

This notice of information for the insurance and assistance contract between MAPFRE ASSISTANCE and GBC MONTAGNE, is intended to clarify the reciprocal obligations of MAPFRE ASSISTANCE and the Insured persons defined below.

The **Impact Multisport Card** is intended to cover European amateur athletes as part of the practice of a sporting activity, **throughout the world, without altitude limit.**

Online subscription: www.impact-multisports.com &



DEFINITIONS AND SCOPE:

Duration of cover: The guarantees are acquired by the Insured according to the scope of the guarantees defined in the Particular Conditions of the contract. For the Assistance, the duration of stay is limited to 90 consecutive days.

Event: Any event generating harmful consequences, which may lead to the implementation of one or more guarantees of the contract.

Excess (Deductible): The remaining amount to be borne by the insured party in the event of a claim.

Family (for assistance guarantees): Spouse or common-law partner, ascendants and descendants of 1st and 2nd degree, including spouse's ones.

Insured: Any person practicing a sports activity and requesting the benefit of the present guarantees. **The applicability of the guarantees differs depending on whether the Insured is a European resident or worldwide.**

European residents: persons residing for at least 6 months in **France, Monaco, in the DOM, ROM, COM or in one of the member countries of the European Union, United Kingdom.**

Non-European Residents: The "Insured" is understood to mean any person residing anywhere in the world.

Relative Deduction: The Company assumes the full amount of damages as soon as they exceed the amount of the deductible within the limit of the guarantee limit.

Research costs: Costs of operations carried out by rescuers and rescue organizations, including helicopters, other than persons with whom the Insured travels, moving specifically for the purpose of seeking the Insured in a place devoid of all means organized rescue or close-by.

Rescue expenses: transportation costs (once the Insured is located) from the point where the accident occurs to the nearest hospital.

Serious accident involving physical injury: Any bodily injury not intended by the victim, resulting from a sudden, external action or unintentional recognized by a medical doctor, of such severity that it prevents the practice of a sports activity.

Serious illness: any alteration in health confirmed by a medical doctor and requiring appropriate care.

Sports guaranteed: All sports except:

- **Accidents resulting from the practice of sports in the context of an official competition organized by a sports federation and for which a license is issued and training for competitions*;**
- **Handling weapons;**
- **Hunting of dangerous animals, aerial sports, (kite surfing and speed riding being guaranteed), motorized sports, skeltoning, speleology, solo sailing and / or more than 60 miles offshore.**

* *Impact Multisports insurance supplements the guarantees of the official license, this is one being the excess*

Subscriber: GBC MONTAGNE. Registered office: residence Le Grand Cœur - Bat. B - 298 Avenue Maréchal Leclerc - 73700 BOURG ST MAURICE- FRANCE.

Territoriality: Worldwide (unless stated otherwise in the policy schedule)

The Company: MAPFRE ASISTENCIA – operating under the trademark of "**MAPFRE ASSISTANCE/l'Européenne d'Assurances Voyages** " – assistance and risk insurance provider. **MAPFRE ASISTENCIA** Compañia Internacional de Seguros y Reaseguros, a Spanish public limited liability insurance company with a capital of € 108,175,523.12, whose registered office is at Carretera de Pozuelo n ° 52 Majadahonda - Madrid 28222, Spain, whose activities are subject to the control of the Spanish authorities Dirección General de Seguros y Fondos de Pensiones, Paseo de la Castellana, 44. 28046 Madrid, acting for the purposes of this agreement through its French branch, based at LE QUATUOR Bâtiment 4D - 16 avenue Tony GARNIER ZAC GERLAND 69007 LYON, France, entered into the Lyon Trade and Companies Register under number 413 423 682, and through its secondary establishment, situated at 31-33 Rue de la Baume 75008 PARIS, SIRET 413 423 682 00066, governed by the French Insurance Code.

Third party: Any legal entity or physical person, apart from the subscriber, insured person, members of their family, persons accompanying them, and their employees.

TABLE OF GUARANTEES AND EXCESS:

