

INSURANCE LICENCE

SUMMARY OF GUARANTEES 25-26 SEASON



fédération française
des clubs alpins
et de montagne



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des clubs alpins
et de montagne

**You are an FFCAM licenced members,
you will receive automatically cover
for Civil Liability (G1)
and Legal Assistance (G2)
for the activities listed on page 3.**

**If you practice paralpinism,
in order to benefit from the Civil Liability and
Personal Insurance guarantees, you must subscribe
to the "Paralpinism" extension
+ 355,00 €**

Definition: mountain sport consisting of jumping off a cliff or a summit in free fall,
with a closed parachute sail, which will be opened during the flight.

You may choose additional cover:

1- Personal insurance and emergency assistance
with 2 extensions possible:

- extended personal accident including damage to sports equipment,
• worldwide

2- Protection Plus:
non-occupational accidents and sports

**FFCAM licenced members
Civil Liability and Legal Assistance**

Personal insurance and emergency assistance

Full rate 24,00 €

Under 24 years 19,60 €

**Optimise your Personal
Insurance cover by purchasing
the extended cover
"Supplemental Personal
Accident Reinforced"
including damage to sporting goods
+ 48,00 €**

Rate for Volunteers + 21,00 €

**You engage in activities
worldwide, purchase
the "Worldwide"
extension
+ 160,00 €**

To be purchased if the person's residence
is outside of the Europe/Morocco zone /
if the person travels outside of the
Europe/Morocco.

**Protection Plus:
non-occupational and sporting accidents**

**Go further and protect your family licenced members by purchasing Protec-
tion Plus cover.**

You have the possibility of taking out a guarantee valid worldwide, with substantial
Death and Invalidity capital which accumulates with the payment of the capital of
the other subscribed options (AP or IAR).

You will then not only be covered for your sporting activities as a FFCAM member, but
also for any nonoccupational accident beyond that.

The payout is a lump sum: it shall be paid regardless of the liabilities at issue and in
addition to any other compensation paid.

Informations and subscription coupon available on the page 11.

	Personnel and Emergency Insurance	Enhanced Personnel Accident including damage to sporting goods	World- wide
G3 - Treatment costs	•	•	•
G4 - Accidental death	•	•	•
G5 - Permanent disability	•	•	•
G6 - Ski lift passes	•	•	•
G7 - Hearing aid breakage	•	•	•
G8 - Coma Guarantee		•	
G9 - Daily allowance		•	
G10 - Academic support		•	
G11 - Domestic help		•	
G12 - Sporting goods		•	
G13 - Medical repatriation	•	•	•
G14 - Visit from a loved one during hospitalisation of more than 6 days	•	•	•
G15 - Dispatch of a doctor to the insured person abroad	•	•	•
G16 - Accompaniment of repatriated beneficiaries	•	•	•
G17 - Replacement driver	•	•	•
G18 - Repatriation in case of death of an insured person	•	•	•
G19 - Escort of the deceased	•	•	•
G20 - Psychological support over the telephone in physical consultation	• •	• •	• •
G21 - Medical and girurgical osts abroad ¹ Europe/Morocco zone ² Worldwide ³	•	•	•
G22 - Search and rescue costs	•	•	•
G23 - Legal assistance while abroad	•	•	•

1 - FOREIGN COUNTRIES: all countries outside the country of residence..

2 - EUROPE/MOROCCO: Metropolitan France and DROM (Guadeloupe, Martinique, Réunion, guyane),
COM (French Polynesia, Saint-Pierre-et-Miquelon, Wallis et Futuna, Saint-Martin et Saint-
Barthélémy), member of the Country of the European Union (except Groenland), Andorre, Monaco,
Suisse, Vatican, Liechtenstein, Saint-Marin, Norvège (except the Spitzberg), Islande, Morocco, Albania,
Serbia, Montenegro, Bosnie-Herzegovina, Macedonia, and United Kingdom. New Caledonia requires
worldwide extension.

3 - WORLDWIDE: worldwide, on condition of subscription to the "Worldwide" extended cover and as per
the provisions set out in the contract. Subscription to the "Worldwide" extended cover is at the dis-
cretion of the licenced FFCAM member, on condition of subscription to the "Personal Insurance and
Assistance" option.

**People whose home is outside the Europe/Morocco zone (Morocco and
United Kingdom are included in the Europe/Morocco zone) will be covered
exclusively in their country of residence in the framework of guaranteed
activities, and throughout the world if they practice in the part of an activ-
ity only supervised by the FFCAM.**

Regulations

This contract shall be null and void and the Insurer shall not be obliged to pay any
indemnity or provide any cover under this contract if the performance of the contract
would expose the Insurer to sanctions, prohibitions or restrictions resulting from
United Nations resolutions or to economic or commercial sanctions provided for
by laws or regulations enacted by the European Union, the United Kingdom or the
United States of America.

DEFINITIONS

1 People covered

Licensees with a valid federal license up to date with payment of their insurance premiums.

2 Activities covered

The coverage applies in the event of any accidental incident occurring during independent or managed practice, for recreation or competitively, of the following activities:

2.1 Covered activities

- Mountaineering.
- Rock climbing, via ferrata and tree climbing.
- Walks, hikes and treks, trail running, mountain climbing and races (foot, snowshoe or ski).
- Ice climbing and dry-tooling.
- Downhill skiing, off piste skiing, ski mountaineering (ski touring and mountaineering), snowboard touring (including snowboarding) and mountain snowboarding, on and off ski areas.
- Monoski, cross-country skiing, back country skiing, telemarking and roller skiing.
- Caving, canyoning.
- Mountain bike, including tandem.
- Tandem skiing, when the person seated is a licensed FFCAM member.
- Rafting, wild swimming, canoeing, kayaking.
- Indoor and outdoor skating.
- Slacklining (tightrope walking at a low height in preparation for rock climbing).
- Highlining with belay.
- Sled dog trekking.
- Yoaner.
- Nordic Roller.
- Ski joering.
- Recreational sledging.
- Joëlette (all terrain chair) with a minimum of two accompanying persons.
- Base jump from cliff, Paragliding single or side by side paragliding, hang gliding, For side by side paragliding, hang gliding, the pilot must have the qualification biplace associatif (leisure side by side qualification). The pilot must not be paid. The person being transported must be an FFCAM member.
- Ski Paragliding, Snowkiting, Speed riding.
- To practice the paralpinism activity (sport of mountain consisting of jumping off a cliff or from a free fall summit, with a sail of closed parachute, which will be open during the flight), the FFCAM licensee must subscribe Paralpinism extension.

2.2 Other covered activities

Within the context of the activities listed above, the benefits of the cover defined below shall also apply to:

- Organisation by the FFCAM of training, meetings, and competitions in France or abroad, depending on the option subscribed, or other activities scheduled by said organisations, including physical preparedness training irrespective of the sport practised during the training, with the exception of those expressly excluded and listed under the section on "Activities not covered".
- Participation in and/or organisation of congresses, meetings and conferences, as pertain to covered activities.
- participation in classes and training organised under the aegis of another federation or other body, for the covered activities.
- Participation in collective exchanges and in encounters between associations, in which an association affiliated with the FFCAM is participating in the organisation.
- Participation of an FFCAM member in walking courses, raids, competitions, training, events, meetings or gatherings related to the activities covered in 2.1, organised.
- The volunteer, temporary performance of maintenance work in the huts and premises of the FFCAM and of its affiliated organisations.
- The volunteer performance of maintenance work on hike trails undertaken exclusively under the aegis of the FFCAM or of its affiliated organisations, and on access tracks to accommodation managed by the FFCAM or its affiliated organisations.
- Management and volunteer performance of artificial climbing structures or cliffs on behalf of the FFCAM or one of its affiliated organisations.
- Cleaning of underground caves organised by the FFCAM or one of its affiliated organisations.
- Activities related to local/environmental protection: operations to restore and clean up natural environments, including manual garbage collection, clearing, trail or mountain peak maintenance.
- Trips and travels necessary for the practice of insured activities..

3 Activities not covered

All other activities not mentioned above, namely:

- activities practised for profit (such as high mountain guide or trainee guide, highland guide, or State certified climbing instructor or teacher) apart from volunteer missions to benefit the FFCAM and the supervision of after-school activities by an organisation affiliated to the FFCAM.
- Sport practised professionally or under remunerated contract, and preparatory training for such sport.
- Air sports, other than paragliding single or side by side paragliding, hang gliding. Paralpinism activity is covered only if the "paralpinism" extension has been subscribed to prior.
- Sports and recreation including the use of motorised land vehicles, aircraft or water craft.
- SCUBA diving (other than as part of a caving activity).
- Combat sports (judo, karate, boxing, etc.).
- Hunting.
- Participation in actual caving rescues.
- The consequences of an accident occurring during practice in any of the following sports: skeleton, bobsleigh, bungee jumping, skydiving, road bike.

