



GTI

REIMBURSEMENT INSURANCE
in the event of accident, illness or death

PATROUILLE DES GLACIERS

Information for customers in accordance with the "LIC" and

General Terms and Conditions of Insurance

2019



Europ Assistance (Suisse) Assurances SA

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1. INFORMATION FOR CUSTOMERS IN ACCORDING WITH THE LIC

The following information for customers gives a clear and concise overview of the identity of the insurer and the most important points contained in the insurance contract (article 3 of the Swiss Federal Law on Insurance Contracts).

A. WHO IS THE INSURER?

The insurer is EUROP ASSISTANCE (SUISSE) ASSURANCES SA (hereinafter EUROP ASSISTANCE), Avenue Perdtemps 23, 1260 Nyon, Switzerland.

B. WHAT ARE THE RISKS COVERED BY THE INSURANCE AND WHAT IS THE SCOPE OF THE INSURANCE BENEFITS?

The insured risks and the scope of the insurance cover benefits are set out in the policy document and the General Terms and Conditions of Insurance (GTI).

The insured benefits may include the following: Reimbursement of the registration fee.

EUROP ASSISTANCE grants insurance cover when insured participants are unable to participate at the Patrouille des Glaciers following an event listed below:

- accident, serious illness or death of one or several members of the patrol;
- accident, serious illness or death of a close relative of a member of the patrol ;

C. WHO IS THE POLICY HOLDER / WHO ARE THE INSURED PERSONS?

The policyholder is the Association de soutien, de gestion et de promotion de la Patrouille des Glaciers, hereinafter ASPdG. The insured persons are participating patrols that have registered with the organizer and purchased this insurance.

D. WHAT ARE THE MAIN EXCLUSIONS?

- Events that have already occurred at the time of signing the contract or booking the trip and events that were discernible to the insured person at the time of signing the contract or booking the trip
- Measures and costs not prescribed or approved by EUROP ASSISTANCE
- Events connected with participation in risky activities, in full knowledge of the risks
- Events connected with pandemics or epidemics.
- This list covers only the most common exclusions. Further exclusions are set out in the General Terms and Conditions of Insurance (GTI) and the "LIC".

E. WHAT IS THE AMOUNT OF THE PREMIUM?

The amount of the premium depends on the risks insured and the cover required. The amount of the premium is set out in the insurance offer and is also given in the policy document. The premium is calculated on the basis of the risk information such as number of employees and estimated days of travel per year provided by the policyholder.

F. WHAT IS CONSIDERED AS A RISK AGGRAVATION?

An increase of risks occurs if the number of participants or the number of days of race increases. The policyholder must advise EUROP ASSISTANCE of any increase of risks of which he/she becomes aware. Should there be a considerable deviation, EUROP ASSISTANCE can adjust the premiums or exclude the higher risk from the insurance cover.

G. WHAT ARE THE POLICY HOLDER'S OBLIGATIONS?

- Contractual and legal obligations of notification and information, and obligations relating to conduct (e.g. prompt notification of loss/damage to EUROP ASSISTANCE) must be complied with in full.
- Everything possible must be done to limit the seriousness of the loss/damage and help clarify the cause (e.g. authorizing third parties to issue the necessary documents, information and other items to EUROP ASSISTANCE to clarify the loss/damage).
- In the event of expenses being advanced, the insured company is required to reimburse EUROP ASSISTANCE the sum advanced within 30 days

This list covers only the most common obligations. Further obligations are set out in the General Terms and Conditions of Insurance and the "LIC.

H. WHEN DOES THE INSURANCE START AND END?

The start and end of the insurance are given in the policy document. The insurance takes effect upon official confirmation of registration by the ASPdG and ends at the beginning of the race. The policyholder or EUROP ASSISTANCE may terminate the contract in writing on its expiry, provided 90 days' notice has been given. If a policy holder moves its headquarters abroad, the contract will terminate at the end of the insured month that has already started. Following the declaration of each claim for which EUROP ASSISTANCE had a duty to provide benefits in accordance with this contract, the contract may be terminated:

- by EUROP ASSISTANCE at the time of making its last payment at the latest
- by the policyholder, at the latest, 14 days after having knowledge of the last benefit,

In the event of termination following a claim, the insurance cover will end 14 days after knowledge of the termination.