GUARANTEES	Residents of the European Union		Non-residents of the European Union *	
	Maximum cover	Excess	Maximum cover	Excess
GUARANTEES OF ASSISTANCE				
ASSISTANCE FOR PEOPLE IN CASE OF ILLNESS OR INJURY				
. Transport / Repatriation	Real costs	-	Excluded	Not applicable
. Return journey for an insured companion	One way ticket	-		
. Accompaniment during hospitalisation	2-way ticket + € 150/ night (max 10 nights)	-		
. Accompaniment for children	2-way ticket or hostess	-		
. Replacement driver	Ticket or driver	-		
. Early return in the event a family member is hospitalised	One way ticket	-		
MEDICAL EXPENSES ABROAD				
. Additional reimbursement of medical expenses abroad	€ 20.000	€ 50	Excluded	Not applicable
. Dental Emergencies	€ 300			
. Advance for hospitalization expenses abroad	€ 20.000			
SEARCH AND RESCUE FEES				
. Search and Rescue	€ 30.000	-	€ 30.000	-
ASSISTANCE IN THE EVENT OF DEATH				
. Transportation of the body	Real costs	-	Excluded	Not applicable
. Coffin or urn expenses	€ 800	-		
. Return journey for insured family members or insured companion	One way ticket	-		
. Early return in the event of a family member's death	One way ticket	-		
TRAVEL ASSISTANCE				
. Assistance in case of damages at home	One way ticket	-	Excluded	Not applicable
. Advance for bail bond abroad	€ 15.000	-		
. Bearing of legal fees abroad	€ 3.500	-		
. Delivery of urgent messages	Delivery fees	-		
. Delivery medication on site	Delivery fees	-		
REIMBURSEMENT OF MEDICAL EXPENSES IN CASE OF ACCIDENT				
. Following the practice of a guaranteed sports activity	€ 3.500	-	Excluded	Not applicable
. Support of rehabilitation equipment	€ 150	-		
INSURANCE GUARANTEES				
REIMBURSEMENT OF RENTAL EXPENSES FOLLOWING DAMAGE TO PERSONAL SPORTING OR RECREATIONAL MATERIALS				
. Rental expenses	€ 300 per year, maximum 2 claims per year	-	€ 300 per year, maximum 2 claims per year	-
GENERAL LIABILITY FOR SPORTS				
. Physical injury	€ 4.500.000	-	€ 4.500.000	-
. Material damage	€ 45.000	Relative fee : € 150	€ 45.000	Relative : €150
INTERRUPTION OF SPORTS AND / OR LEISURES ACTIVITIES				
. Reimbursement of unused services in the event of an interruption by medical advice of the practice of a sporting activity	On pro rata basis, maximum € 500 per year	Relative fee : € 50 per claim	On a pro rata basis, maximum € 500 per year	Relative: € 50 per claim
INDIVIDUAL ACCIDENT				
. Death benefit	€ 5.000	-	Excluded	Not applicable
. Benefit in the event of permanent disability	€ 5.000	Relative fee: 10 % Of the disability rate		

* Offer reserved to professional resellers

EXTRACT FROM THE GENERAL AND PARTICULAR CONDITIONS OF THE CONTRACT

This contract is governed by:

- The Insurance Code;
- These General Terms and Conditions;
- The Particular Conditions which prevail, in case of contradiction, on the General Conditions.

1 - ASSISTANCE SERVICES

Scope of coverage: length of stay of 90 consecutive days

1.1. ASSISTANCE FOR PEOPLE IN THE EVENT OF ILLNESS OR INJURY

a) Transport / repatriation:

If, when engaging in a sporting activity, you fall ill or become injured, **The Company's** doctors will contact the local doctor who attended to you following the Illness or Accident.

The information collected from the local doctor, and potentially also from the usual treating doctor, allow **The Company**, once its doctors have reached a decision, to initiate and organise, in accordance with medical requirements, your return journey home or transportation, with medical supervision if necessary, to an appropriate hospital facility close to your home, by hospital car, ambulance, train (seat in 1st class, 1st class couchette or sleeper), commercial plane or air ambulance.

In some cases, your medical situation may require initial transportation to a nearby care center before you are able to return to a facility close to your home.

Only your medical situation and compliance with the current health regulations are taken into consideration when deciding on transportation, choosing the transport mode used, and choosing the location of any necessary hospitalisation.

Important:

In this respect, it is expressly agreed that, as a last resort, the final decision to take action is up to our doctors, so as to avoid any conflict among medical authorities.

Furthermore, in the event you refuse to follow the decision deemed most appropriate by **The Company's** doctors, you exempt **The Company** from any liability, namely in the event you make your own way home, or in the event your health condition worsens.

b) Return journey for an insured companion:

When you are repatriated by **the Company**, on the advice of its Medical Service, **The Company** organises transportation for one insured travel companion to accompany you on your journey home, if possible. They will either be transported back with you or individually.

The Company bears the costs for transporting this insured person by train in 1st class or by plane in economy class.

This service cannot be combined with the "Accompaniment during hospitalisation" service.

c) Accompaniment during hospitalisation:

If you are hospitalised at the place where you fell ill or suffered your accident, and, based on the information provided by the local doctors, **The Company's** doctors decide you cannot return home for at least 4 days, **The Company** organises and bears the costs for a two-way ticket from your home country, by train in 1st class or by plane in economy class, for a person of your choice to be at your bedside.

The Company also pays this person's hotel expenses (room and breakfast) up to the amount stated in Table of Guarantees. If the

hospitalised insured party is a child under the age of 18, the 4-day deadline is reduced to 48 hours.

This service cannot be combined with the "Return journey for an insured companion" service.

d) Accompaniment for children under 18:

If, due to illness or injury, you are unable to take care of your insured children under the age of 18 traveling with you, **the Company** organises and bears the cost for the round-trip journey by 1st class train or plane in economy class from your home country, for a person of your choice or one of our hostesses to bring your children back to your **country** of residence or to the home of a member of your family chosen by you by train 1st class or by Economy class aircraft. Your children's tickets are your responsibility.

e) Replacement driver:

You have fallen ill or suffered an injury during a sporting trip. If your health condition no longer allows you to drive your vehicle and none of the passengers can replace you, **the Company** will provide you with:

- Either a driver to bring the vehicle back to your home via the most direct route.

The Company bears the travel expenses and driver's remuneration.

- Either a train ticket or economy class airplane to allow you to either to collect your vehicle at a later date, or that a person designated by you can bring back the vehicle.