4 Geographic cover

This cover will apply:

- in metropolitan France and DROM-COM and European Union countries (except Greenland), Andorra, Monaco, Switzerland, the Vatican, Liechtenstein, San Marino, Norway (excluding Spitzbergen), Iceland, Morocco, Montenegro, Bosnie-Herzegovina, Macedonia, and United Kingdom.
- Worldwide, on condition of subscription to the "Worldwide" extended cover and as per the provisions set out in the contract.

Subscription to the "Worldwide" extended cover is at the discretion of the licensed FFCAM member, on condition of subscription to the "Personal Insurance and Assistance" option.

Licensees whose country of **residence*** is outside the **Europe/Morocco zone**** must subscribe to the Worldwide extension and are covered when practicing an activity guaranteed under this contract as follows:

- in their country of residence in individual practice or in practice supervised by the FFCAM,
- outside their country of residence only in practice supervised by the FFCAM.
- * **Country of residence:** place of primary or usual residence of the beneficiary. It may be situated either in the Europe/Morocco zone or outside the Europe/Morocco zone.
- ** **Europe/Morocco zone:** European Union (excluding Greenland), France including DROM and COM, Liechtenstein, Norway (except Spitzbergen), Iceland, Principalities of Monaco, Andorra, San Marino, Switzerland, the Vatican, Morocco, Albania, Serbia, Montenegro, Bosnie-Herzegovina, Macedonia, and United Kingdom.

5 Accident

a- For Civil Liability coverage, an accident is defined as "any sudden, unforeseeable, external event to the victim or the damaged thing, resulting in damage".

b- For the Bodily Injury and Assistance cover:

- for the Bodily Injury (or Personal Insurance) cover: any bodily injury that is not intentional on the part of the victim, resulting from the sudden action of an external cause, the causal link having to be established between the external cause and the bodily injury. However, contagious disease or parasitic diseases are never covered, except in the case of rabies and anthrax resulting from bites or slings,
- for Assistance, an Accident is defined as "any sudden, unforeseeable, external event to the victim or the damaged thing, constituting the cause of the damage".

The operative events listed below which are considered part of the accident giving the right to the following cover, (if the relevant options have been purchased): "Search and/or rescue costs", "Medical repatriation", "Visit of a family member", "Repatriation in the event of death" and "Insurance for medical and surgical costs abroad".

The following are considered accidents:

- altitude sickness,
- consequences of asphyxiation, drowning, or immersion syncope,
- intoxication, poisoning, or burns, caused by gas, vapours, or venomous substances or corrosive substances, or due to spoiled food, whether their absorption is due to an error or another's action,
- asphyxiation through immersion or release of gas or vapour,
- snake bites, cases of rabies or anthrax - subsequent to being bitten or stung by an animal,
- acts of aggression against the insured person (assassination, hold up, hostage-taking, kidnapping),
- bodily injury resulting from burns, electrocution, lightning strikes,
- infectious bites/stings and their consequences,
- sprains, tears, hernias, and tearing of muscles, tendons, or ligaments, back strain and lumbago due to an accident,
- damage resulting from acts of terrorism (airplane hijacking, hostage-taking, attacks), riots, or popular uprisings, where the insured has not voluntarily participated,
- accidental damage occurring during flooding, storms, cyclones, hurricanes, downpours, avalanches, earthquakes, and natural disasters,
- the death of an insured party, victim of accidental syncope during a sporting activity or immediately thereafter,
- accidental congestion,
- insolation, oedema, frostbite, ophthalmia, blindness due to an accident,
- the consequences of surgical procedures deemed necessary and performed by the accompanying physician following an accident.

6 Rates

- Licensee fee for persons under 24 years old as at 01/01/26: categories E1, E2, J1 and J2.
- Volunteer rate for Supplemental Cover for Enhanced Personnel Accident: volunteer defined as being any licensee exercising a volunteer function in a club, a territorial committee, or a federal structure, registered in this capacity on the federation extranet at the time when the extended cover is purchased.

INCLUDED GUARANTEES

As a FFCAM licenced members, are automatically entitled to Civil Liability cover. in the Europe/Morocco zone.

However to practice paralpinism you must subscribe to the extension "Paralpinism".

61 Civil Liability Cover

Licensed members are automatically entitled to Civil Liability cover. The insurance company will cover the FFCAM, its affiliated organisations, leaders, supervisors and any members with a valid federal licence against the financial consequences of their Civil Liability for bodily injury, property damage and financial loss whether or not consequential, caused to others, including in their capacity as civilly liable.

Irrespective of the type of liability incurred, the cover for the aforementioned activities will apply up to the benefit limits stated below:

Civil liability	Benefits	Excess
All damage combined, including	15,000,000 € per claim	150 €
Bodily injury (excluding criminal negligence by the employer)	Included	None
Property damage and financial loss ensuing from property damage	3,000,000 € per claim	150 €
Property damage and any consequential financial loss involving items left for safekeeping or in a changing room	150,000 € per claim	150 €
Non-consecutive financial loss (resulting from an accidental occurrence), excluding poor counsel as mentioned above	770,000 € per claim	1 500 €
All bodily injury, property damage and financial loss combined arising in the United States of America or Canada	3,000,000 € per year of cover	10% of the amount of the benefit, up to a maximum of 2,000 €*

* United States of America/Canada: the excess will apply to all types of damage covered, including bodily injury and sundry costs and interest.

EXCLUSIONS to Civil Liability Cover

We do not cover the following as part of the "General Civil Liability" cover, in addition to the general exclusions:

- damage or injury attributable to teachers, coaches, instructors or similar professionals who do not hold a diploma certifying their qualifications and aptitude to perform their functions, save where these people were authorised by the FFCAM or by one of its affiliated clubs or associations,
- damage or injury resulting from the deliberate violation by you, a federation member or Club management (president, vice-president, treasurer or secretary) of the special safety and cautionary rules set out by law or regulation and applicable generally or specifically to your activity, of manufacturer instructions or of contractual provisions, where this violation constitutes a fault of exceptional severity stemming from an intentional act or omission, from awareness of the danger you were under as a result, from the absence of any justifying reason and that was known or that could not have been unknown to you,
- damage or injury caused by aerial, maritime, river or lake navigation activities,
- damage or injury caused by motorboats with torque equal to or greater than 6 HP, by sail boats more than 5.5 metres long or by any other water craft (other than boats) owned or operated by or in the custody of you or the people for whom you are civilly liable,
- damage or injury resulting from activities that require subscription to an insurance contract by virtue of a French or foreign legal obligation requiring on-site insurance (such as insurance of motorised land vehicles and their trailers, railways and tramways, ski lift apparatuses, hunting and pest control, construction work, government contracts, property development, insurance brokering, etc.),
- any financial penalties imposed for specific improper behaviour by the policyholder and which do not constitute direct reparation of bodily injury, property damage or financial loss (subject to the provisions set out above covering complementary Social Security contributions in the case of criminal misconduct), including fines, penalties, fees, penal clauses and payment of "punitive" or exemplary damages",
- damage caused by:
 - any and all vehicles travelling by rail or air (other than paraglider or hang glider and/or a powered hang glider whether single-seater or or two-seater), space-going, sea-going, river-going or lake-going vessels,
 - any component related to the safety, operation, or control of these craft, and for which you provide the design, manufacture, sale, repair, conversion, and/or maintenance,
- damage or injury caused by the use or possession of explosives required for the exercise of a covered activity,
- damage or injury resulting from the practice of medical or paramedical activities,
- the damage resulting from the production, by any device or equipment, from the electric or magnetic fields, or from the electromagnetic radiations,
- the damage in the realization of which is involved a power-driven ground vehicle or a trailer either semi-trailer or quite different device hitched in this vehicle an owner, a tenant of which you are (including in case of hire purchase) or holder,
- environmental damage,
- inevitable damage resulting from conditions and/or disadvantages associated with the normal pursuit of your activities,
- damage caused by your dogs that may be considered dangerous under Law No. 99-5 of January 6, 1999.



Autour du refuge des Evettes © Thibaut Blais, collection FFCAM

62 Legal Assistance Cover

Subject to the conditions for applications set out above, we will provide our assistance to you and cover your expenses for:

- your defence before a criminal court in case of implication of your liability as covered by this contract, where you are not represented by the lawyer that we have assigned to defend your civil interests,
- the exercise of your amicable or legal recourse against third parties liable for bodily injury suffered by you, arising during your participation in an association, or for property damage covered by this contract if your civil liability is involved.

	Amount of guarantee	Special intervention threshold
Civil defence in any jurisdiction	Included in the guarantee	None
Criminal defence	50,000 € per case	None
Proceedings before any court	50,000 € per case	We shall not take action on claims less than or equal to 300 €

EXCLUSIONS to the Legal Assistance Cover

However, we will not represent you to obtain amends:

1. material damage caused to your assets when they are based on non-performance or poor performance of a contract by a third party who has liability,
2. damage suffered on the occasion of the use, including as a passenger, land-based motor vehicle subject to the requirement for automobile insurance.

