

With Carré Neige Nordique Saison

R Ski Eassured !

In mainland France



15€00*
/ year
/ person

carré
neige

Nordique Saison

www.carreneige.com

*including €4,3625 for insurance premium excluding VAT, i.e. €4,7551 for insurance premium including VAT and €1,4541 for assistance premium excluding VAT, i.e. €1,7449 for assistance premium including VAT

« Carré Neige Nordique Saison » advantages

1. RESCUE AND EVACUATION
2. REIMBURSEMENT OF THE « NORDIC SEASON PASS »
3. REIMBURSEMENT OF THE UNUSED DAYS OF « SKIING LESSONS »
4. REIMBURSEMENT OF MEDICAL, PHARMACEUTICAL, AND HOSPITALISATION EXPENSES IN EXCESS OF THE REFUNDS FROM THE NATIONAL HEALTHCARE SYSTEM OR ANY OTHER ORGANISATION
5. ASSISTANCE REPATRIATION

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

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

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

carré
neige

Assurance ski N°1

15,00 €*
per season and per person

*including €4,3625 for insurance premium excluding VAT, i.e. €4,7551 for insurance premium including VAT and €1,4541 for assistance premium excluding VAT, i.e. €1,7449 for assistance premium including VAT



www.carreneige.com

« Carré Neige Nordique Saison » coverage winter 22/23

« Carré Neige Nordique Saison » insures you during the amateur practice of nordic skiing or nordic activities.

This cover is valid in the case of an event occurring during the « Carré Neige Nordique Saison » policy validity in mainland France and neighbouring countries (with a shared skiing area).

The benefit is granted in the nordic ski area accessible with the « nordic season pass » and the linked nordic ski area (including off-piste).

The « Carré Neige Nordique Saison » policy, contracts nos CNNS2201 and 58225133 (valid as from 01.11.2022) 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 XVème 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 91102 – 92894 Nanterre Cedex 9, France, in the capacity of Insurer;

- and with EUROP ASSISTANCE a Limited Company governed by the French Insurance Code, with share capital of €48,123,637, which has its registered office at 2 Rue Pillet-Will, 75009 Paris, France, registered on the Nanterre Trade and Companies Register under No. 451 366 405, 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 - 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.

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 - CFPD - CHUBB EUROPEAN GROUP SE - COMPAGNIE EUROPEENNE DE GARANTIES ET CAUTIONS - EMOI-MOD MUTUELLE - EUROP ASSISTANCE - FORTIS - GAYEN & BERNS HOMANN - GENERALI - GROUPAMA - HARMONIE MUTUELLE - HELVETIA - HISCOX ASSURANCES - HUMANIS - INSTITUTION DE PREVOYANCE GROUPE MORINAY - IPSEK - JURIDICA - L'AUXILIAIRE - L'EQUITE - MACIFILIA - METLIFE - MMA ENTREPRISE - MONDIAL ASSISTANCE - MUTUAIDE ASSISTANCE - MUTUELLE DU MANS ASSURANCE - MUTUELLE ENTRENEOUS - 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 - APIVA 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 REUNION AERIENNE - LSN - OCSO - PROGEAS - REPAM - SOLLY AZAR - ZENITH ASSURANCES.

GBC MONTAGNE and its insurance intermediary agents receive a commission included in the insurance contribution for their distribution activity.

MANDATORY LEGAL NOTICE 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 unused « nordic season pass »
- Reimbursement of the unused days of « 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 RECLAMATIONS CLIENTS »
2 Rue Pillet-Will,
75009 Paris,
FRANCE
service.qualite@europ-assistance.fr

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 after 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 Saison" (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/>.

PROTECTION OF PERSONAL DATA

To benefit from the CARRE NEIGE service, your data and those concerning the beneficiaries will be processed by SOGESSUR, an entity of SOCIETE GENERALE ASSURANCES as data controller, for the identification of the Policyholders and of their beneficiaries of the service, and for the application of the regulations in the fight against money laundering, and the financing of terrorism and the fight against fraud and the management of the exercise of rights of the persons concerned. These data are also processed for the management and execution of contracts and the implementation of transfers and bank direct debits and claims management by GBC MONTAGNE (BP 19 - 73704 Bourg-Saint-Maurice Cedex France) responsible for these treatments. These information are kept for the duration of the contract and until expiry of the statutory limitation periods. Your personal data is intended, within the limits of their powers, for the departments in charge of the commercial management of GBC Montagne, the management and execution of SOGESSUR contracts, management delegates, insurance intermediaries, partners, agents, subcontractors, or to other entities of SOCIETE GENERALE ASSURANCES and GBC Montagne as part of the performance of their duties.

You can access, correct or delete data concerning you. You also have a right to portability and a right to limit the processing of your data.

You can exercise these rights on the processing of your data in this system by proving your identity by simple letter to the following address SOCIETE GENERALE ASSURANCES / SOGESSUR - Compliance Department - Data Protection Department - 17 bis place des Reflets - 92919 Paris La Défense Cedex FRANCE or from the online form available from the website <https://www.assurances.societegenerale.com>. In order to allow efficient processing of your request, we thank you for clearly indicating the right you wish to exercise as well as any element facilitating your identification, such as your contract number.

You also have the right to lodge a complaint with the Commission Nationale de l'Informatique et des Libertés (CNIL): 3 place de Fontenoy - TSA 80715 - 75334 Paris Cedex 07 FRANCE.