I. HOW IS PERSONAL INFORMATION HANDLED?

EUROP ASSISTANCE handles information arising from contractual documents or the processing of the contract and uses it, among other things, to calculate the premium, clarify risk, process benefits claims and for statistical and marketing purposes. This information is stored physically and electronically. The information will be passed on to interested third parties such as other insurance companies, authorities, lawyers, doctors and external experts, to the extent required. This information may also be used to prevent insurance fraud.

EUROP ASSISTANCE may be required to process and communicate sensitive data, particularly in connection with the management of health-related claims, in accordance with the provisions of the Federal Data Protection Act (LPD/DSG). The insured person, by entering into this insurance, certifies that he/she is duly informed and validly consents to the subsequent processing of such data.

J. OVERVIEW OF INSURANCE BENEFITS

All benefits are set out in detail in the GTCI below as well as in the policy. The limits vary according to the amount of the registration fee:

Reimbursement registration fee	Limits in CHF (max. per Patrol of 3)
Zermatt P1	CHF 1'590.-
Zermatt P2-4	CHF 1'360.-
Arolla P1	CHF 1'430.-
Arolla P2-4	CHF 1'200.-

2. GENERAL TERMS AND CONDITIONS OF INSURANCE (GTI)

I. COMMON PROVISIONS

1. INSURED FEES

Is insured the reimbursement of the registration fee at the Patrouille des Glaciers 2020 when insured participants are unable to participate at the Patrouille des Glaciers following an event listed below:

- accident, serious illness or death of one or several members of the patrol;
- accident, serious illness or death of a close relative of a member of the patrol ;

2. PERSONS INSURED

The insurance covers patrols of 3 or 4 people (if substitute) who have purchased the reimbursement insurance at the same time as their registration at the Patrouille des Glaciers.

3. CONTRACT START AND END DATE

The insurance takes effect upon official confirmation of registration by the ASPdG. In the event of non-confirmation, the insurance is refunded at the same time as the registration fee.

4. TERRITORIAL SCOPE

The insurance is valid abroad, for anywhere in the world.

EUROP ASSISTANCE may exclude certain countries or areas already discouraged by the official Swiss public authorities (Swiss Federal Department of Foreign Affairs [DFA] or Federal Office of Public Health [BAG] and / or World Health Organization [WHO]) when booking the trip. If the authorities cited above discourage an area or country even though the insured is present in the area or country, coverage remains valid for 7 days after the publication of exclusions, provided that the insured person does not actively participate in the events. Hospital Care (Art. A.2.4) is guaranteed exclusively in Switzerland for persons residing in Switzerland.

5. PURPOSE OF THE CONTRACT

These GTCI set out the rights and obligations of parties to the contract with the aim of ensuring the success of benefits offered. They set out the content and payment of benefits that will be provided to staff named by the company in consideration of financial commitments made by the company.

6. OVERVIEW OF BENEFITS

Insured benefits may include the following:

- Reimbursement of the registration fee at the Patrouille des Glaciers 2020;

The amount insured is given in the insurance benefits overview and / or the policy document.

7. RULES TO BE OBSERVED IN THE EVENT OF A CLAIM

The insured person is required to discharge in full their contractual and statutory obligations to notify or provide information and comply fully with all the rules of conduct laid down by contract or statute (including the obligation to immediately notify the insured event to EUROP ASSISTANCE). The insured person is obliged to do everything in their power to reduce the loss and help clarify the reasons for it. If the loss event occurred on account of illness or injury, the insured person is responsible for discharging the medical practitioners providing the treatment from their duty of confidentiality in their dealings with EUROP ASSISTANCE.

If the insured person can additionally claim from third parties any benefits provided by EUROP ASSISTANCE, he/she must preserve such entitlements and cede them to EUROP ASSISTANCE.

a. Contact details

Insured persons can contact 24 hours a day, 7 days a week:

Telephone	+41 (0)22 939 22 13
Fax	+41 (0)22 939 22 45
E-mail	travel@europ-assistance.ch
Europ Assistance (Suisse) Assurances SA Avenue Perdtemps 23, 1260 Nyon, Suisse	

b. Violations of duties and obligations

If the insured person fails to discharge his/her duties and obligations when making a claim, benefits may be reduced or withheld.

8. DEFINITIONS

Home: the insured person's main and usual place of residence.

Country of residence: the country in which the insured person is officially domiciled (normally Switzerland).

Switzerland: insurance coverage and exclusions applying to Switzerland.

Abroad: any country other than the insured person's country of residence.