We also shall not pay:

1. for costs incurred without our prior approval, except for urgent measures necessary to preserve your rights,
2. fees based on commission as well as any amount of any nature whatsoever which you must in the end pay or reimburse to the adverse party, including expenses and costs which the court believes that you should bear in equity.

Non-cumulation of contractual indemnities and civil liability

- When the accident involves both CONTRACTUAL INDEMNITIES cover and CIVIL LIABILITY cover for the same victim, the latter will receive exclusively, WITHOUT POSSIBLE CUMULATION, the highest of the indemnities resulting from one or other of the covers, the first payments made under one of them having the character of an advance on the final settlement.
- If the accident does not involve civil liability cover, the victim will only receive the compensation provided for under Contractual Indemnity cover.

DEFINITIONS - Contrat AXA n° 4706458904

Us : AXA.

OPTIONNAL GUARANTEES

Personal insurance and emergency assistance guarantees option

PERSONAL ACCIDENT

G3 - Medical expenses excluding the cost of the prosthesis itself, including: → for alternative medicine → for the private room → for dental expenses	In addition to the statutory social protection scheme and all other pension fund institutions: 3,000 € including: → 100 € per claim → 15 € per day in the event of hospitalization within the limit of 30 days → 500 € per tooth
G3 - Prostheses, orthopaedic devices and dental prostheses	Cost of 1 st standard device
G3 - Accidental breakage of glasses	100 €
G4 - Payment of benefits in case of death of the policyholder	10,000 € more 10% per dependent child
G5 - Payment of benefits in case of permanent disability of the policyholder Total permanent disability (may be reduced based on degree of disability) after deduction of a relative excess PPD ≤ 5 %	15,000 €, increased 20,000 € for the Personal Insurance option if the degree of disability is greater than 30%. A permanent degree of disability equal to or greater than 66% will give rise to payment of 100% of the capital
G6 - Courses, workshops, mechanical lift passes (excess 1 day)	300 € per accident
G7 - Hearing aid breakage	300 € per accident following a medically certified injury

EMERGENCY ASSISTANCE

G13 - Medical Repatriation Organisation and payment of your return journey or your transport to a hospital	Actual costs
G14 - Visit from a loved one during hospitalisation of more 6 days	Transport: return economy class aeroplane ticket/1 st class train ticket Hotel expenses of up to 100 € per night for a maximum of 6 consecutive nights
G15 - Dispatch of a doctor to the insured person abroad	Travel expenses and consultation fees of the doctor
G16 - Accompaniment of repatriated beneficiaries	Return transport title
G17 - Replacement driver	Actual costs or one-way economy class aeroplane ticket/1 st class train ticket expenses
G18 - Repatriation in case of death of an insured person: → transport of the body → funeral expenses: the costs of port mortem treatment, laying in the coffin, the coffin and coffin arrangements necessary for transportation. Excluding funeral, ceremony, burial and cremation	→ Actual Costs → Maximum of 2,500 € per insured person
G19 - Escort of the deceased/presence of a loved one in case of death	Transport: return economy class aeroplane ticket/1 st class train ticket
G20 - Psychological assistance → over the telephone → in physical consultation	Limited to 3 sessions 3 sessions of 30 minutes (2,000 € per year)
G21 - Medical and surgical costs abroad: → reimbursement of costs charges to you (excluding for dental) → reimbursement of emergency dental costs	Per insured person and per insurance period With an excess of 30 €: → within the following limits of 100,000 € to the beneficiary → within the following limits of 300 € to the beneficiary
G22 - Search and/or rescue costs Mountain search, rescue and initial medical transport costs	30,000 € per insured and per event

LEGAL ASSISTANCE WHILE ABROAD

G23 - Advance of bail bond	15,000 €
G24 - Payment of lawyer's fees	3,000 €

By purchasing the option "Personal Insurance and Emergency Assistance", you also get access to the following extensions:

The supplemental "Enhanced Personal Accident" extension (including damage to sporting goods)

PERSONAL ACCIDENT

G3 - Medical expenses excluding the cost of the prosthesis itself, including: → for alternative medicine → for the private room → for dental expenses	In addition to the statutory social protection scheme and all other pension fund institutions: 3,000 € including: → 150 € per claim → 30 € per day in the event of hospitalization within the limit of 30 days → 900 € per tooth
G3 - Prostheses, orthopaedic devices and dental prostheses	Cost of 1 st standard device
G3 - Accidental breakage of glasses	200 €
G4 - Payment of benefits in case of death of the policyholder	30,000 € more 10% per dependent child
G5 - Payment of benefits in case of permanent disability of the policyholder Total permanent disability (may be reduced based on degree of disability) after deduction of a relative excess PPD ≤ 5 %	45,000 €, increased 55,000 € for the Personal Insurance option if the degree of disability is greater than 30%. A permanent degree of disability equal to or greater than 66% will give rise to payment of 100% of the capital
G6 - Courses, workshops, mechanical lift passes (excess 1 day)	300 € per accident
G7 - Hearing aid breakage	300 € per accident following a medically certified injury
G8 - Coma Guarantee	30 per day in excess of 10 consecutive days of coma for a maximum of 365 days
G9 - Daily allowance after deduction of an absolute excess of 7 days	16 € per day, up to 180 days
G10 - Cost of academic support	16 € per day, up to 305 € with relative excess of 15 days
G11 - Domestic help	16 € per day, up to 305 € with relative excess of 15 days
G12 - Sports equipment covered in case of accidental deterioration owned by members	Benefit ceiling 15,000 € (150 € excess)

EMERGENCY ASSISTANCE

G13 - Medical Repatriation	Actual costs
G14 - Visit from a loved one during hospitalisation of more 6 days	Transport: return economy class aeroplane ticket/1 st class train ticket Hotel expenses of up to 100 € per night for a maximum of 6 consecutive nights
G15 - Dispatch of a doctor to the insured person abroad	Travel expenses and consultation fees of the doctor
G16 - Accompaniment of repatriated beneficiaries	Return transport title
G17 - Replacement driver	Actual costs or one-way economy class aeroplane ticket/1 st class train ticket expenses
G18 - Repatriation in case of death of an insured person: → transport of the body → funeral expenses: the costs of port mortem treatment, laying in the coffin, the coffin and coffin arrangements necessary for transportation. Excluding funeral, ceremony, burial and cremation	→ Actual Costs → Maximum of 2,500 € per insured person
G19 - Escort of the deceased/presence of a loved one in case of death	Transport: return economy class aeroplane ticket/1 st class train ticket
G20 - Psychological assistance → over the telephone → in physical consultation	Limited to 3 sessions 3 sessions of 30 minutes (2,000 € per year)
G21 - Medical and surgical costs abroad: → reimbursement of costs charges to you (excluding for dental) → reimbursement of emergency dental costs	Per insured person and per insurance period with an excess of 30 €: → within the following limits of 100,000 € to the beneficiary → within the following limits of 300 € to the beneficiary
G22 - Search and/or rescue costs Mountain search, rescue and initial medical transport costs	→ 30,000 € per insured and per event

LEGAL ASSISTANCE WHILE ABROAD

G23 - Advance of bail bond	15,000 €
G24 - Payment of lawyer's fees	3,000 €

"Worldwide" extension

This benefit extension allows you to be active worldwide and to receive cover for medical costs abroad (G21) up to 350,000 € (instead of 100,000 €).

People whose home is outside the Europe zone (Morocco and United Kingdom are included in the Europe zone) will be covered exclusively in their country of residence in the framework of guaranteed activities, and throughout the world if they practice in the part of an activity only supervised by the FFCAM.

OPTIONNAL GUARANTEES (continued)

INDIVIDUAL ACCIDENT GUARANTEES

Maximum liability of the insurer

As stated in article 5.3 «LIMIT OF INSURANCE» of the AXA contract, in the event of a collective loss, the maximum liability of the insurer for a single event remains limited to 2,300,000 euros for all losses resulting from the same event, regardless of the number of victims (the compensation for each victim is reduced proportionally). All claims having the same origin and occurring during the same continuous period of 72 hours (48 hours in the case of terrorism on French territory) constitute a single event.

63 Treatment costs

We will cover the reimbursement of medical expenses when they are hired with a medical prescription:

- medical, pharmaceutical (including tests and examinations), surgical, hospitalization (including daily flat charge) and medically prescribed healthcare transport costs,
- for alternative medicine,
- for a private hospital room,
- physical rehabilitation costs,
- prosthesis, braces and dental prosthesis (cost of first standard equipment) following a covered accident, when they are provided by medical prescription,
- broken eyeglasses: costs borne by the insured party to the limit of the cap.

These benefits will be limited to the actual costs charged to you after reimbursement by the national healthcare system and by any other provident fund.

Deductibles and lump sum payments from social protection schemes are excluded.

