

**Policy extract**  
**SKI INSURANCE – VIA LATTEA - SEASONAL SKI PASSES**  
**2023/2024 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 area and 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 Italian 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](mailto:info@solariassicurazioni.com) – [www.solariassicurazioni.com](http://www.solariassicurazioni.com)

The “VIALATTEA Sci Noproblem” insurance policy includes:

**A. ASSISTANCE**

RETURN TO HOME FROM PLACE OF CARE.

**B. EXPENSES FOLLOWING AN INJURY**

1. TOBOGGAN
2. EMERGENCY MEDICAL EXPENSES
3. TRANSFER TO AN APPROVED MEDICAL CENTRE BY AMBULANCE IN THE ITALIAN FACILITIES
4. RESCUE AND AMBULANCE TRANSPORT COSTS ON FOREIGN PISTES IN THE VIALATTEA (MONGINEVRO)
5. HELICOPTER RESCUE AND RECOVERY COSTS ON FOREIGN PISTES IN THE VIA LATTEA
6. HOSPITALISATION ALLOWANCE FOLLOWING AN INJURY
7. REIMBURSEMENT OF THE COST OF THE SKI PASS
8. 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 ski area, 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. EXPENSES FOLLOWING AN INJURY:** The cover is due following an accident suffered during the performance of amateur sports activities on the snow, exclusively within the VIALATTEA skiable area, for which the ski pass is valid, and provided that a report is drawn up in real time by the piste rescue service with the dynamics and significant data of the accident.

1. TOBOGGAN: within the limit of liability of Euro 250.00 per Insured Person/Ski Pass.
2. EMERGENCY MEDICAL EXPENSES: within the limit of liability of Euro 1200.00 with a deductible of Euro 50.00 per claim.
3. TRANSFER TO AN APPROVED MEDICAL CENTRE BY AMBULANCE IN THE ITALIAN FACILITIES: 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. REIMBURSEMENT OF RESCUE AND AMBULANCE TRANSPORT COSTS ON FOREIGN PISTES 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. REIMBURSEMENT OF HELICOPTER RESCUE AND RECOVERY COSTS ON FOREIGN PISTES 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. HOSPITALISATION ALLOWANCE FOLLOWING AN INJURY: daily hospitalisation allowance of Euro 20.00 per day for a maximum of 10 days (not applicable if you have benefited from the URGENCY HEALTH EXPENSES REIMBURSEMENT benefit)
7. REIMBURSEMENT OF THE COST OF THE SKI PASS: 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, with an excess of 100.00 euro per claim.
8. REIMBURSEMENT OF SPORTS EQUIPMENT HIRE: Europ Assistance reimburses you for the costs of any sports equipment rental already paid for and not used, for the period of validity of the ski pass. Euro 30.00 per day for a maximum of 5 remaining days for the rental of sports equipment, provided that it is rented with a valid, registered receipt.

**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 skiable area which is equipped and open to the public at VIALATTEA, and undertakes, within the limit of liability of Euro 750,000.00 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 which are equipped and open to the public at VIALATTEA 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 that the rescue service is activated by the Operations Centre on 0122.799414 and 0122.799415

**EXCLUSIONS VALID FOR ALL TYPES OF 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 by persons for whom you are responsible 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.

**HOW TO CONTACT EUROP ASSISTANCE:** If you have to request your return home from the place of treatment, 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.

For reimbursement requests relating to the other types of cover (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](http://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;
- copies 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;
- copy of the ski equipment payment invoice;
- number of ski pass;

In addition, for the Skier's Liability cover, you will have to enclose (in addition to the above):

- the circumstances of the event;
- a detailed description of the facts that led to the damage to third parties;
- copy of the report or equivalent document issued by the piste rescue service or intervening authority;
- evidence of any additional insurance coverage for the same risk;
- a claim for damages by the injured third party;
- medical certificate or statement indicating the injuries sustained by the injured party.

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

For further details on guarantees and exclusions, please refer to the full policy terms and conditions.