Crisis: a political, natural, climatic or health-related event following which the official Swiss authorities (Swiss Federal Department of Foreign Affairs [DFA] or Federal Office of Public Health [BAG]) and / or World Health Organization [WHO] advise against travel to the country or area concerned.

Close relatives: the insured person's spouse, life partner, child, father, mother, brother, sister, parents-in-law, grandparents, grandchildren.

Family: is considered as a family member:

- the legal spouse or concubine living with the insured person;
- children of the insured person, children who have been taken up or legally adopted (or in the absence of the spouse, children of the concubine referred to above) who are under the age of 26, provided that they do not engage in gainful employment and are actually dependent on the insured person.

Accident: any sudden and unintended harmful event affecting the human body, having an extraordinary, external cause, resulting in an absolute inability to participate in the Patrouille des Glaciers ordered by a doctor. Provided they have not clearly occurred as a result of an illness or degenerative condition, the following bodily injuries, and these only, will be considered equivalent to an accident, even if not caused by extraordinary factors:

- fractures;
- joint dislocations;
- lens tears;
- muscle tears;
- muscle stretches or strains;
- tendon tears;
- ligament injuries;
- eardrum injuries;

Loss or damage not resulting from an accident caused to structures attached following illness to replace a part of the body morphologically or functionally does not constitute bodily injury.

Serious illness: an illness shall be deemed to be serious if the patient needs to be admitted to a hospital for at least one night and needs to receive further patient care, if the physician orders that the insured person remain away from work for at least 5 working days or incapacity to participate in the Patrouille des Glaciers ordered by a doctor. These conditions are subject to validation by the Europ Assistance doctor.

Public transport: means of transport are defined as any means of travel which runs according to a timetable and for which a valid transport ticket is required. Taxis and rental vehicles are not defined as public means of transport.

9. GENERAL EXCLUSIONS

These exclusions are applicable for all insured benefits specified in I.6:

- Procedures and costs not ordered and not approved by EUROP ASSISTANCE, as well as measures and

costs which are not specifically stipulated in the GCI as being covered;

- chronic illnesses, psychiatric illnesses and pre-existing illnesses; insurance coverage is only granted in the event of acute, sudden and unpredictable aggravation as attested by a doctor and when the insured person was able to travel and/or work at the time of booking the trip ;
- events which have already occurred when the contract is signed or the trip reserved or which the insured person was aware of at the time the contract was signed or the trip reserved;
- damage caused by ionising radiation of any kind, in particular from nuclear energy ;
- the consequences of attempted suicide or suicide;
- events relating to pandemics, epidemics or quarantining;
- events relating to participation in speed races, rallies or other similar competitions or events, as well as training for such events;
- events linked to participation in competition or training relating to professional sport or extreme sports activities except for training related to participation in the Patrouille des Glaciers;
- events linked to active participation in strikes and internal disturbances;
- events linked to driving a motor vehicle or boat without the legally required license or without being accompanied as provided for by the law;
- events relating to drunkenness or the abuse of drugs, alcohol, medicines, narcotics or similar products;
- events relating to intentionally committing or attempting to commit a crime or offence;
- events relating to serious negligence or an omission on the part of the insured person;
- trips in connection with residential medical treatments and travel undertaken for the purpose of diagnosis and/or medical treatment or cosmetic surgery, their consequences and the costs resulting therefrom;
- events in connection with abduction ;
- costs not justified by original documents.

10. ESSENTIAL CONDITIONS FOR INSURANCE BENEFITS

In order for the insured person to be entitled to claim an insured benefit, he/she must be able to submit all of the following evidence at the time the claim is made:

- evidence of the insured event (claim form can be requested from EUROP ASSISTANCE)
- insurance confirmation

The required documents are to be forwarded to EUROP ASSISTANCE.

11. EXEMPTION FROM RESPONSIBILITY IN THE EVENT OF FORCE MAJEURE

EUROP ASSISTANCE cannot be held responsible for failure to execute benefits due to force majeure. In the case of personal assistance, benefits are not guaranteed for insured persons travelling in countries in states of war or civil war, known political instability or civil uprising, riots, acts of terrorism, acts of retaliation, restrictions on the free movement of persons and goods, strikes, explosions, natural disasters, volcanic eruptions, release of nuclear radiation, epidemics, pandemics or any other cases of force majeure.