64 Payment of benefits in case of death of the policyholder

In the event of death resulting from a covered accident and occurring within 24 months of the day of the event, we pay the insured capital to the beneficiary, i.e. to the spouse of the insured or, failing that, to his beneficiaries without the payment being divisible with respect to us. We equate to death the disappearance or absence declared within the meaning of the Act. In the event of permanent incapacity followed by death, any capital paid in respect of total or partial permanent incapacity is deducted from that payable in respect of death.

Beneficiary(ies): in the event of the death of the Insured, the person designated by the Insured and whose identity has been communicated to the Insurer.

In the absence of beneficiary designation and in order of priority:

- to his non-divorced or legally separated spouse,
- failing that, to his partner with whom he is bound by a civil solidarity pact; failing this, in equal shares, to his children born or to be born and to those of his spouse if he was responsible for them; failing this, in equal shares, to his father or mother or to the survivor of them,
- failing this, to the beneficiaries according to the devolution of the estate.

For all other guarantees, the beneficiary is the Insured himself, unless otherwise stipulated in writing sent by the Insured or the Subscriber.

Form available online at: www.montagne.wtwco.com

65 Payment of benefits in case of permanent disability of the policyholder

In case of an accident occurring during the covered activities and leading to permanent disability, we will pay:

- for total permanent disability: the benefits as per the selected option,
- for partial permanent disability: of a variable amount depending on your degree of disability and on the insurance option selected.

Your degree of disability is established, after consolidation, based on the suggested schedule of residual functional deficits in the *Concours Médical's* publication on common law (most recent edition as of the date of the accident).

66 Reimbursement of ski lift passes and/or training

In case of a covered accident leading to the medically certified inability to engage in the corresponding activity, we will provide reimbursement of the costs of classes and training and of unused ski lift passes, pro-rated for the time remaining on them and upon submission of payment receipts. We do not guarantee refund courses, sports courses or packages lasting less than 1 day.

67 Hearing aid breakage

In the event of an accident, we cover the reimbursement of a hearing aid or prosthesis in the event of breakage directly attributable to an accident causing a medically certified injury, after reimbursement by the statutory scheme and any other provident organisation. (ceiling: 300 €).

68 Coma Guarantee

When an Insured is the victim of an Accident and it is medically established that he/she remains in a state of Coma for more than 10 consecutive days, the Insurer will pay the Insured an indemnity of 30 euros per day of Coma, for the entire duration of the Coma with a maximum duration of 365 days.

This cover cannot be combined with the daily allowance cover.

69 Payment of a daily allowance

For insured persons performing a paid, professional activity, in the amount of 16 € per day beginning on the 8th day after the covered accident and running through the 180th day of disability at the latest.

70 Cost of academic support

With relative excess of 15 days: 16 € per day, up to 305 €.

71 Domestic help

With relative excess of 15 days: 16 € per day, up to 305 €.

72 Damage to sporting goods and apparel

Are guaranteed in the event of accidental deterioration, caused to sports equipment and clothing detained in any capacity by practitioners licensed athletes who have taken out the optional cover: "Reinforced Personal Accident" when the practice of the activities guaranteed in article 2.1.

Excluding any theft, attempted theft, loss, total or partial disappearance of sports equipment.

Excess 150 €. Benefit ceiling 15,000 €.

Specific definitions to the G12 guarantee

Sporting Equipment: personal property specifically designed or used permanently or temporarily, to practice sports designated and guaranteed under the contract.

Sports clothing: component of technical clothing specifically designed and used for the practice of sports designated are guaranteed under the contract, the features of which are intended to improve the safety and protection (including thermal) of the practitioners.

Accident/Accidental nature: any sudden event, unforeseen and external to the damaged object, constituting the cause of damage.

Theft: fraudulent removal of the property of another person (Article 311-1 of the Criminal Code).

A theft loss is considered not only as theft of the insured property itself, but also the destruction resulting from theft or attempted theft.

Wear: progressive deterioration of one piece, of a part of equipment or of any physical component resulting from its use, regardless of the source of and process involved in this deterioration (physical or chemical).

Actual cash value: this is the replacement cost at the time of the loss, net of depreciation.

Salvage value: this is the value of equipment, parts and materials that are still usable at the time and place of the accident.

Obsolescence: this is technical depreciation related:

- to age, usage, operating conditions, maintenance,
- and technological ageing.

Obsolescence will be determined by an expert or specialist.

Specific EXCLUSIONS applicable to the G12 guarantee

Without prejudice to the exclusions otherwise provided, the following is also excluded from the guarantee:

- cash, goods and valuables such as securities, jewellery, gems, pearls, precious metal objects, precious stones, statues, paintings, collections, art auction objects, furs,
- portable hardware (including laptops, hand-held computers, pocket PCs, tablet PCs, e-books, PDAs, organisers, portable phones, "smartphones", cameras and digital cameras, GPS),
- moulds, templates, cylinders and, in general, any data media that is computer-related or not,
- theft or attempted theft,
- loss, total or partial disappearance of sports equipment,
- damage caused by defects, faulty work, errors, defects that existed or were known at the time of policy purchase,
- damage resulting from wear, normal or gradual deterioration of equipment or materials and their components,
- damage due to dryness, moisture, corrosion or oxidation, rises in temperature beyond performance standards unless they are the consequence of another covered event, such as fire, water damage, or property damage incurred by the air conditioning system,
- damage resulting from non-observance or nonapplication of the documents and operating instructions provided by manufacturers, salespeople, fitters, maintenance workers and repairers when this non-observance is responsible for or plays a part in the occurrence of damage,
- damage to parts, components or tools that by the nature of their operation require periodic replacement, unless the damage is the result of a covered accident which also damaged other parts of the insured equipment,
- the expenses incurred in remedying breakdowns, malfunctions or defects in settings,
- the cost of servicing or maintenance operations performed by yourself or a third party (repairman, builder),
- damage of an aesthetic nature.

Personal accident benefit EXCLUSIONS

In addition to the general exclusions, the following are not covered under the "Personal Accident" benefit:

- illness,
- accidents covered under workplace laws and regulations,
- the following health problems which are not considered to be accidents: muscle and tendon disorders (ptosis, inflammation, tears, splits), hernias and muscle tears other than those resulting from trauma, lumbago other than that resulting from an accident, back pain and dorsal-lumbar pain, whether acute or chronic, sciatica,
- the consequences, consequences or aggravations of a traumatic condition resulting from:
 - ethylism, obvious drunkenness or if it is revealed that at the time of an accident, the Insured had a blood alcohol concentration equal to or greater than that fixed by the French regulations governing motor traffic, unless he provides evidence of the absence of a causal relationship,
 - drug use, narcotics by the insured person(s),
 - the use by the insured person(s) without a medical prescription of drugs or tranquilizers that can only be issued with a medical prescription, - your participation in a fight (except in cases of self-defence or assistance to a person in danger), a crime or an intentional offence, riots or popular movements and any intentional or fraudulent fault on your part or that of the beneficiary,
 - suicide or attempted suicide of the insured person(s) in the first year of the contract,
- accidents resulting from:
 - sports practiced professionally,
 - aerial sports (except for paragliding, hang gliding, single-seater or two-seater powered Hang glider, para-alpinism), kite sports or kiteSurf, aerostats and hot-air balloons,
 - acrobatic exercises, base jumping, bungee jumping (except para-alpinism, hang gliding, single-seater or two-seater powered hang gliding, paragliding), sporting events other than those activities found in bylaws, bets or challenges, regarding the consequences of such a choice and will lose all rights to benefits and compensation from us.
 - the driving of any vehicle without a valid permit or certificate, competitions (and their qualifiers) involving the use of motor vehicles or boats, except in the case of participation in automobile rallies not subject to authorisation by the public authorities,
- cost for travel, accommodation and cures at seaside resorts, hot springs, or climate health resorts,
- the cost for staying at a rest home or convalescent home.

RESCUE AND MEDICAL ASSISTANCE GARANTEES

For the implementation of repatriation and medical assistance, you must contact MUTUAIDE or have it contacted by a third party, as soon as your situation leads you to believe that you will have to return early or incur costs included within our repatriation assistance cover,

**phone 01 55 98 57 98 or +33 1 55 98 57 98
if you are outside France, 24 hours a day, 7 days a week.**

You will immediately be assigned a case number and be asked for:

- your FFCAM licenced number,
- your address and a telephone number where you can be reached, and for the contact information of the people looking after you,
- to allow MUTUAIDE physicians access to all medical information pertaining to you, or which pertain to the person in need of our intervention.

WARNING: any organisation by the beneficiary or his/her entourage of all or part of the assistance benefits set out in the present agreement, without prior approval from our offices, as demonstrated by a file number, may not result in reimbursement.



Grand Col Ferret © Roland Masson, collection FFCAM

G13 Medical repatriation

In the event of serious bodily injury and if your state of health requires repatriation, we will assist you as follows.

- Organisation and payment of your return journey or your transport to a hospital.

We will arrange and pay for your return home or your transport to the hospital nearest your home and/or the hospital best able to provide the treatment required by your state of health. In this case, if you so desire, we can then arrange for your return home once your medical condition allows.

