

VIALATTEA – Sci Noproblem



Policy extract

SKI INSURANCE – VIALATTEA - DAILY AND MULTI-DAY 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 – 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 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 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 500.00 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. REIMBURSEMENT OF THE COST OF THE SKI PASS: guarantee provided for ski passes lasting more than 4 consecutive days: refunds the ski pass days already paid and not used, for the period in which you are unable to carry out amateur sports on the snow resulting from suitable medical certification and following an accident on the VIALATTEA slopes, which involves emergency medical or paramedical intervention on the slopes. It is a necessary condition for the validity of the guarantee that the ski pass is not used, even casually, after the date of the accident. In the event of an accident, the amount relating to the unused period, from the date of occurrence of the accident to the date of the end of the prognosis or, if higher, the closing date of the facilities, will be paid 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 HIRE: guarantee provided for ski passes lasting more than 4 consecutive days: 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 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 track 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

VIALATTEA - Sci Noproblem IN THE EVENT OF A CLAIM, THE GUARANTEES CAN ONLY BE ACTIVATED BY CALLING VIALATTEA PISTE RESCUE.

WARNING: BY LAW, USERS OF THE SKI SLOPES SHALL HAVE CIVIL LIABILITY INSURANCE FOR DAMAGES OR INJURIES THAT THEY MAY CAUSE TO THIRD PARTIES, INCLUDING FACILITY MANAGEMENT.

THE SLOPE RESCUE SERVICE IS SUPPLIED FOR A FEE.

COMPULSORY INSURANCE FOR DAMAGES OR INJURIES THAT THE SKIER MAY CAUSE TO THIRD PARTIES, INCLUDING FACILITY MANAGEMENT, MAY BE PURCHASED FROM ANY INSURANCE AGENCY OFFERING SUCH COVERAGE. THE “VIALATTEA SCI NOPROBLEM” POLICY IS OFFERED BY SESTRIERES S.P.A.

FOR € 3.50/DAY. THE “VIALATTEA SCI NOPROBLEM” POLICY

OFFERED BY THE SINGLE-MEMBER COMPANY SESTRIERES S.P.A., WHOSE PURCHASE IS OPTIONAL, INCLUDES TWO INDISSOLUBLE FORMS OF INSURANCE COVERAGE:

- COMPULSORY COVERAGE FOR CIVIL LIABILITY FOR DAMAGES OR INJURY THAT THE SKIER MAY CAUSE TO THIRD PARTIES, INCLUDING FACILITY MANAGEMENT;
- OPTIONAL COVERAGE FOR HEALTH EXPENSES AND REFUND OF SKI GEAR AND THE LIFT PASS IN CASE OF INJURY, AND FOR ASSISTANCE TO THE SKIER FOR RETURN TO HIS/HER RESIDENCE.

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 authorized 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.
- willful misconduct (including willful 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/liter 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 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 hospitalization, 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.