

ALPINSAFETY + ALPINSAFETY FEE

(The skis or snowboards are referred to below as the "sports kit")

INFORMATION FOR THE INSURED PERSON

Use of the male gender to facilitate readability is intended to also refer to the female gender.

EUROPÄISCHE Reiseversicherungs AG, hereinafter referred to as «ERV», with registered office in Basel is the insurer pursuant to the general terms and conditions of insurance (GCI).

The starting and expiry dates of the insurance contract, the insured risks and benefits and the premiums are shown on the rental contract and in the accompanying GCI. The GCI and the statutory provisions provide information on the principles governing the payment and refund of premiums and further obligations of the insured.

Data processing is used for the conduct of insurance business and for all accompanying transactions. Data are gathered, processed, stored and deleted in compliance with the statutory provisions and may be disclosed to reinsurers, official bodies, insurance companies and institutions, central information systems of the insurance companies and other parties who may be involved.

The specific insurance contract remains the determining factor in every case. In case of doubt, the German version of the general terms and conditions of insurance (GCI) will have exclusive validity.

GENERAL TERMS AND CONDITIONS OF INSURANCE (GCI) E848

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1 GENERAL PROVISIONS

1.1 Insured persons

- A The policyholder is the landlord of the sports kit listed in the rental contract.
- B The insured person is the tenant listed in the rental contract.

1.2 Scope and policy period

The insurance cover is valid during the rental period listed in the rental contract within the ski domains of Switzerland, Germany, France, Italy, Austria and Slovenia.

1.3 Claims against third parties

- A If the insured has been compensated by a liable third party or his insurance, any reimbursement on the basis of the present contract is cancelled. If ERV has intervened in place of the liable party, the insured party must assign his liability claims up to the amount of the outlays to ERV.
- B In the case of multiple insurance (voluntary or compulsory insurance) ERV provides its benefits on a subsidiary basis.
- C If the insured person has a claim on another insurance policy (voluntary or compulsory insurance), cover is limited to the part of the ERV benefits exceeding those of the other insurance agreement.
- D Costs will only be reimbursed once, even where there is more than one insurance policy with licensed companies.

1.4 Additional provisions

- A Claims superannuate 2 years after the claim.
- B The person entitled to the payment may choose his Swiss place of residence or the domicile of ERV, Basel, as place of jurisdiction.
- C Payments received unrightfully from ERV must be returned within 30 days to the company, including any expenses incurred by ERV as a result.
- D The insurance contract shall be governed exclusively by Swiss law, in particular by the Swiss Federal Insurance Contract Act (VVG).

1.5 Claim

- A The person with the entitlement to claim is obliged to undertake everything in his power to avert, minimise and clarify the damage.
- B The person with the entitlement to claim is obliged to undertake in full his contractual or legal obligations with regard to notification, information or conduct.
- C If the damage has arisen as a result of illness or injury, the insured person must ensure that the medical personnel providing treatment are freed from their duty of confidentiality with regard to ERV.
- D The following documents must be made available i.a. to the Claims Department of EUROPÄISCHE Reiseversicherungs AG, Margarethenstrasse 38, P.O. Box, CH-4002 Basel:
 - insurance certificate (confirmation of insurance),
 - rental contract for the sports kit,
 - documents and/or official certificates that confirm that the damage has happened (e.g. detailed medical certificate with diagnosis, police report, etc.),

- receipts for unforeseen costs in the original.
- E In the event of any breach of these provisions or failure to comply with the obligations, the insured person loses all entitlement to compensation.

1.6 Exclusions

- A If an event has already taken place at the time of entering the collective insurance contract, or if the event was discernible for the insured person at the time of entering the collective contract, there will be no right to claim benefit.
- B Events brought about by the insured person as follows are not insured:
 - a) misuse of alcohol, drugs or medication;
 - b) suicide or attempted suicide;
 - c) participation in races or competitions, training sessions or similar events;
 - d) grossly negligent or premeditated action/omission or failure to respect the generally valid obligation of care;
 - e) commitment of a crime and/or offence or the intention to do so.
- C Not insured are events:
 - a) where a person other than the insured person is using the sports kit;
 - b) vandalism.
- D Not insured are activities related to an insured event, e.g. costs of replacement of the insured items or for police-related matters.
- E Not insured are the following events and their consequences: war, terrorist attacks, unrest of any kind, epidemics, pandemics, natural catastrophes and incidents involving atomic, biological or chemical substances.
- F Not insured are the consequences of events caused by official decrees.
- G Not insured are accidents occurring on runs that were prohibited by law or forbidden by the authorities.
- H Not insured are accidents occurring off the marked pistes or ski runs, except in the case of professional organised and guided tours.
- I Not insured are accidents occurring on barred or closed pistes or ski runs.

1.7 Definitions

- A Switzerland For the purposes of territorial limits, Switzerland includes Switzerland and the Principality of Liechtenstein.
- B Accident An accident is the sudden, unintentional harmful effect of an unusual external factor on the human body or on the sports kit.
- C Serious consequences of accidents The consequences of accidents are regarded as serious if they result in an inability to work for a limited or unlimited period of time, or if they produce an absolute inability to travel.

2 WINTER SPORTS SOS PROTECTION

2.1 Insured events and benefits

- A If the insured person is seriously injured as the result of an accident involving the insured sports kit, ERV will pay the costs of search and rescue up to a maximum of CHF 5,000.– per event.
- B If the insured person is seriously injured as the result of an accident involving the insured sports kit, ERV will pay for
 - the emergency transport into the nearest hospital suited for the treatment,
 - the medically attended transfer into another hospital suited for the treatment.

The total benefits provided by ERV are limited to a maximum of CHF 10,000.– per event. Only the doctors of ERV's alarm centre decide on the necessity, nature and timing of the transport.

- C In providing its benefits in accordance with par. 3.1, ERV acts as a subsidiary insurance provider to any private or social insurance schemes (insurance against injury, military insurance scheme, health insurance scheme, etc.).

2.2 Not insured events and benefits

If the alarm centre of ERV has not given its prior approval to the benefits in accordance with par. 3.1.

2.3 Obligations in case of claim

In order to be entitled to benefits from ERV, the ALARM CENTRE of ERV must be notified immediately when an insured event occurs: phone +41 848 801 803.

EUROPÄISCHE REISEVERSICHERUNGS AG



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ETIG – MEMBER OF THE EUROPEAN TRAVEL INSURANCE GROUP THE LARGEST TRAVEL INSURERS ASSOCIATION IN

ALPINSAFETY PLUS

Supplementary sheet of benefits for (GTC) E848

In addition (to the benefits pursuant to Art. 2.1) the following benefits are included:

2 ALPINSAFETY PLUS - SOS protection for travel incidents from the first day of rental

- Refund of any unused ski days (please send us a confirmation of the shop)
- Refund of the ski pass costs in the case of insufficient snow conditions, illness, accident or failure of the mountain railways
- Refund of unused ski course days (please send us a confirmation of the school)

The customer receives a pro-rata reimbursement for any days remaining for rental or ski classes and lift pass if the customer can provide documentation and medical certification of illness or accident.

EUROPÉENNE ASSURANCES VOYAGES SA