Important: decisions will be made solely on the basis of your medical interest.

Our doctors will contact the medical establishments on-site and, if necessary, your regular GP, to gather the information required to make the best decisions for your condition.

The decision to repatriate you will be made and handled by medical personnel with a legally recognised degree in the country where he/she traditionally practises his/her professional activity. If you refuse to follow the decisions made by our medical team, you will be releasing us from any responsibility and lose all entitlement to benefits or compensation from us.

G14 Visit from a loved one

If your condition precludes or does not require repatriation and if your local hospital stay is more than 6 consecutive days (hospitalisation without excess in the case of a minor or if the survival of a family member is at risk), we will provide a return ticket (2 in the case of a hospitalized minor) to a family member or friend (the mother or father in the case of a minor), on an economy class flight or a 1st class train ticket to travel to the hospital.

For beneficiaries at the legal age of majority, this benefit will only be provided in the absence on site of an adult family member.

We will cover accommodation costs (room and breakfast only), for up to 100 € per night and for a maximum of 6 consecutive nights.

Any other temporary accommodation arrangements will not give rise to compensation.

G15 Dispatch of a doctor to the insured person abroad

If circumstances so require, the insurance company's medical team may decide to send a doctor on site to better assess the measures to be taken for repatriation of the insured person and to make the necessary arrangements. The insurer will cover the travel expenses and consultation fees of the doctor they have assigned to the case.

G16 Accompaniment of repatriated beneficiary

As part of repatriation in the event of serious bodily injury or death of the beneficiary, we will organise and take charge of the return home for the beneficiary's family members, who are also beneficiaries, or a person without a family relationship, also a beneficiary, who was accompanying this person.

We will pay for a one-way airplane ticket, in economy class, or by train, in first class, provided that the means that had been initially planned for their return travel cannot be used or modified.

G17 Replacement driver

In the event of serious bodily injury and if your state of health prevents you from driving your car back to your home in geographical Europe and none of the passengers accompanying you can replace you in the driver's seat, we will provide you with a driver to drive it to your home in geographical Europe via the fastest possible route or we will provide and pay for a single economy class aeroplane ticket or 1st class train ticket so that a person designated by yourself or by one of your beneficiaries can go and collect your vehicle.

You will remain responsible for your hotel, food, fuel, toll and parking expenses.

This benefit will only be granted if your vehicle is in perfect working condition, meets all National and International Highway Code rules and satisfies the standards of minimum MOT testing.

G18 Repatriation in case of death

In case of the death of an insured person, we will arrange and pay for:

- transport of the body from the location of the coffin to the burial site.
- the funeral costs up to 2,500 €; with the choice of companies used in the repatriation process being at our exclusive discretion.

G19 Escort of the deceased/ Presence of a loved one in case of death

If the on site presence of a family member or friend proves indispensable for recognition of the body of the deceased beneficiary and the necessary formalities for repatriation or cremation, we will provide a return economy class aeroplane ticket or 1st class train ticket.

This benefit will only be paid if the beneficiary was alone on site at the time of death.

G20 Psychological support

Over the telephone: at your request, in the event of a bodily accident, or in the event of the death of another beneficiary accompanying you, we can put you in contact with a psychologist for up to 3 telephone consultations, of 30 minutes each, per event.

In physical consultation: in the event of a personal accident or in the event of the death of another beneficiary accompanying you, we will take charge of consultations with a psychologist to the maximum indicated in the table of guarantees.

G21 Medical and surgical costs abroad

a - Subject of the cover

You will be covered for reimbursement of your medical and/or hospitalisation costs resulting from a serious bodily injury occurring and certified abroad during the term of cover, and remaining at your expense after any payments by the national health system, your mutual insurance and/or any other personal or group provident organisation of which you are a beneficiary.

If these claims bodies do not cover the medical and/or hospitalisation costs incurred, we will reimburse you for these expenses, up to the benefit cap, on condition that you provide us with:

- the original invoices for your medical and surgical costs,
- and the certificate of refusal of cover by the claims body or bodies.

Expenses giving rise to benefits: costs of visits, consultations, medication, nursing, medical and surgical hospitalisation, including medical and surgical doctor's fees, and in general, any medical or surgical act linked to your pathology.

b - Benefit conditions and amounts

Benefits will be paid exclusively under the following conditions:

- **benefits will only be paid if you have social security medical cover and/or any other personal or group provident scheme that covers you for reimbursement of medical and hospitalisation costs,**
- cover will only apply to costs resulting from serious bodily injury occurring and certified abroad,
- the cover will only apply to costs prescribed by a medical authority and incurred abroad during the term of cover,
- the cover will only apply to costs approved by our services as confirmed by the communication of a case number to the beneficiary or any other person acting in your name, once the claim has been found to have legitimate grounds,
- in the event of hospitalisation, we must be notified within 24 hours of the date appearing on the certificate of hospitalisation, save in cases of major forces,
- you must agree to transfer to a different hospital if recommended by our services,
- in all instances, the doctor that we have assigned to your case must be able to visit you and have free access to your medical records; this doctor will adhere to a strict code of practice,
- the benefits will automatically cease on the date of your repatriation.

Our support per beneficiary per trip is up to 100,000 € for European area membership and 350,000 € for holders of the Worldwide extension. Cover of emergency dental costs is limited to 300 € per event. In all cases, a 30 € excess per beneficiary will be applied to each claim.

Advances of hospitalisation costs abroad

In the case of hospitalisation, and at your request, we can advance the costs of your hospitalization on your behalf, up to the amounts indicated under "Benefit conditions and amounts" once you have provided us with a statement of hospitalisation costs committing you to the course of treatment to be followed. To preserve our future rights, we reserve the right to ask you or your beneficiaries for either an imprint of your bank card or a cheque of deposit.

You commit to performing these steps with your provident organisations within 15 days of receipt of the invoices for medical costs sent by our services. Failing a response on your part within 3 months, we will have the right to demand reimbursement of the amounts advanced by us, more any legal fees and interest.

Remember to have with you the emergency telephone numbers in the country.

OPTIONNAL GUARANTEES (continued)

RESCUE AND MEDICAL ASSISTANCE GARANTEES (continued)



Refuge de Vénasque © Florent Roussy, collection FFCAM

EXCLUSIONS to the medical and surgical costs covered

The exclusions common to all the cover under the present agreement and the exclusions specific to medical assistance shall apply.

Further, the following costs will give rise to neither advances, nor reimbursements nor payments:

- costs incurred in the country of residence of the beneficiary,
- vaccinations,
- prostheses, devices, glasses or contact lenses,
- anesthetic treatments or surgical operations that are not the result of an accident,
- spa treatments, stays in rest homes or physiotherapy.

Medical Assistance EXCLUSIONS

The following are excluded and shall not give rise to cover by MUTUAIDE or be compensated for any reason whatsoever:

- medical interventions and/or reimbursements relating to medical tests, check-ups or screenings undertaken for preventive purposes,
- benign infections and wounds that can be treated on site and that do not prevent the beneficiary from continuing to travel,
- convalescence or infections already being treated that have not yet consolidated and/or that entail further scheduled care,
- pre-existing illnesses or injury, diagnosed and/or treated and having been the subject of a medical consultation or hospitalization during the 6 months leading up to the request for assistance,
- any consequences (examinations, treatment complements, relapse, etc.) of an ailment that had previously given rise to repatriation,
- any consequences of pregnancy: childbirth, Caesarean section, care for the newborn, etc.,
- termination of pregnancy,
- plastic surgery,
- attempted suicide and its consequences,
- travel undertaken for the purpose of diagnosis and/or treatment,
- any consequences of failure or inability to obtain a vaccination or treatment necessitated or required by travel or a journey, or of the effects of such a vaccination or treatment,
- repeated transport made necessary by the state of health of the beneficiary.

622 Search and rescue costs

This insurance benefit applies in the event of Serious Bodily Injury or a situation that directly jeopardises your physical integrity, capable of resulting in bodily injury, should there be no intervention. The Accident or situation must have taken place during a covered activity, following the intervention of public services, professional rescuers or authorised private search and rescue services.

a - Subject of the cover

This insurance covers reimbursement of the search and rescue costs incurred with certified companies or teams, using any means for their intervention, including helicopter, on a private or public domain; This cover will serve as a complement after exhaustion of any similar cover that you may have elsewhere.

b - Benefit amount

In all cases, the benefits are limited to 30,000 € per beneficiary, per incident.

In addition to the general exclusions of the present agreement, the following are also excluded:

- the search and rescue costs resulting from failure to observe the prudential rules set out by the site's operators and/or the regulatory provisions governing the activity practised by the Beneficiary,
- search and rescue costs engendered by the practice of a professional sport.

INFO

First aid, that is to say immediate assistance (from the place of accident to the nearest medical consultation or hospital) is provided by the local emergency team.

