

Leisure insurance

Insurance product information document

Company : Mutuaide Assistance, Approval N°4021137 - Insurance company licensed in France and governed by the French Insurance Code.

Mutuaide

Product : DAY SKI INSURANCE CONTRACT N°9354

This document is a summary of the main product features. It does not take into account your specific needs and requirements. You will find complete information on this product in the pre-contractual and contractual documentation.

What type of insurance is it?

Ski Day Insurance is an insurance contract designed to cover the Insured during and on the occasion of his or her trip.



What is insured?

- ✓ **Advance payment of hospitalization costs abroad only**
Up to €3,000
- ✓ **Replacement driver**
Transport ticket
- ✓ **Death formalities**
Return ticket and €50 / night (maximum 10 nights)
- ✓ **Search and rescue costs** Actual costs in mainland France Up to €15,000 in neighbouring countries
- ✓ **Body repatriation**
Funeral expenses up to €2,300
- ✓ **Repatriation of accompanying persons**
Return ticket + cab fares
- ✓ **Repatriation or medical transport**
Actual costs
- ✓ **Breakage or theft of ski equipment**
Up to €250
- ✓ **Sports interruption costs**
Up to €350 with a €50 deductible



What is not insured?

- ✗ Civil or foreign wars, riots, strikes, civil commotion, acts of terrorism, hostage-taking,
- ✗ The consequences of the disintegration of the atomic nucleus or any irradiation from a radioactive energy source,
- ✗ The effects of pollution and natural disasters and their consequences,



Are there any exclusions to coverage?

The main exclusions of the contract are :

- ! Expenses incurred after return from trip or expiry of warranty,
- ! Damage intentionally caused by the Insured or resulting from his/her participation in a crime, misdemeanor or brawl, except in cases of legitimate self-defense,
- ! The consequences of the use of narcotics or drugs not prescribed by a physician, or a state of alcoholic impregnation,
- ! Any intentional act on the part of the Insured that may give rise to coverage under the policy,
- ! Epidemics and pandemics, unless otherwise stipulated in the warranty,
- ! Illnesses pre-existing on the contract's effective date, i.e. any condition of which the Policyholder or Insured is aware on the effective date of cover,
- ! Any periodic check-up or examination and periodic contraceptive check-ups,
- ! Rehabilitation, physiotherapy, chiropractic and related expenses.



Where am I covered?

All the benefits defined below apply in France and neighbouring countries (subject to shared ski areas), with the exception of the "Additional reimbursement of medical and hospitalization expenses" benefit, which applies in mainland France only.

As a general rule, countries in a state of civil or foreign war, notorious political instability, popular unrest, riots, acts of terrorism, reprisals, restrictions on the free movement of people and goods (for whatever reason, including health, safety, weather, etc.) are excluded.



What are my obligations?

- When you take out the contract

The Insured must pay the premium.

The Insured must answer all questions asked by the Insurer, in particular on the declaration form, to enable the Insurer to assess the risks covered.

- In the event of a claim

- Under the terms of the insurance cover, the Insured must declare the claim within 5 working days of becoming aware of the loss.

- For assistance services, the Insured must contact the assistance center and obtain its prior approval before taking any initiative or incurring any expense.

In all cases, the Insured is required to provide the Insurer with all supporting documents necessary for the implementation of the insurance cover and assistance services provided for in the contract.



When and how do I make payments?

The premium is payable on subscription to the contract, by any means of payment accepted by the ski lifts.



When does coverage begin and end?

Start of cover

Cover takes effect on the dates of lift passes marketed by ski-lift companies, for a maximum duration of 21 days.

Right of renunciation

In accordance with article L112-10 of the Code des Assurances, the Insured who takes out an insurance contract for non-professional purposes, if he/she can prove previous cover for one of the risks covered by this new contract, may cancel this new contract, without costs or penalties, as long as it has not been fully executed or the Insured has not called in any cover, and within a maximum period of thirty calendar days from the conclusion of the new contract.

End of cover

Cover expires on the last day of the ski pass, with a maximum duration of 21 consecutive days.



How can I cancel the contract?

Cancellation of the contract is not permitted.