

Policy extract
SKI INSURANCE - VIALATTEA - DAILY AND MULTI-DAY SKI PASSES
2024/2025 edition

The insurance must be purchased prior to using the ski pass (unless it is already automatically included in the ski pass).

All covers are valid for claims occurring exclusively in the VIALATTEA ski area and, when the ski pass provides it, in the ski area of BARDONECCHIA. Exclusively for claims occurring in the VIALATTEA area, covers can only be activated through the Sestrieres Operations Centre S.p.A. on 0122.799414 and 0122.799415, which has an operational function for tracing the claim (under the terms specified below).

The full copy of the policy in English may be consulted upon request at: ERNESTO SOLARI ASSICURAZIONI - Via Giordano Bruno, 38, Genoa.

For all information regarding insurance conditions and claims information, please contact 010.369651 - E-mail: info@solariassicurazioni.com – www.solariassicurazioni.com

The “VIALATTEA Sci Noproblem” insurance policy includes:

A. ASSISTANCE COVER

RETURN TO HOME FROM PLACE OF CARE

B. ACCIDENT COVER

1. REIMBURSEMENT FOR TOBOGGANING
2. REIMBURSEMENT OF EMERGENCY MEDICAL EXPENSES FROM ACCIDENT
3. DISPATCH OF AN AMBULANCE TO AN ITALIAN PISTE
4. RESCUE AND AMBULANCE TRANSPORT COSTS ON FOREIGN SLOPES IN THE VIALATTEA
5. HELICOPTER RESCUE AND RECOVERY COSTS ON FOREIGN SLOPES IN THE VIALATTEA
6. REIMBURSEMENT OF THE COST OF THE SKI PASS
7. REIMBURSEMENT OF SPORTS EQUIPMENT HIRE

C. SKIERS' THIRD-PARTY COVER

TYPES OF COVER

A. ASSISTANCE You may request the dispatch of an ambulance and/or the return to your home from the place of treatment, within the limits indicated, following an injury you sustained while engaging in amateur snow sports activities exclusively within the VIALATTEA and BARDONECCHIA ski area, including transport to the ski lifts, for which the ski-rescue service was involved. Europ Assistance shall bear the costs, up to a maximum of Euro 5,000.00 per claim.

B. ACCIDENT The cover is due following an accident suffered during the performance of amateur sports activities on the snow, exclusively within the VIALATTEA and BARDONECCHIA skiable area, including transport on the ski lifts, for which the ski pass is valid, and provided that a report is drawn up in real time by the ski patrol with the dynamics and significant data of the accident.

1. REIMBURSEMENT FOR TOBOGGANING: within the limit of liability of Euro 250.00 per Insured Person/Ski Pass.
2. REIMBURSEMENT OF EMERGENCY MEDICAL EXPENSES: within the limit of liability of Euro 500.00 with a deductible of Euro 50.00 per claim.
3. DISPATCH OF AN AMBULANCE TO AN ITALIAN PISTE: Any expenses incurred in transporting the injured person to locations other than the nearest medical centre shall be borne in full by the Insured Person.
4. RESCUE AND AMBULANCE TRANSPORT COSTS ON FOREIGN SLOPES IN THE VIALATTEA (only MONGINEVRO): the cover provides for the reimbursement of costs for piste rescue up to a maximum of Euro 300.00 with a fixed deductible of Euro 60.00, while the maximum reimbursement limit for ambulance transport is Euro 50.00.
5. HELICOPTER RESCUE AND RECOVERY COSTS ON FOREIGN SLOPES IN THE VIALATTEA (only MONGINEVRO): within the limit of liability of Euro 1,000.00 per claim. With a deductible of Euro 60.00 per claim.
6. REIMBURSEMENT OF THE COST OF THE SKI PASS covered for ski passes lasting more than 4 consecutive days: reimburses the days of ski passes already paid for and not used, for the period during which you are prevented from taking part in amateur sporting activity on the snow resulting from an accident occurring on the VIALATTEA and BARDONECCHIA pistes, which requires emergency medical or paramedical intervention on the pistes, as certified by a suitable medical certificate. It is a precondition for the validity of the cover that the ski pass is not used, even casually, after the date of the accident. In the event of a claim, the amount relative to the unused period, from the date of the occurrence of the claim to the date of the end of the prognosis or, if higher, the date of closure of the ski lifts, shall be liquidated after deduction of an excess of Euro 30.00 for multi-day ski passes from 5 to 8 consecutive days - Euro 50.00 for multi-day ski passes over 8 consecutive days.
7. REIMBURSEMENT OF SPORTS EQUIPMENT RENTAL covered for ski passes lasting more than 4 consecutive days: the cover provides, in the event of an accident, a daily reimbursement for the rented equipment with a regular nominative tax receipt of Euro 30.00 up to a maximum of 5 residual days if certified by medical prognosis.