For more information, you can also visit the website:
www.diplomatie.gouv.fr/en/travel-advice

LEGAL ASSISTANCE GUARANTEES

DEFINITIONS MUTUAIDE contract No.3462

Us: MUTUAIDE ASSISTANCE.

Beneficiary/Insured: holders of a valid FFCAM license and insured annually by the FFCAM or on a temporary basis, hereinafter referred to as "You".

Geographical Cover: when the country of residence of the beneficiary is situated in the "Europe/Morocco zone", the geographical cover chosen at the time of taking out a policy is either the Europe/Morocco zone or worldwide. When the country of residence of the beneficiary is situated outside the "Europe/Morocco zone", the geographical cover is necessarily worldwide.

Domicile/country of residence: place of primary or usual residence of the beneficiary. It may be situated either in the Europe/Morocco zone or outside the Europe/Morocco zone.

Metropolitan France: European territory of France (including nearby islands in the Atlantic Ocean, English Channel and the Mediterranean Sea).

France: metropolitan France (including Corsica) and DROM-COM [Départements et régions d'outre-mer-Collectivité d'outre-mer (refers to the French departments)]. Principalities of Monaco and Andorra are included in this definition by international convention.

DROM-COM: refers to the French departments (Guadeloupe, Martinique, Guyane, Réunion, Mayotte), the overseas collectivities (Saint-Pierre-et-Miquelon, Wallis et Futuna, the French Polynesia, Saint-Martin and Saint-Barthélemy).

Europe/Morocco zone: European Union (excluding Greenland), France including DROM and COM, Liechtenstein, Norway (except Spitzbergen), Iceland, Principalities of Monaco, Andorra, San Marino, Switzerland, the Vatican, Morocco, Albania, Serbia, Montenegro, Bosnia-Herzegovina, Macedonia, and United Kingdom.

Foreign countries: all countries outside the country of residence.

Family member: any individual designated by the beneficiary or one of his/her heirs, domiciled in the same country as the beneficiary.

Serious personal injury: illness or accident the nature of which is bodily, unforeseeable, and which threatens to result in a serious worsening in the condition of the beneficiary, within a short timeframe, if adequate care is not provided rapidly.

Personal injury: any sudden event, seen and unforeseen external to the victim or the damaged item, constituting the cause of the damage. The operative events listed below which are considered part of the accident giving the right to the following cover, (if the relevant options have been purchased): "Search and/or rescue costs", "medical repatriation", "visit of a family member", "repatriation in the event of death" and "Insurance for medical and surgical costs abroad".

The following are considered accidents:

- altitude sickness,
- consequences of asphyxiation, drowning, or immersion syncope,
- intoxication, poisoning, or burns, caused by gas, vapours, or venomous substances or corrosive substances, or due to spoiled food, whether their absorption is due to an error or another's action,
- asphyxiation through immersion or release of gas or vapour,
- snake bites, cases of rabies or anthrax subsequent to being bitten or stung by an animal,
- acts of aggression against the insured person (assassination, hold up, hostage-taking, kidnapping) Bodily injury resulting from burns, electrocution, lightning strikes
- infectious bites/stings and their consequences,
- sprains, tears, hernias, and tearing of muscles, tendons, or ligaments, back strain and lumbago due to an accident,
- damage resulting from acts of terrorism (airplane hijacking, hostage-taking, attacks), riots, or popular uprisings, where the Insured has not voluntarily participated,
- accidental damage occurring during flooding, storms, cyclones, hurricanes, avalanches, earthquakes, and natural disasters,
- the death of an Insured party, victim of accidental syncope during a sporting activity or immediately thereafter,
- accidental congestion,
- anisolation, oedema, frostbite, ophthalmia, blindness due to an accident,
- the consequences of surgical procedures deemed necessary and performed by the accompanying physician.

Illness: sudden and unforeseeable worsening in the beneficiary's health as observed by a competent medical authority.

Medical authority: any person holding a degree in medicine or surgery valid in the country where the beneficiary is present.

Hospitalisation: unforeseen stay, of a duration greater than 24 hours, in a public or private healthcare establishment, prescribed medically, for medical or surgical treatment following serious bodily injury and the occurrence of which was not known to the beneficiary within five days prior to its onset.

Family member: any individual designated by the beneficiary or one of his/her heirs, domiciled in the same country as the beneficiary.

Funeral expenses: the costs of a post mortem, laying in the coffin, the coffin and coffin arrangements necessary for transportation. **Excluding funeral, ceremony, burial or cremation costs.**

Deductible: part of the damages payable by the beneficiary.

Events provided for: serious personal injury or death occurring while performing an insured activity.

Should you call on our assistance, all decisions pertaining to the nature, opportunity, and organisation of steps to be taken shall be made solely by our Assistance department.

When abroad, after an involuntary infraction of the law or a regulation, committed by the beneficiary, and for any act not qualified as a crime, we will intervene at your written request if legal proceedings are brought against you.

623 Advance of bail bond

While abroad, we will advance the bail bond required by the authorities for your release or to allow you to avoid incarceration.

This advance will be paid via the intermediary of a lawyer on location, up to a maximum of 15,000 € per event.

You must reimburse this advance to us:

- upon return of the bond in case of dismissal or acquittal,
- within 15 days of a court decision becoming enforceable in the event of a conviction,
- in all cases, within 90 days of the date of payment of the bond.

624 Lawyer's fees

We will cover the fees of your attorney on site, up to a maximum of 3,000 € per event.

EXCLUSIONS SHARED BY ALL EMERGENCY ASSISTANCE CONTRACT BENEFITS (MUTUAIDE CONTRACT N° 3462)

In addition to the exclusions stated in the clauses of This contract, all consequences resulting from the following are excluded and may not result in our intervention, nor shall they be covered by any compensation whatsoever under any regard:

- abusive use of alcohol (observed blood-alcohol levels greater than the limit established by current regulations), the use or ingestion of medications, drugs, or narcotics that have not been medically prescribed,
- damage caused by intentional tort or wilful misconduct by the Beneficiary,
- intentional non-observance of regulations in the visited country or the practice of activities not authorised by the local authorities,
- professional practice of any sport, or amateur practice of aerial sports (with the exception of the aerial sports identified in the section on covered activities), defensive sports or combat sports,
- participation in competitions or endurance or speed tests and their preparatory trials, on board any land, nautical or aerial craft,
- damage resulting from voluntary or inexcusable violation of legal or regulatory provisions applicable to the activity,
- radioactive nuclear effects,
- damage caused by explosives which the beneficiary may possess,
- your voluntary participation in gambling, crimes or fights, save in the case of self-defence, civil or international war, riot, popular movements, strikes, hostage taking or arms handling,

The following shall not be paid or reimbursed:

- costs associated with excess baggage during air transport and costs for routing baggage that cannot be transported with the beneficiary,
- costs not justified by original documents,
- costs incurred by the beneficiary to obtain any official documents,
- any intervention initiated and/or organized at the State or inter-State level by any government or non-governmental authority or organisation.

GENERAL EXCLUSIONS FOR ALL COVER

In addition to the exclusions inherent to each guarantee, your contracts don't guarantee:

- damage of any intentionally caused or provoked by you or with your complicity,
- your intentional acts or wilful misconduct, including suicide and attempted suicide,
- use of alcohol, drugs and any other narcotic mentioned in the Code of Public Health, not medically prescribed,
- your voluntary participation in gambling, crimes or fights, save in the case of self-defence,
- non-random events: Damage where the operative event does not have a random nature for you,
- civil or international war, riot, popular movements, strikes, hostage taking or arms handlings,
- events of a catastrophic nature: The Damages caused by volcano eruptions, earthquakes, the action of the sea, tidal waves, landslides and other events of a catastrophic nature unless these events are declared a "Natural Disaster",
- any nuclear effect or other effect caused by a source of ionising radiation,
- damage caused directly or indirectly by: asbestos or its derivatives, lead and its derivatives, toxic mould,
- BSE: damage resulting from transmissible subacute spongiform encephalitis,
- damage caused directly or indirectly by: persistent organic pollutants as follows: aldrin, chlordane, DDT, dioxins, dieldrin, endrin, furans, heptachloride, hexachlorobenzene mirex, polychlorobiphenyls (PCB), toxaphene formaldehyde, methyl tertiary butyl ether (MTBE),
- penal sanctions and their consequences,
- all damage resulting from participation by the insured party in real spelunking rescues.

LEGAL FRAMEWORK

C1 Limitation period

Any action concerning your contracts, initiated by you or by us, can only be exercised during a period of 2 years from the date of the event that gave rise to that action under the conditions defined by Articles L.114-1 and L.114-2 of the Insurance Code.

C2 Period of cover

For each licensed member, the cover will only be effective upon payment in full of FFCAM dues.

For new licensed members and licence renewals, the cover will be effective from 1st October through 31 October of the following year. An early cover option can be obtained as from 1st September.