The costs of fuel, tolls, hotel and catering costs for any passengers remain at your charge.

The driver shall act in accordance with the current rules applicable to his/her profession. This guarantee applies to you if your vehicle has been duly insured, is in perfect working order as per the national and international Highway Code, and complies with the mandatory technical inspection standards. If not, **The Company** reserves the right not to send a driver, and to instead provide and pay for a 1st-class train ticket or economy-class air ticket enabling you to go and collect the vehicle.

f) Early return in the event a member of your family is hospitalised:

During a sporting trip, you find out that a member of your family has been hospitalized for serious and unexpected reasons in your home country during your stay.

To allow you to be at the hospitalised person's bedside in your home country, **The Company** organises either a two-way or one-way ticket for you or an insured person of your choice who is travelling with you, and bears the costs for 1st-class train tickets or economy-class plane tickets to your home country.

If proof (certificate of hospitalisation, proof of relationship) is not provided within 30 days, **The Company** reserves the right to charge you for the entire service.

1.2. MEDICAL EXPENSES ABROAD

A) Additional reimbursement of medical expenses (abroad only):

Before travelling abroad, **The Company** advises you to take with you the forms appropriate to the type and duration of your trip, as well as the destination country (for the European Economic Area and Switzerland, take the European Health Insurance Card). These different forms are issued by the Primary Health Insurance Fund you are affiliated with in order for this

organisation to directly bear your medical expenses in the event of Illness or Accident

Type of medical expenses borne:

The additional reimbursement covers the expenses stated below, provided they relate to care received abroad, following an Illness or Accident sustained abroad while engaging in a sporting activity:

- Medical fees,
- Charges for medication prescribed by a doctor or surgeon,

- Charges for an ambulance or taxi prescribed by a doctor for a local trip abroad,
- Hospitalisation expenses when our doctors deem you unfit for transportation, having obtained information from the local doctor. Additional reimbursement of these hospitalisation expenses stops on the day **The Company** is able to transport you, even if you decide to stay,
- Dental emergency up to the amount stated in the Table of Guarantees.

Cost-bearing amount and methods:

The Company reimburses you the medical fees incurred abroad while engaging in a sporting activity, and which remain your responsibility **after your health insurance fund, mutual insurance company and/or any other provident scheme has reimbursed you up to the amount stated in the Table of Guarantees.**

An absolute excess, whose amount is stated in the **Table of Guarantees**, applies in all cases, per insured party and per event.

Upon returning to your home country, you (or your successors) thus commit to take all measures necessary for recovering these costs from the relevant organisation, and send **The Company** the following documents:

- Original breakdowns from social and/or provident institutions justifying the reimbursements received,
- Photocopies of the treatment notes justifying the expenses incurred.

If these documents are not provided, The Company will not be able to make the payment.

B) Advance on hospitalization expenses (abroad only)

If you suffer an illness or injury requiring hospitalisation while engaging in a sporting activity during your time abroad, **The**

Company may pay an advance for the hospitalisation expenses **up to the amount stated in the Table of Guarantees.**

This advance is made provided the following cumulative conditions are met:

- For treatment prescribed in consultation with our doctors,
- Insofar as these doctors deem you unfit for transportation, based on information received from the local doctor.

No advance is provided as of the day on which **The Company** is able to transport you, even if you decide to stay.

In all cases, you commit to reimburse **The Company** for this advance within 30 days of receiving our invoice.

In order to be reimbursed yourself, you must then take the measures necessary to recover your medical expenses from the bodies concerned.

This duty applies even if you have initiated the reimbursement procedures stated under the paragraph entitled "additional reimbursement of medical expenses (abroad only)".

If necessary, **the Company** may, with the authorization of the Insured (or his successors), recover the advance from the various organizations concerned.

You (or your successors) hereby undertake to take all necessary steps with the relevant social and / or supplementary insurance bodies and to send to the Company the following documents:

- original statements of the social and / or provident bodies justifying repayments obtained,
- originals of care notes justifying expenses incurred. Failing this, the Company could not proceed to the refund.

This obligation applies even if you have initiated the reimbursement procedures referred to in paragraph "additional reimbursement of medical expenses (abroad only)".

1.3. SEARCH AND RESCUE FEES

In the event of an accident or illness, **the Company** shall pay the costs of search and rescue, including by helicopter, from the place of the accident to the nearest health center, including skiing off-track, **up to the amount stated in the Table of Guarantees.**

Only fees charged by a duly accredited company for these activities may be reimbursed.

Under no circumstances, will **The Company** be responsible for arranging the search and rescue operations.

1.4. ASSISTANCE IN THE EVENT OF DEATH

a) Transportation of the body in the event of an insured party's death:

If the Insured party dies during their sporting trip: **The Company** organises and pays for the body to be transported to the funeral site in their home country.

The Company also pays all expenses incurred for preparation and the specific transport facilities, but no other expenses.

b) Coffin or urn expenses:

Furthermore, **The Company** bears the costs for a coffin or urn procured by the family from a funeral parlour of their choice, **up to the amount stated in the Table of Guarantees**, and upon presentation of the original invoice.