C. SKIER'S THIRD-PARTY INSURANCE (2ND RISK) Europ Assistance insures the risk arising from the performance of amateur sporting activities in the snow, exclusively within the equipped skiable area open to the public of the VIALATTEA and

BARDONECCHIA, including transport on the ski lifts, and undertakes, within the limit of liability of Euro 250,000.00 per claim and per event, to settle the sums that you have to compensate (capital, interest and expenses) following your accident that has caused physical and direct physical damage to third parties for which there has been involvement of the piste rescue service (with issue of a report). In the event that you have caused, in addition to the physical damage referred to above, also material and direct damage related to the destruction or deterioration of material assets of the same third parties, the Cover shall operate within the sub-limit of Euro 10,000.00 per claim. Europ Assistance shall provide compensation for damages subject to the application of a 10% deductible with a minimum of Euro 500.00. The following persons are not considered to be third parties: the insured person's spouse/cohabiting partner/civil union partner, parents, children of the Insured Person and any other relative or relative-in-law living with him/her;

VALIDITY OF THE COVER

The Cover applies to claims occurring in the ski areas equipped and open to the public at VIALATTEA and BARDONECCHIA, including transport on the ski lifts, for which you are authorised by ski pass during the period of validity of the ski pass. The insurance cover is valid for the same period as the ski pass and ends when the pass expires. The insurance is only valid under the following conditions: that the piste rescue service intervenes at the scene of the accident and, exclusively for claims occurring in the VIALATTEA area, that the rescue service is activated by the Operations Centre on 0122.799414 and 0122.799415 and that the Insured proves that he has purchased insurance cover.

EXCLUSIONS VALID FOR ALL COVER

There is an exclusion of claims caused by or as a consequence of:

- war, earthquakes, atmospheric events with the characteristics of natural disasters, phenomena of the transmutation of atomic nuclei, radiation caused by the artificial acceleration of atomic particles;
- strikes, revolutions, riots or popular movements, looting, acts of terrorism and vandalism.
- wilful misconduct (including wilful misconduct of persons for whom you are liable under the Law);
- off-piste skiing;
- abuse of alcohol, psychotropic drugs, use of narcotics and hallucinogens;
- a blood alcohol level of 0.5 grams/litre or more;
- participation in competitive events for any reason whatsoever, including training for such competitions, with the sole exception of non-professional amateur giant slalom and special slalom competitions and without prize money;
- claims that have not passed through the Sestrieres Operations Centre and all claims that have not been proven and documented.

A) ASSISTANCE COVER - REPORTING A CLAIM

In the event of a claim, you must immediately call the Operations Centre on: (+39) 02.58.24.05.73 valid for calls from Italy and abroad.

If you are unable to call the Operations Centre immediately because you are unable to do so, you must call as soon as possible and in any case always before taking any personal action.

If you do not call the Operations Centre, Europ Assistance may decide not to provide you with Assistance. In this case, Article 1915 of the Italian Civil Code applies.

B) ACCIDENT COVER - REPORTING A CLAIM

In the event of a claim, after immediate telephone contact with the Operations Centre, the Insured Person shall make a report within and no later than ten days from the occurrence of the claim, by accessing the portal <https://sinistronline.europassistance.it> following the instructions (or by directly accessing the website www.europassistance.it in the claims section) or by sending written notice to Europ Assistance Italia S.p.A. - Via del Mulino no. 4 - 20057 Assago (MI), indicating on the envelope “Claims Settlement Office - Medical expenses reimbursement” and sending:

- name, surname, address, telephone number;
- a medical or first aid certificate issued at the scene of the accident stating the injury suffered or the medical diagnosis certifying the type and manner of the accident suffered;
- in the case of hospitalisation, a true copy of the original of the medical record;
- originals of invoices, receipts or tax receipts for expenses incurred, complete with tax data (VAT number or Tax ID number) of the issuers and the holders of the receipts;
- copy of the report or equivalent document issued by the piste rescue service;
- original ski pass and/or ski equipment payment invoice;
- number of ski pass.

In order to settle the claim, Europ Assistance may subsequently request additional documentation which the Insured Person must provide.

C) SKIERS' THIRD-PARTY COVER - REPORTING A CLAIM

In the event of a claim, you must file a report no later than 10 days after the occurrence of the claim or after you became aware of it. To make a claim:

- access the portal <https://sinistronline.europassistance.it> or the website www.europassistance.it (in the “open or check a claim”) and following the instructions, or
 - write a registered letter to Europ Assistance Italia S.p.A. - Via del Mulino no. 4 - 20057 Assago (MI); On the envelope write “Claims Settlement Office - Skier's Third-Party Cover”.
- In the complaint you must indicate:
- name, surname, address, telephone number;
 - number of ski pass;
 - the circumstances of the event;
 - a detailed description of the facts that led to the damage to third parties;

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- copy of the report or equivalent document issued by the piste rescue service or intervening authority;
- a claim for damages by the injured third party;
- medical certificate or statement indicating the injuries sustained by the injured party.