12. PERIOD OF LIMITATION

The period of limitation for any action or claim arising from this contract is 2 years from the time of the event giving rise to the obligation.

13. INFORMATION

Passing on information to insured persons is the responsibility of the policyholder. In particular, the policyholder is responsible for ensuring that insured persons receive the GTCI. He will submit the final versions of all information documents relating to benefits, as well as any updates, to EUROP ASSISTANCE for approval before they are disseminated.

14. SPECIAL PROVISIONS

• Travel tickets

Where transport is organized and paid for by EUROP ASSISTANCE by virtue of these GTCI, the claimant must cede to EUROP ASSISTANCE the right to dispose of his/her unused travel ticket. He/she must also, where applicable, hand over to EUROP ASSISTANCE any sums reimbursed by the organization issuing the travel ticket.

• Claims against a third party

The insured person must cede to EUROP ASSISTANCE any right that he/she may be entitled to assert against a third party, up to the amount of the benefits provided.

• Transfer and use as collateral

Payments that have been claimed for insured benefits cannot be transferred or used as collateral before their final determination without the prior written consent of EUROP ASSISTANCE.

• Adjustment

EUROP ASSISTANCE can offset benefits with an unpaid premium or contribution to costs, up to the extent allowed in law. EUROP ASSISTANCE has the right to reclaim benefits paid out by mistake and also, in such circumstances, to claim compensation. The insured person or claimant cannot offset debts with premiums or contributions to costs.

15. ADDITIONAL INSURANCE CLAUSE

If the insured person is entitled to benefits under a different insurance contract (voluntary or compulsory insurance), the insurance cover is secondary and is limited to that part of the EUROP ASSISTANCE, respectively GENERALI benefits that exceeds the cover provided by the other insurance contract. Costs will only be reimbursed in total one single time. If EUROP ASSISTANCE, respectively GENERALI, has nevertheless provided benefits for the same loss/damage, these shall be regarded as an advance payment and the insured person shall cede his/her entitlement to claim against a third party (voluntary or compulsory insurance) to EUROP ASSISTANCE, respectively GENERALI to the same extent.

16. FOR

This contract is subject to Swiss law. All claims arising from this contract may be filed with the courts in the Swiss place of residence of the insured person or claimant, or the courts in Nyon VD where EUROP ASSISTANCE, respectively GENERALI is headquartered. The right of recourse to the Supreme Federal Court of Switzerland is reserved.

17. ADDITIONAL LEGAL GROUNDS

The provisions of the Swiss Federal law on insurance contracts ("LIC") and the Swiss Code of Obligations also apply.

II. SPECIAL PROVISIONS FOR INDIVIDUAL TYPES OF INSURANCE COVER

A. CONDITIONS OF REIMBURSEMENT OF THE REGISTRATION FEE

A.1. INSURED FEES

EUROP ASSISTANCE grants insurance cover when insured participants are unable to participate at the Patrouille des Glaciers following an event listed below:

- accident, serious illness or death of one or several members of the patrol;
- accident, serious illness or death of a close relative of a member of the patrol ;

A.2. SCOPE

The insurance takes effect upon official confirmation of registration by the ASPdG and ends at the beginning of the race.

A.3. INSURED BENEFITS

EUROP ASSISTANCE grants insurance cover when insured participants are unable to participate at the Patrouille des Glaciers following an event listed below:

- accident, serious illness or death of one or several members of the patrol;
- accident, serious illness or death of a close relative of a member of the patrol ;

All services provided by EUROP ASSISTANCE before departure due to an insured event are limited to a maximum of the amount corresponding to the registration fees indicated in the certificate, per booking and per event.

A.4. EXCLUSIONS

The specific exclusions relating to cover for cancellation of trip are as follows:

- All events mentioned in I.9 ;
- cancellation due to illness or the consequences of an accident, operation or surgery to one or more members of the insured patrol, which have already occurred at the time the insurance is concluded or the patrol is registered;
- cancellation without medical advice and without medical certificate written as promptly as possible to testify to the fact that the insured person is unfit to participate in the race ;
- cases where the ASPdG is objectively unable to provide the contractual services in whole or in part, or in cases where the organiser has to cancel the Patrouille des Glaciers or should cancel it because of these circumstances, whatever they may be (e.g. weather conditions, excessive or insufficient snowfall, safety reasons).

A.5. CLAIMS

The insured person must:

- immediately contact EUROP ASSISTANCE by telephone or fax;
- 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.