The other expenses (namely for the ceremony, local funeral procession, burial) remain the responsibility of the family.

c) Return journey for other insured family members or an insured companion in the event of an insured party's death:

If necessary, **The Company** organises and pays for the return journey, by train in 1st class or by plane in economy class, of

one insured person or the insured family members travelling with the deceased so as to enable them to attend the funeral, insofar as the means initially planned for their return to their home country cannot be used.

d) Early return in the event of the death of a member of your family:

During your sporting trip, you learn of the death of a family member. To enable you to attend the funeral in your home country, **The Company** organises either a two-way trip or a one-way trip for you and an insured person of your choice travelling with you. **The Company** also bears the costs for 1st-class train tickets or economy-class plane tickets to your home country.

This service is provided if the funeral date is before the date initially planned for your return.

If no proof (death certificate, proof of relationship) is provided within 30 days, **The Company** reserves the right to charge you for the entire service.

1.5. TRAVEL ASSISTANCE

a) Assistance in case of damages at home:

If, during your sporting trip, you learn that your home has suffered damage, you may benefit from the early return service. If, upon hearing about the damage, you are told that you are urgently required on site to take the necessary administrative measures, **The Company** organises and pays for your return journey from your destination to your home by train in 1st class or plane in economy class.

If no proof (claim filed with the insurer, expert report, complaint statement) is provided within 30 days, **The Company** reserves the right to charge you for the entire service.

b) Advance for bail bond (abroad only):

If, when travelling abroad for a sporting trip, legal proceedings are taken against you following a traffic accident (no other cause), **The Company** advances the bail bond up to the amount stated in the Table of Guarantees.

You commit to reimburse **The Company** for this advance within 30 days of receiving our invoice, or as soon as this bond has been refunded by the authorities, if this is done earlier.

c) Bearing of legal fees (abroad only):

Furthermore, **The Company** bears the legal fees you have consequently been forced to incur on site, **up to the amount stated in the Table of Guarantees**, provided the charges are not liable to criminal prosecution under the country's laws.

This service does not cover the legal consequences incurred in your home country as a result of a road accident occurring abroad.

d) Delivery of urgent messages (abroad only):

The Company takes charge of sending your messages if you are unable to contact someone in your home country. The messages are sent on the sole responsibility of their author, who must be identified.

e) Delivery of medication: If, while travelling abroad for a sporting trip, the medication essential for your treatment, and whose interruption would, in the opinion of **The Company's** doctors, pose a risk to your health, gets lost or stolen, **The Company** shall look for equivalent medication on site, in which case it will organise a medical consultation with a local doctor who will prescribe it for you. If no equivalent medication can be found on site, **The Company** organises for the medication prescribed by your doctor to be sent from France only, provided this doctor sends **The Company's** doctors a copy of the prescription issued to you, and that this medication is available in city pharmacies.

The Company bears the postage costs, and passes on to you the customs fees and purchase cost of the medication. You commit to reimburse **The Company** upon receipt of its invoice. These deliveries are governed by the general conditions of the transport companies used by **The Company**. In all cases, they are governed by the regulations and conditions imposed by the French government, as well as the national legislations of each country in relation to importing and exporting medication.

The Company declines any liability for delays, losses or theft of medication during transportation, and any consequences thereof.

In all cases, delivery of blood and blood derivative products, products reserved for hospital use, or products requiring special storage conditions, namely refrigeration, and, more generally, products not available at pharmacy dispensaries in France, is excluded.

Furthermore, medications which have been discontinued, retracted from the market, or are not available in France, constitute cases of force majeure which may delay or prevent the service from being provided.

1.6. REIMBURSEMENT OF MEDICAL EXPENSES IN CASE OF ACCIDENT

a) Following an insured sporting activity:

The Company intervenes when you are faced with medical, surgical, dental, pharmaceutical or hospitalisation expenses due to an accident sustained when engaging in a sporting activity. Only medical expenses, incurred during the year following the accident, remaining for the Insured, after intervention by the health and welfare organizations of the country of origin, will be reimbursed by **The Company**.

You (or your successors) hereby undertake to take all necessary steps to recover these costs from the relevant social and / or supplementary insurance bodies and to send to **The Company** the following documents:

- original statements of the social and / or provident bodies justifying repayments obtained,
- photocopies of the treatment notes justifying the expenses incurred.

If these documents are not provided, **The Company** will not be able to make the payment.

b) Rehabilitation materials for the Insured party:

The Company reimburses you for the rehabilitation materials you are left to pay for (in addition to the reimbursement from the Social Security organisation or any other additional provident or insurance body), up to the amount stated in the Table of Guarantees.

Amount covered:

The costs are reimbursed **up to the amount stated in the Table of Guarantees.**

Coverage limit:

For persons residing outside French territory, this indemnity is only paid for the duration of their sporting stay in France.

Not covered: personal and exceptional expenses, expenses for prostheses and spectacles, health retreat expenses, the hospital flat fee, private rooms, excess fees and miscellaneous expenses (telephone, television...).

When does the company intervene?

The Company reimburses you within 15 days of your file processing date and its approval, or, if necessary, the court decision.

COVERAGE EXCLUSIONS

Under no circumstances can **The Company** take the place of local emergency rescue organisations.

