including VAT

** including €1,422 for insurance premium excluding VAT, i.e. €1,55 for insurance premium including VAT and €0,875 for assistance premium excluding VAT, i.e. €1,05 for assistance premium including VAT

Support your ski association and...

Ski
Reassured!
Skiez Rassurés!



1€40*
/ jour
/ personne

carré
neige
Nordique

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

N°1
Assure uniquement
les activités nordiques
Covers only cross country
skiing and nordic activities

N°2
Aucune avance de frais
pour les secours
No fee advance to make
in the event of rescue

N°3
1 assurance + 1 assistance = seul produit
1 insurance coverage + 1 assistance coverage
= only 1 product

*€0.2844 for insurance premium excluding VAT, i.e. €0.31 for insurance premium including VAT and €0.1750 for assistance premium excluding VAT, i.e. €0.21 for assistance premium including VAT

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 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 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.