C3 Data collections

(for emergency assistance cover under the contract Mutuaide n° 3462)

The Beneficiary acknowledges that it has been informed that the Insurer processes its personal data in accordance with the regulations on the protection of personal data in force and that, moreover:

- the answers to the questions asked are mandatory and that in the event of false declarations or omissions, the consequences for it may be the invalidity of adhesion to the policy (Article L.113-8 of the French Insurance Code) or the reduction of compensation (Article L.113-9 of the French Insurance Code),
- the processing of personal data is necessary for the purchase and performance of his/her policy and its benefits, the management of commercial and contractual relations, or the execution of legal, regulatory or administrative provisions in force,
- the data collected and processed is retained for the period necessary for the performance of the policy or legal obligation. This data is then archived in accordance with the periods provided for by the provisions relating to limitation periods,
- the recipients of data concerning him/her are, within the limits of their remit, the Insurer's departments responsible for entering into, managing and performing the Insurance Policy and types of cover, and its delegates, agents, partners, subcontractors and reinsurers in the performance of their duties.

The data may also be transmitted, if necessary, to professional bodies as well as to all persons involved in the policy such as lawyers, experts, judicial officers and ministerial officers, curators, guardians and investigators.

Information concerning him/her may also be sent to the Policyholder, as well as to any persons authorised as Authorised Third Parties (courts, arbitrators, mediators, ministries concerned, supervisory and control authorities and any public bodies authorised to receive it, as well as to the departments in charge of control such as statutory auditors, controllers and departments in charge of internal control).

- In its capacity as a financial institution, the Insurer is subject to the legal obligations arising mainly from the French Monetary and Financial Code in terms of combating money laundering and terrorist financing and, in this respect, it implements a policy monitoring process that may lead to the drafting of a suspicious transaction report or an asset freezing measure.

Data and documents concerning the Beneficiary are retained for a period of five (5) years from the termination of the policy or the termination of the relationship.

- His/her personal data may also be used in the context of processing to combat insurance fraud, which may lead, where applicable, to inclusion on a list of persons presenting a risk of fraud.

This registration may have the effect of lengthening the examination of his/her file, or even the reduction or refusal of a proposed right, benefit, contract or service.

In this context, personal data concerning him/her (or concerning the persons party to or concerned by the policy) may be processed by any authorised persons working within the entities of the Insurer Group in the context of the fight against fraud. This data may also be sent to the authorised staff of organisations directly concerned by fraud (other insurance organisations or intermediaries; judicial authorities, mediators, arbitrators, judicial officers, ministerial officers; third-party organisations authorised by a legal provision and, where applicable, victims of acts of fraud or their representatives).

In the event of a fraud alert, the data is retained for a maximum of six (6) months to support the alert and then is deleted, unless the alert proves to be relevant. In the event of a relevant alert, the data is retained for up to five (5) years from the closure of the fraud file, or until the end of the legal proceedings and the applicable limitation periods.

For persons registered on a list of suspected fraudsters, the data concerning them is deleted after the period of five years from the date of registration on this list.

- In its capacity as Insurer, it is entitled to process data relating to offences, convictions and security measures either at the time the policy is taken out, or during its performance or as part of the management of disputes.
- Personal data may also be used by the Insurer in connection with the processing it carries out, the purpose of which is research and development to improve the quality or relevance of its future insurance and/or assistance products and service offers.
- His/her personal data may be accessible to some of the Insurer's employees or service providers established in countries outside the European Union.
- The Beneficiary has a right of access, rectification, deletion and opposition to the data processed, providing proof of his/her identity. He/she also has the right to request to limit the use of his/her data when it is no longer necessary, or to retrieve in a structured format the data he/she has provided when the latter is necessary for the policy or when he/she has consented to the use of such data.

He/she has the right to define instructions regarding the fate of his/her personal data after his/her death. These general or specific directives concern the storage, erasure and communication of his/her data after his/her death.

These rights may be exercised with the Data Protection Officer of the Insurer:

- by email: to DRPO@MUTUAIDE.fr or
- by post: by writing to the following address: Data Protection Officer - MUTUAIDE ASSISTANCE - 126, rue de la Piazza - CS 20010 - 93196 Noisy-le-Grand Cedex.

If he/she is not satisfied after submitting a request to the Data Protection Officer, he/she may refer the matter to the CNIL (Commission Nationale de l'Informatique et des Libertés).

C4 Processing of complaints

(for emergency assistance cover of Mutuaide contract no. 3462)

A complaint is the oral or written expression of dissatisfaction with a professional. A request for a service or benefit, information or opinion is not a complaint.

For any claim regarding your assistance cover, you can contact MUTUAIDE by calling 01 55 98 57 98:

- medical repatriation or transport,
- visit of a relative,
- sending a doctor on site,
- repatriation of accompanying persons,
- replacement driver,
- medical, surgical, pharmaceutical and hospitalisation expenses outside the country of residence,
- repatriation of body,
- psychological support,
- legal assistance Abroad.

If your oral complaint is not satisfied, please write to us either by email to: qualite.assistance@mutuaide.fr or by post at: MUTUAIDE - SERVICE QUALITE CLIENTS (CUSTOMER QUALITY DEPARTMENT) - 126, rue de la Piazza - CS 20010 - 93196 Noisy-le-Grand Cedex.

In the event of a written complaint, we will acknowledge receipt of the complaint within a maximum period of 10 working days from the date it is sent.

We must respond in writing no later than two months from the sending of this complaint.

If you are not satisfied with this response, or if no response has been provided to you at the end of these two months, you have the right to refer the matter to the Insurance Ombudsman on the website www.mediation-assurance.org or by post (Médiation de l'Assurance TSA 50110, 75441 Paris Cedex 09), without prejudice to the right to refer the matter to the courts.

A complaint is the oral or written expression of dissatisfaction with a professional. A request for a service or benefit, information or opinion is not a complaint.

For any claim regarding your "Payment of search and rescue costs" cover, you can contact WILLIS TOWERS WATSON by post at: WTW MONTAGNE - Service FFCAM - Parc Sud Galaxie - 3B, rue de l'Octant, BP 279 - 38433 Echirolles Cedex.

In the event of a written complaint, we will acknowledge receipt of the complaint within a maximum period of 10 working days from the date it is sent.

We must respond in writing no later than two months from the sending of this complaint.

If you are not satisfied with this response, or if no response has been provided to you at the end of these two months, you have the right to refer the matter to the Insurance Ombudsman on the website www.mediation-assurance.org or by post (Médiation de l'Assurance TSA 50110, 75441 Paris Cedex 09), without prejudice to the right to refer the matter to the courts.

C5 Control authority

(Assistance of MUTUAIDE cover under contract no. 3462)

The supervisory authority of MUTUAIDE IS L'AUTORITÉ DE CONTRÔLE PRUDENTIEL ET DE RÉSOLUTION (ACPR) - 4, PLACE DE BUDAPEST - CS 92 459 - 75436 Paris Cedex 9.

FFCAM PROTECTION PLUS OPTION

**FFCAM licenced members,
would you like greater coverage and to be covered
in all situations for your non-occupational activities?**

**FFCAM offers you an additional,
specially-adapted contract:**

you are covered Worldwide for your covered amateur sports activities, whether or not they are practised as part of your membership, and also in the event of a traffic accident or an accident occurring in everyday life.

**Better than the benefit for coverage
of accidents occurring during everyday life,
the payout is a lump sum:**

in the event of a covered accident, the compensation is paid out quickly, without waiting for results from any legal proceedings, regardless of the liabilities at stake, and regardless of any indemnities that may be owed under other regards (general or supplemental insurance plan, another insurance contract, other Personal Accident benefits, etc.).

FFCAM PROTECTION PLUS OPTION

the guarantee of a promise kept

2 levels of benefits are available to you:

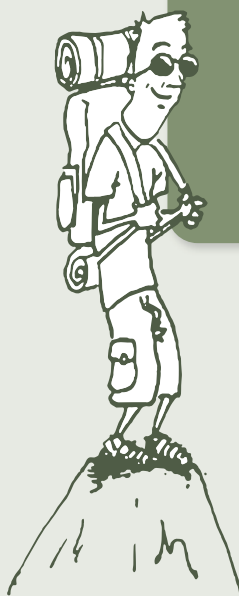
Level 1: rate 323 €

Death benefit 50,000 € - Disability 150,000 €

Level 2: rate 646 €

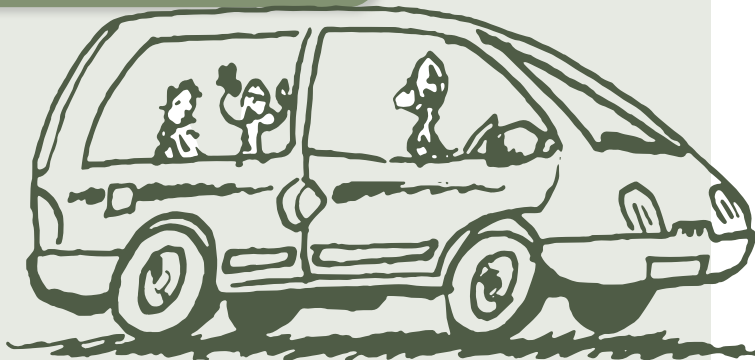
Death benefit 50,000 € - Disability 150,000 €

5% absolute excess: any covered accident under the present contract resulting in Permanent Total Partial Disability will result in a reduction in the indemnity set at 5%.