In addition to the general exclusions applicable to the contract, the following are also excluded or cannot be covered:

. Consequences of situations posing infection risks in an epidemic context, exposure to infectious biological agents, exposure to chemical agents like poison gas, exposure to incapacitating agents, exposure to neurotoxic agents or agents with permanent neurotoxic effects requiring quarantining or specific preventive/ surveillance measures by international health authorities and/or local health authorities in your destination country and/or national authorities in your home country;

- **Pre-existing diagnosed and/or treated illnesses and/or injuries requiring ongoing hospitalisation, day hospitalisation, or outpatient hospitalization in the 6 months prior to any request, irrespective of whether this is due to outward symptoms or aggravation of said condition;**
- **Expenses incurred without our approval or not expressly stipulated by these General Contract Provisions;**
- **Expenses not proven by original documentation;**
- **Damage caused in countries not covered by the insurance contract or outside the coverage validity dates, and namely after the planned stay abroad;**
- **Consequences of incidents occurring during motor-vehicle tests, courses or competitions (or their trials) legally requiring the prior consent of the public authorities when you are participating**

in these as a competitor, or during circuit tests requiring prior approval from the public authorities, even if you are using your own vehicle;

- **Trips taken for the purpose of medical diagnosis and/or treatment or cosmetic surgery, the consequences thereof, and the resulting costs;**
- **Organisation and bearing of costs for transportation as per the paragraph entitled "Transport / Repatriation" for minor ailments which may be treated on site, and which do not affect your stay;**
- **Assistance requests relating to medically assisted reproduction or the voluntary termination of pregnancy, the consequences thereof, and the resulting costs;**
- **Requests relating to surrogate reproduction or pregnancy, the consequences thereof, and the resulting costs;**
- **Incidents relating to a pregnancy condition whose risks were known before departure, and the consequences thereof (including birth), and, in all cases, incidents caused by pregnancy from the 36th week point onwards, the consequences thereof (including birth) and the related costs;**
- **Medical aids and prostheses (dental, auditory, medical);**
- **Thermal treatments, the consequences thereof, and the resulting costs;**
- **Medical costs incurred in your Country of residence excluding those following an accident while practicing a sports activity that is covered;**

- **Planned hospital stays, the consequences thereof, and the resulting costs;**
- **Optical expenses (e.g. glasses and contact lenses);**
- **Vaccines and vaccination expenses;**
- **Medical check-ups, the relevant costs, and consequences thereof,**
- **Cosmetic procedures, as well as any consequences, and the resulting costs;**
- **Stays in respite care, the consequences thereof, and the resulting expenses;**
- **Rehabilitation, physiotherapy, chiropractic, the consequences thereof, and the resulting costs;**

- **Medical or paramedical services, and the purchase of therapeutic products not recognised by French law, and the relevant costs;**
- **Health check-ups involving preventive screening, regular treatment or examinations, the consequences thereof, and the resulting costs;**
- **Organisation of search and rescue operations for people in the desert;**
- **Expenses associated with excess baggage during air travel, and baggage delivery expenses if your luggage cannot be transported with you;**
- **Trip cancellation expenses;**
- **Restaurant expenses;**
- **Customs charges.**

2 - INSURANCE SERVICES

2.1. REIMBURSEMENT OF RENTAL EXPENSES FOLLOWING DAMAGE TO PERSONAL SPORTING OR RECREATIONAL MATERIALS

In the event of accidental damage (fire, explosion, implosion, lightning, breaking, climatic event, flooding) to personal sporting or recreational materials, **The Company** reimburses you the expenses for renting equivalent replacements **up to the amount stated in the Table of Guarantees.**

This reimbursement will be provided upon presentation of:

- Original purchase receipt for your personal materials,
- Receipt for hiring replacement materials,
- Statement of damages issued by a competent authority or, otherwise, a witness.

2.2. GENERAL LIABILITY FOR SPORT AND RECREATION

The Company covers physical injury and material damage:

The financial consequences you may incur following an amicable or judicial complaint filed against you by an injured third party as a result of any physical injury or material damage caused to said party while engaging in a sporting activity **up to the amounts stated in the Table of Guarantees.**

You are covered when participating in your sporting activity provided this activity is not covered by another insurance contract.

COVERAGE EXCLUSIONS:

In addition to the general exclusions, The Company can not intervene in the following circumstances:

- **Fines and any pecuniary penalties imposed as sanctions, and which do not constitute direct compensation for physical injury or material damage;**
- **Fines, including those similar to civil compensation, and related expenses;**
- **Damages you have intentionally caused or provoked as a physical person or as legal or de facto director of the company if you are a legal entity;**
- **Any arrangements made on your initiative without our prior consent;**
- **Damage resulting from any contractual liabilities;**
- **Damage resulting from the use of motor vehicles, sailing and motorized boats, or engaging in aerial sports;**
- **Material damage sustained on any motorised vehicles or sailboats or motor boats (motorbike, boat, rental car or other);**
- **Damage resulting from any professional activity or the application of your employment contract;**
- **The consequences of any material damage or physical injury affecting the insured party and their partner, ascendants or descendants;**
- **Immateral damage, unless this is the consequence covered material damage or physical injury;**
- **Accidents resulting from engaging in aerial sports (Kitesurfing and speed-flying are guaranteed), and from participating in or training* for matches or competitions;**
- **Any damage caused to assets belonging to you, or entrusted to you at the time of damage.**

* Impact Multisports insurance supplements the guarantees of the official license, this one being the excess.