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

TABLE SHOWING THE INSURANCE COVER PROVIDED BY « CARRE NEIGE NORDIQUE SAISON »	
MAXIMUM COVER AMOUNT PER PERSON AND PER CLAIM: €20,000 (This maximum cover applies on all the guarantees as precised below)	
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 ET EVACUATION Rescue and research expenses Initial transport expenses	
2. REIMBURSEMENT OF THE UNUSED « NORDIC SEASON PASS » DUE TO : A nordic skiing or nordic activities accident, severe illness or death	CONTRACTUAL EXCESS per claim : €20 (deducted from the refund due for the guarantees 2, 3 and 4 (see left))
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	
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)	

This product corresponds to the requirements and needs of people using "a nordic season pass" and / or "skiing lessons" valid in the nordic ski area and the linked nordic ski area (including off-piste), 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 Neige Nordique Saison » 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/en/nos-offres/carre-neige-nordique-saison/>

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 nordic ski area and linked nordic ski area (including off-piste)

The expenses invoiced by a company that is duly authorised to conduct these operations will be paid **ONLY IF THE COMPULSORY TICKET WITH CARRE NEIGE NORDIQUE SAISON IS PRESENTED AT THE MOMENT OF THE RESCUE.**

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 **ONLY IF THE COMPULSORY TICKET WITH CARRE NEIGE NORDIQUE SAISON IS PRESENTED AT THE MOMENT OF THE TRANSPORT.**

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

NOTA BENE : A contractual excess of €20 per claim is deductible from the refund due for the guarantees 2, 3 and 4 below.

2. REIMBURSEMENT OF THE UNUSED « NORDIC SEASON PASS »

The Insurer guarantees, within the guarantees limits indicated in the table enclosed in this document and after deduction of a contractual excess of €20, the reimbursement of the unused « nordic season pass » due to one of the events below :

- A severe 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 **for the rest of the season** on presentation of a detailed medical certificate specifying the nature of the injury and the duration of the inability **and the original nordic season pass (to be sent by post as soon as you send your claim);**
- Severe 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 season** on presentation of a detailed medical certificate specifying the duration of the inability **and the original nordic season pass (to be sent by post as soon as you send your claim);**
- Death of the Policyholder.

The compensation will be paid on presentation of the original documents and of the supporting documents required and up to:

95% if the event occurs from 01/11 au 15/12	60% if the event occurs from 01/02 au 28/02
90% if the event occurs from 16/12 au 31/12	30% if the event occurs from 01/03 au 30/03
75% if the event occurs from 01/01 au 31/01	10% if the event occurs from 01/04 au 30/04

3. REIMBURSEMENT OF THE UNUSED DAYS OF "SKIING LESSONS" (FOR A MAXIMUM PERIOD OF 6 DAYS)

The Insurer guarantees, within the guarantees limits indicated in the table enclosed in this document and after deduction of a contractual excess of €20, the reimbursement of the unused days 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 a detailed medical certificate 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, on presentation of a detailed medical certificate specifying the duration of the inability;
- 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), fire, natural disaster, or theft at the Policyholder's work premises or home , on presentation of a proof of the event (death certificate, official incident report, etc...), from the date of the event;

*** Concerning the cover for "reimbursement of the unused "nordic season pass" and "reimbursement of the unused days of "skiing lessons" the compensation will be paid on presentation of the « nordic season pass» with "Carré Neige Nordique Saison" and /or card and invoice for « skiing lessons » , and of the supporting documents required.**

4. 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 18-MONTH PERIOD FOLLOWING THE ACCIDENT)

In the event of a nordic skiing or nordic activities accident, when you have incurred medical, surgical, pharmaceutical and/or hospitalisation expenses, we will reimburse , within the limits of the guarantees in the table enclosed in this document and less a 20 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 in mainland France during the 18 months after the accident 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 pay the medical expenses to health professionals and 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 the « Carré Neige Nordique Saison » Special Terms and Conditions, 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, ...);
- he fixed-rate excess amounts applied by the social security organisations;
- Medical costs not incurred in mainland France during the 18 months after the accident.

TABLE SHOWING THE REPATRIATION ASSISTANCE COVER PROVIDED BY « CARRE NEIGE NORDIQUE SAISON »	
managed by EUROP ASSISTANCE - 2 Rue Pilet-Will, 75009 Paris, France, a Limited company governed by the French Insurance Code Tel : +33 1 41 85 81 86	
5. 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 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

5. 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 Saison » 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 Saison » policy.

5.1 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.

5.2 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.

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, EUROP ASSISTANCE will organise 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, on presentation of the original invoice.

EXCLUSION TO PARAGRAPH 5.3:

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

5.4 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 5.4:

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.

6. 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 "nordic season pass" 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 Saison » Policyholder, or the consequences of fraud;
- Accidents caused by participating in motor sports (on land or in the air), hang-gilding, para-gilding, 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 Saison » 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 N. 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.

INSURANCE
GBC MONTAGNE
« Carré Neige Nordique Saison » service
neigesaison@gbc-mountain.com
www.carreneige.com

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



PROCEDURE TO MAKE YOUR CLAIM :

Within 15 days of the event your claim (you can download on our website www.carreneige.com or obtain by simple request to GBC Montagne) has to be sent by POST to :

GBC MONTAGNE
Service Carré Neige Nordique Saison
B.P. 19
73704 BOURG SAINT MAURICE CEDEX
FRANCE

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.