**Ludovic B., FFCAM licenced member,
purchased PROTECTION PLUS Level 2 cover.**

During a mountain race, he falls and dies as a result of his injuries. His children will receive 100,000 € compensation in addition to the other indemnities owed under the FFCAM insurance, regardless of the damage, liability, or indemnities received from elsewhere.



**Clotilde F, FFCAM licenced member,
purchased PROTECTION PLUS Level 1 cover.**

She is involved in an accident, and after recovery, she has a 60% Permanent Disability. Because this is a traffic accident, the traditional membership benefits are not activated, however, she will receive 85,500 € compensation (after deduction of the 5% excess) under the PROTECTION PLUS supplemental cover, regardless of the liability at issue and regardless of any indemnities received from elsewhere.

**For more information,
contact WTW**

at 09 72 72 22 43 (non surcharged call)

or visit the website

www.montagne.wtwco.com

FFCAM PROTECTION PLUS OPTION
POLICYHOLDER FORM
(Chubb Europe contract N° FRBSLA12179)

À retourner à WTW MONTAGNE - Service FFCAM
Parc Sud Galaxie - 3B, rue de l'Octant - BP 279 - 38433 Échirolles Cedex
alongside payment by cheque made out to WTW and the double-sided copy of your identity card.
Contact: fr.ffcam@wtwco.com

PROTECTION PLUS cover provides for the payment of a benefit to the Insured party or, depending on the case, to the beneficiaries in the event of Death or Total or Partial Permanent Disability following a covered Non-occupational accident.
Coverage is set out in the General terms and conditions which are considered the Insurance Booklet.

INSURED PARTY

Surname _____
First name _____ Date of birth _____
E-mail _____ Phone _____
Address _____
Postcode _____ City _____

☐ **PROTECTION PLUS LEVEL 1: 323 € TAX INCL. PER YEAR**

Death: 50,000 € • Total Permanent Disability: 150,000 €, may be reduced in the case of Permanent Partial Disability as per the Schedule

I CHOOSE THE INSURED PAYOUTS

☐ **PROTECTION PLUS LEVEL 2: 646 € TAX INCL. PER YEAR**

Death: 100,000 € - Total Permanent Disability: 300,000 €, may be reduced in the case of Permanent Partial Disability as per the Schedule

5% absolute excess: any covered accident under the present contract resulting in Permanent Total Partial Disability will result in a Reduction in the compensation set at 5%.

GENERAL

- **Effective date of Policy:** this policy shall take effect on the day following receipt, at 12 PM, by the Underwriter of the completed policy application, signed and accompanied by the full Policy Premium, provided that the Underwriter actually deposits the Policy Premium. If, for any reason whatsoever attributable to the Insured, it is impossible for the Underwriter to deposit the Policy Premium (particularly if there are insufficient funds in the account, the bank card is refused, or there is a banking prohibition), the Contract shall be considered never to have been formed and, consequently, no benefit shall be owed or granted even in the event that this Policyholder Form, signed by the parties, is produced.
- **Term of Policy:** the guarantee is renewed annually by tacit agreement.
- **Claim Reporting:** The Insured must provide CHUBB Group with the original of his/her Certificate of insurance.

BENEFICIARY IN THE EVENT OF THE DEATH OF THE INSURED

I name the following as beneficiary(ies) in the event of death: my surviving spouse, provided that we are neither divorced nor legally separated, failing this, my born children or children yet-to-be born in equal shares, and failing this, my heirs.

☐ Other beneficiary clause: _____

REPRESENTATIONS

- I affirm that I am under 69 years of age as of the date on which the Policyholder Form is signed.
- I acknowledge that I have received and examined the General Terms and Conditions, deemed to be the Insurance Booklet "Mod A&H FFCAM CHUBB IA 2013 CG 07.13" available on the website www.grassavoye-montagne.com and agree to the terms thereof.
- I authorise the Insurer to communicate my personal information to its agents, reinsurers, and authorised professional bodies I have the right to object to, access, and correct my information with the insurer's office of communication (data processing, files and personal liberties act of 06/01/1978).
This right is exercised at the following address: CHUBB Group - Le Colisée - 8, avenue de l'Arche - 92419 Courbevoie Cedex).
- I certify that I have definitely been informed of the fact that the benefits contained in the present contract shall take effect only provided that the insurance policy premium is deposited by the Insurer. No cover, therefore, shall be granted to me notwithstanding the issuance of the present Policyholder Form.
- I certify that the information contained in the present document is truthful and accurate and affirm that I have been informed that any false statement, omission, or inaccuracy shall result in the sanctions set out in articles L.113-8 (Contract nullity) and L.113-9 (Reduction in indemnities) of the Insurance Code.

Executed in,
on / /
For the company

Signature of the Insured



Randonneurs à proximité du refuge de Chabournéou © Thibaut Blais, collection FFCAM

IN CASE OF A CLAIM

For Repatriation Assistance (convention n° 3462)

You must contact MUTUAIDE or have it contacted by a third party, as soon as your situation leads you to believe that you will have to return early or incur costs included within our repatriation assistance cover,

phone 01 55 98 57 98 or +33 1 55 98 57 98
if you are outside France, 24 hours a day, 7 days a week.

You will immediately be assigned a case number and be asked for:

- your FFCAM licenced number,
- your address and a telephone number where you can be reached, and for the contact information of the people looking after you,
- to allow MUTUAIDE physicians access to all medical information pertaining to you, or which pertain to the person in need of our intervention.

WARNING: any organisation by the Beneficiary or his/her entourage of all or part of the assistance benefits set out in the present agreement, without prior approval from our offices, as demonstrated by a file number, may not result in reimbursement.

For any other benefits/garanties

**File your claim
within 15 days:**

- online:

www.montagne.wtwco.com

- by post:

WTW MONTAGNE - Service FFCAM
Parc Sud Galaxie - 3B, rue de l'Octant - BP 279
38433 Échirolles Cedex

Contact:

+33 9 72 72 22 43 - fr.ffcam@wtwco.com

WTW MONTAGNE

09 72 72 22 43 (appel non surtaxé)

+33 9 72 72 22 43 (si vous êtes hors de France)

Contact : fr.ffcam@wtwco.com

Mutuaide
Assistance

MUTUAIDE ASSISTANCE

Siège social : 126 rue de la Piazza - CS 20010 - 93196 Noisy-le-Grand Cedex
SA au capital de 12 558 240 € - Entreprise régie par le Code des Assurances.
Soumise au contrôle de l'Autorité de Contrôle Prudentiel de Résolution
4 Place de Budapest, CS 92459, 75436 Paris Cedex 09
TVA FR 31 383 974 086. RCS : 383 974 086 RCS Bobigny

AXA
France IARD

AXA France IARD

Entreprise régie par le Code des assurances

Siège social : 26, rue Drouot - 75009 Paris
Société anonyme au capital de 214 799 030 €. 722 057 460 RCS Paris

CHUBB

CHUBB European Group Limited

Compagnie d'assurance de droit anglais sise 100 Leadenhall Street, London, EC3A 3BP, immatriculée sous le numéro 1112892 et dont la succursale pour la France est sise Le Colisée, 8, avenue de l'Arche à Courbevoie (92400), numéro d'identification 450 327 374 R.C.S. Nanterre.

Chubb European Group Limited est soumise aux contrôles de la Prudential Regulation Authority PRA (20 Moorgate, London EC2R 6DA, Royaume Uni) et de la Financial Conduct Authority FCA (25 The North Colonnade, Canary Wharf, Londres E14 5HS, Royaume Uni).

wtw

WILLIS TOWER WATSON

Société de courtage d'assurance et de réassurance

Société par actions simplifiée au capital de 1 432 600 €. 311 248 637 R.C.S Nanterre. N° FR 61311248637

Siège social : Tour Hekla - 52 avenue du Général de Gaulle - CS 10427 - 92094 La Défense Cedex

Tél : 01 41 43 50 00 - Télécopie : 01 41 43 55 55 - <https://www.wtwco.com/fr-FR/>

Intermédiaire immatriculé à l'ORIAS sous le N° 07 001 707 (<http://www.orientas.fr>)

Willis Towers Watson France est soumis au contrôle de l'ACPR (Autorité de Contrôle Prudentiel et de Résolution)
4 Place de Budapest - CS 92459 - 75436 Paris Cedex 9

The present document is a simple summary of the guarantees of the contract to which it is advisable to refer in case of disaster.

Non-contractual document.

Cover picture: arrivée au col du Pavé avec la Meije derrière © Arthur Delicque.

Realization: www.agence-connivence.fr