Transaction-Acknowledgement of liability:

No acknowledgement of liability or transaction accepted without **The Company's** consent may be enforced against it. However, acceptance of the facts is not considered acknowledgement of liability, nor is the sole fact of having provided urgent aid to a victim when this is an act of assistance which everyone is entitled to perform.

Procedure:

In the event legal action is taken against you, **The Company** defends you, and manages the process for the facts and damages covered by this contract.

However, you may join **The Company's** action if you can prove a personal interest not adopted for the purposes of this contract. Defending you, as a precaution, cannot be interpreted as acknowledgement of cover, and does not in any way imply that **The Company** agrees to bear damages not covered by this contract.

In this case, however, **The Company** reserves the right to take action against you for reimbursement of all the monies it has paid or placed in reserve for you.

Remedies:

With regards to legal remedies:

- before the civil, commercial or administrative jurisdictions, **The Company** is free to assert these within the scope of this contract,
- before the criminal jurisdictions, legal remedies may only be asserted with your approval,
- if the dispute only relates to civil interests, refusal to provide your consent to the intended remedy entitles **The Company** to claim compensation equal to the damages it incurs.

You cannot object to **The Company** asserting legal remedies against a responsible third party if said party is covered by another insurance contract.

Inability to invoke losses:

Even if you fail to comply with your obligations after a claim, **The Company** is obliged to compensate the people towards whom you are liable.

In this case, however, **The Company** does reserve the right to take action against you for reimbursement of any monies it has paid or placed in reserve for you.

Court costs:

The Company bears the court costs, stamp duties and other regulatory expenses. However, if you are sentenced to pay an amount greater than that covered, each of you (**The Company and Insured Party**) bear these costs in proportion to their respective involvement in the sentence.

2.3. INTERRUPTION OF SPORT OR LEISURE ACTIVITIES

The Company will reimburse prorata temporis the cost of sport or leisure activity passes already paid up front and not used

(excluding transport) when you are obliged to interrupt the practice of these activities for one of the following reasons:

- Medical repatriation, arranged by **The Company** or by another assistance company;
You must necessarily contact the medical platform and obtain its agreement to benefit from this cover even if you decide to return by your own means.
 - Sports accident preventing the activity from being practiced, in the opinion of a doctor in medicine, subject to presentation of a detailed medical certificate;
 - Defects or excess of snow when it occurs in a ski area over 1,200 m above sea level for all departures between the 3rd Saturday of December and the 2nd Saturday of April and closure of more than 2/3 of the ski lifts normally in use on the site of your stay for at least 2 consecutive days during your stay,
 - Exceptional weather event: storm, hurricane, cyclone, preventing you from practicing the contemplated activity during the stay, provided that the activity is interrupted for more than 3 consecutive days.
- In the specific case of mountain skiing: the activity pass is considered to comprise the cost of ski lifts, ski lessons and hire of equipment paid by you during your stay.

For what amount will the insurer intervene?

Indemnity is:

- Proportional to the number of days of the sport or leisure activity pass not used;
 - Calculated from the day following the complete closure of the activities covered;
 - Based on the total price per person of the activity passes, accredited by means of original invoices and subject to the amounts appearing in the **Table of Cover Limits**.
- You will be deducted from the file fees, visa fees, insurance and tips, as well as the refunds or compensations granted by the organization from which you bought your activity package.

Exclusions from cover:

In addition to the exclusions common to all guarantees, the following are excluded:

- **All known events before buying the subscription;**
- **All medical events not officially confirmed by a physician at the time of the occurrence.**

2.4 INDIVIDUAL ACCIDENT

What the company covers:

The Company covers payment of the indemnities stated in the Table of Guarantees in the event of a physical accident suffered by you while engaging in a sporting activity.

How much does The Company pay?

The Company pays the amount stated in the Table of Guarantees in the following cases:

For Insured adults:

- Death: The indemnity is paid to the beneficiaries appointed by the Insured Party in the Policy Schedule or, failing this, to their successors.
- Disability: Benefit paid as per the table below. In the event of disability, the Insured Party will receive a benefit calculated by

applying the rate of the Insured Party's disability, as per the table below, to the amount stated in **the Table of Guarantees**.

Please note that persons over 70 years of age are not covered by this.

For Insured minors:

- Child's death: The Company reimburses the funeral expenses incurred up to the amount stated in the Table of Guarantees, upon presentation of the original invoice issued by the funeral director,
- Child's disability: The Company pays an indemnity calculated by applying the rate of the insured child's disability, as per the table below, to the amount stated in the Table of Guarantees:

- Complete loss of:	RIGHT	LEFT
Arm	70 %	60 %
Forearm or hand	60 %	50 %
Thumb	20 %	17 %
Index finger	12 %	10 %
Middle finger	6 %	5 %
Ring finger	5 %	4 %
Little finger	4 %	3 %
Thigh	55 %	
Leg	40 %	
Two limbs	100 %	
Foot	40 %	
Big toe	8 %	
Other toes	3 %	
Both eyes	100 %	
Visual acuity or one eye	25 %	
Complete, incurable deafness not helped by a hearing aid	60 %	
Complete, incurable deafness not helped by a hearing aid- in one ear	10 %	
Total and incurable derangement	100 %	

If it is medically established that the Insured is left-handed, the disability rate for the upper right limb applies to the left upper limb and vice versa.

