









1. Refund

For the holders of a ski-pass of 2 days or more, Europ Assistance will reimburse on a pro rata basis and up to CHF 2'000.- per event and only upon presentation of the original documents:

- Unused ski-pass
- Unused skiing lessons
- Unused rented skiing equipment

2. Search and rescue costs

Europ Assistance will pay for the cost of search, rescue and emergency assistance, on the skiable domain and on the open runs covered by the ski-pass and executed by the patrol team of the ski resort up to a limit of CHF 350.-per event.

3. Costs for transport, medical expenses and medical repatriation

- Europ Assistance will pay for the cost of transport by ambulance, from the bottom of the ski runs to the nearest hospital.
- Europ Assistance will pay for the cost of transport by helicopter. Only flight to a Swiss hospital is covered.
- Europ Assistance will pay for the emergency medical costs only in Switzerland.
- Europ Assistance will pay for medical repatriation costs of the insured person to his usual place of residence, that as long as the beneficiary benefits of medical care. This guarantee needs the prior agreement of Europ Assistance.
- > The combined sum of the services listed above is limited to a total of CHF 10'000.-

4. Provision of a driver

Europ Assistance will organise and pay for a driver if the beneficiary is unable to drive his own vehicle back to his usual place of residence up to CHF 2'500.- per event. This guarantee needs the prior agreement of Europ Assistance.



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What to do in case of a claim?

The insured persons can reach Europ Assistance 24/7.



Europ Assistance (Suisse) Assurances SA Avenue Perdtemps 23, 1260 Nyon



Phone: +41 (0)22 939 22 32



E-Mail: travel@europ-assistance.ch

The complete claim notification is available on the web site www.snowassist.ch or by calling Europ Assistance +41 (0)22 939 22 32.

The insured person must:

- Contact the ski patrol team of the ski resort;
- Contact Europ Assistance within 10 days after the event occurred;
- Obtain the prior agreement of Europ Assistance before taking any action or undertaking any expenses and comply with recommended solutions;
- Supply Europ Assistance with original documents for expenses for which reimbursement is requested.
- Supply Europ Assistance with the final account statement from the institution to enable any differences to be compensated.

Send to Europ Assistance:

- Original ski-pass
- Copy of medical certificates
- Precise personal particulars
- Bank details
- All original receipts for expenses for which reimbursement is requested







Information regarding the insurance

It is very important to keep the original ski-pass which is considered as an insurance certificate.

All guarantees of the insurance are subsidiary to any insurance cover subscribes earlier by the insured/beneficiary, only the damages not insured by the already contract will be covered.

Our insurance is an offer of Europ Assistance in association with Groupe Burrus Courtage SA. The following information is only an extract of the General Insurance Conditions (GIC) of the insurance policy available on request at the counters of the ski lifts as well as on the web site: www.snowassist.ch

INSURED EVENTS

The following events are covered by your insurance:

- Accident, illness or death of the insured person;
- Accident, illness or death of a close relative of the insured person. (the insured person's spouse, life partner, child, father, mother, brother, sister, parents-in-law, grandparents, grandchildren). This guarantee is not valid for holders of annual, season or half-season ski-pass.
- If during a full day not more than 5 ski-lifts or slopes covered by the ski-pass have been in operation due to adverse weather conditions (stormy wind, risk of avalanches, excess snow). This guarantee is not valid for holders of annual, season or half-season ski-pass.

INFORMATION FOR CLIENTS

The following information intended for clients gives a clear, succinct overview of the insurer's identity and the essential content of the insurance contract (art. 3 of the federal Swiss insurance contracts act or LCA).

Insurer: Europ Assistance (Suisse) Assurances SA – Avenue Perdtemps 23, 1260 Nyon

The policy holder: The policy holder is the ski resort that has issued a ski-pass

Insured persons: The persons insured are the customers and rightful owners of a ski-pass issued by the ski resort, with the inscription of «insured n or the name of the insurance product bought.

Purpose of the insurance: ski practice

Start and end of the insurance: The start and end dates of the insurance are indicated on the skinass

Territorial validity: skiable domain of the ski resort

Insurance validity: All the guarantees are only valid if the ski patrol team has been involved at the accident spot. It is very important to keep the original ski-pass which is considered as an insurance certificate.





Information regarding the insurance

MAIN CASES EXCLUDED

- Events that have already occurred at the time the ski-pass is issued, and those whose occurrence was manifest for the insured person at the time the ski-pass is issued.
- Assistance measures and costs not ordered or not approved by Europ Assistance.
- Events connected with participation in dangerous acts in full knowledge of the risks.
- Practice of ski-climbing and « free skiing n, off-piste skiing (with the exception of the slopes authorised by the ski resort), participation in competitive races even as an amateur.
- All cases of force majeure, including les interdictions decided by the local, national or international authorities;
- Abuse or misuse of the ski-pass;

OBLIGATIONS OF THE INSURED PERSONS

- It is bound to entirely respect its obligations as regards notification, legal or contractual information and the procedures to be followed (e.g. declaring losses promptly to Europ Assistance within 10 day).
- It is bound to do everything in its power to limit the extent of the loss and help in elucidating its cause (e.g. authorizing third parties to remit documents, information and other elements needed to account for the loss to Europ Assistance).
- If expenses are advanced, the insured company is bound to reimburse the sum advanced to Europ Assistance within thirty days.
- Notify in any case to your previously existing insurers which were in force at the time when the ski-pass was issued. Then you may send the final account statement from your insurers to Europ Assistance in order to apply for statement of any insurance claim which may not already have been covered.

Europ Assistance advise guests from EU Member States to contact the KVG Joint Institution KVG Joint Institution:

Institution Commune LAMal - Gibellstrasse, 25 - CH-4503 Soleure

E-Mail: info@kvg.org Tel: +41 32 625 30 30 Fax: +41 32 625 30 90 Internet: www.kvg.org

The institution will act instead of you insurers.

- Then you may send to Europ Assistance the final account statement from the institution to enable any differences to be compensated.
- In case of failure to comply with the above obligations, Europ Assistance will not be liable.

This list only indicates the most common obligations. Other obligations are stipulated in the General Insurance Conditions and the ICA.