If it is medically established that the Insured is ambidextrous, then one of the two scales will have to be chosen, but in no case will it be possible to cumulate disability rates.

Definition of loss:

Loss means full amputation or complete paralysis of the affected limb, or ankylosis in all joints.

Coverage exclusions

In addition to the general exclusions, the Company can not intervene in the following circumstances:

- **Accidents caused by: blindness, paralysis, mental illnesses, and any illnesses or disabilities existing at the time the contract is taken out;**
- **Your participation in any sport for professional purposes or under a contract involving remuneration;**
- **Accidents caused by using a motorcycle with cylinder capacity greater than 125 cm³, as a rider or passenger;**

• Engaging in a combat sport, aerial sport, motorsport or hunting sport, as well as in any competition requiring a licence and organised by a federation;

• Physical injury not resulting from a covered accident, including cardiac-related accidents;

• Accidents caused by a transport company not approved for public passenger transport.

How is the indemnity calculated?

The indemnity amount can only be set after consolidation, i.e. starting from the date on which the accident's consequences have stabilized.

The definitive rate following an accident affecting an already injured organ or limb shall be equal to the difference between

the rate calculated based on the table and its application conditions, and the rate before the accident.

If you suffer a disability not shown in the "Disability table" above, **The Company** determines the relevant disability rate by comparing its severity with that of the cases listed in the table, without taking into account the victim's professional activity.

If the accident involves multiple injuries, the disability rate used to calculate the total paid by The Company shall be determined by applying the method used to calculate the disability rate in case of occupational accident, to the rate in the table above.

In all cases, application of the table above implies that the consequences of the accident have not been aggravated by a previous illness or disability, and that the victim has undergone appropriate medical treatment. Otherwise, the rate shall be determined taking into account the consequences the accident

would have had for a person in a normal physical condition, and who has undergone appropriate treatment.

What are your obligations in the event of a claim?

Your claim must include the following:

- A medical certificate,
- Any witness statements confirming the existence or significance of the accident.

During your treatment, you must grant the medical examiner appointed by **The Company** free access to your medical file in order for them to assess the consequences of the accident.

In the event of disagreement over the causes or consequences of the accident, **The Company** shall have this settled by two experts, one of whom is chosen by you or your successors, and the other by **The Company**, subject to our respective rights.

In the event of differences in opinion, a third expert shall be appointed, either by mutual agreement or by the presiding judge at the high court in your place of residence.

GENERAL EXCLUSIONS

The Company cannot be held liable in any of the following cases:

- *Consumption of drugs, any narcotic substance mentioned in the French Public Health Code, medication and treatments not prescribed by a doctor ;*
- *The consequences of traffic accidents caused by the insured party when this party is under the influence of alcohol, with a blood alcohol reading higher than the maximum level authorised by the current laws of the country in which the accident occurred ;*
- *The consequences of alcoholic conditions, intentional acts, wilful reckless conduct;*
- *Deliberate non-compliance by the insured party with the laws and regulations applicable in the destination country;*
- *Suicide or attempted suicide by the insured party, self-harm;*
- *Participation in bets, crimes, fights (except in cases of legitimate defence);*
- *Damage caused intentionally by the insured party, on their orders, or with their involvement or help;*
- *Handling or possession of war machines or weapons, including those used for hunting;*
- *Any case of force majeure rendering contract execution impossible namely bans issued by the local authorities;*
- *Civil or foreign war, riots, mass social movements, strikes, acts of terrorism or sabotage;*
- *An accident resulting from any nuclear fuel, radioactive product or waste, machine designed to cause radiation or*

explosions by modifying the atomic nucleus, as well as the decontamination thereof, whether this be in the country of departure, transit or destination ;

- *Situations involving a risk of infection in an epidemic context, requiring quarantining or preventive or specific surveillance measures by the local and/or national health authorities in the country of origin ;*
- *An earthquake, volcanic eruption, tsunami, flood or natural disaster, apart from those stated in the provisions of Law no. 86-600 dated 13 July 1986 relating to compensation for victims of natural disasters;*
- *Damage associated with negative environmental impacts sustained by natural elements such as air, water, soil, flora or fauna, which are used by the public, as well as any associated aesthetic damage or loss of amenity;*
- *Accidents resulting from the insured party's participation in sport as part of an official competition organised by a sports federation, for which a licence is issued, and which requires training*;*
- *The hunting of dangerous animals, aerial sports (Kitesurfing and speed-flying are guaranteed), motor sports, skeleton, caving, solo navigation and/or sailing more than 60 miles from the coast;*
- *Political problems posing a risk to personal safety;*
- *Driving any vehicle if you do not hold the relevant permit, licence or certificate.*

** Impact Multisports insurance supplements the guarantees of the official license, this one being the excess*

ADDITIONAL PROVISIONS

DECLARATION OF OTHER INSURANCE

In application of Article L 121-4 of the Code, the underwriter is obligated to inform The Company of coverage for the same risk with other insurers.

PENALTIES IN THE EVENT OF FRAUDULENT MISREPRESENTATION ON YOUR PART AT THE TIME OF THE LOSS

Any fraud, non-disclosure, or fraudulent misrepresentation on your part concerning the circumstances or consequences of a claim, leads to the loss of all rights to benefits or compensation for said claim. This forfeiture is incurred by you even if MAPFRE ASSISTANCE has not strictly suffered any damages as a result of the fraud.

PAYMENT OF CONTRIBUTIONS

The premium, including taxes, duties and levies effective on this type of policy, is payable in cash by the Underwriter prior to the risk. In the event of nonpayment prior to the risk, the policy will be deemed null and void and will not give rise to any compensation.

EXPERT OPINION

Damage to covered goods are evaluated by means of mutual agreement or failing this, by an out of court expert opinion,

subject to the parties' respective rights. Each party shall choose their own expert to provide an expert opinion.

If the experts thus designated are not in agreement, they may appoint a third expert: the three experts shall act jointly and decide by majority vote.

If one of the parties fails to appoint an expert, or if the two experts fail to agree on the choice of a third, the appointment shall be made by the competent legal authority. This appointment shall be made by a simple request signed by the two parties, or by one of them alone, with the other party being summoned by registered letter.

Each party shall pay the fees and expenses of their expert; the fees of the third expert and the expenses related to their appointment, if applicable, shall be borne half by the Company and half by the Insured.

SUBROGATION

The Company which has made an insurance payment is subrogated, as specified in Article L.121.12 of the French Insurance Code, up to the limit of this compensation, in any rights and actions that the Insured may have against third parties who, through their own act, have caused the damage.

However, this subrogation does not apply to fixed allowances covered in the event of the death or permanent disability of the Insured.

MEDIATION

In the event of a claim, the Insured may contact customer services by email or by post. If the reply is not satisfactory, please address your question to the Company's claims department by email at the following address: **sinistres@mapfre.com**

or by post:

Claims department: MAPFRE ASISTENCIA
31-33 Rue de la Baume
75008 PARIS, France

The Company's claims department will acknowledge receipt within a maximum of ten business days and provide a response to the Insured with a maximum of two months.

In event of a failure to reach an amicable agreement, if the dispute persists, without prejudice to the right to take legal action, the Insured may call upon a mediator, whose details shall be provided, upon written request to the Claims department.

TIME LIMITATION

Any action arising from this policy is subject to a time limitation of two years from the event which gave rise to it, under the

conditions provided in Articles L.114.1 and L.114.2 of the French Insurance Code. However, this time limit may be increased to ten years, in the case of insurance policies against accidents affecting people, where the beneficiaries are the assignees of the deceased Insured. (Article L.114.1 of the French Insurance Code).

DATA PROTECTION ACT

Pursuant to the French Data Protection Act no. 78-17 of 6 January 1978, the Insured, by contacting the company's head office, has the right to access and amend any personal information which may appear in the Companies' files.

REGULATORY BODY

The Company is subject to the supervision of: the Spanish Ministry of Economy and Finance and the General Directorate of Insurance and Pension Funds (Dirección General de Seguros y Fondo de Pensiones) Paseo de la Castellana, 44. 28046 Madrid, Spain.



A product offered by



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Service réclamation : reclamations@gbc-mountain.com. Médiation (seulement si échec de la réclamation) : La Médiation de l'Assurance, Pole CSCA, TSA 50110, 75441 Paris Cedex 09 ou le.mediateur@mediation-assurance.org. Notre cabinet de courtage exerce ses activités selon les dispositions prévues à l'article L520-1-II-b du Code des Assurances.

In partnership with



MAPFRE ASISTENCIA - under the trademark "MAPFRE ASSISTANCE, EUROPEAN INSURANCE TRAVEL" - asisteur and risk insurer. MAPFRE ASISTENCIA Compania Internacional de Seguros and Reaseguros, a Spanish public limited liability company with a capital of € 108,175,523.12, whose registered office is at Carretera de Pozuelo n ° 52 Majadahonda - Madrid 28222, Spain, submitted in the Madrid, acting for the purposes of this Convention through its French branch whose head office is located in the city of Madrid. Sis LE QUATUOR Building 4D - 16 avenue Tony GARNIER ZAC GERLAND 69007 LYON, France, registered with the Lyon Trade and Companies Register under number 413 423 682, and through its secondary establishment at 31-33 Rue de The BAUME 75008 PARIS, SIRET 413 423 682 00066, Company governed by the Insurance Code.

ASSISTANCE :

You need **ASSISTANCE**?

**Prior to any intervention please contact
MAPFRE ASSISTANCE Support Center**

Listening 24 hours a day:

From abroad :

Tél : 00 33 4 37 28 83 49

Fax : 00 33 1 46 43 50 26

From France :

Tél : 04 37 28 83 49

Fax : 01 46 43 50 26



INSURANCE :

Declare and follow you **INSURANCE** claim:

On the website :

www.mapfre-assistance.fr

By email :

sinistres@mapfre.com

By postal mail :

**MAPFRE ASSISTANCE
L'Européenne d'Assurances Voyages
31-33 Rue de la Baume
75008 PARIS- FRANCE**

