

## **ANNEX I TO THE COLLECTIVE LIFE INSURANCE POLICY WITH COMPLEMENTS OF MEDICAL ASSISTANCE IN THE EVENT OF AN ACCIDENT ON SKI TRACKS**

**SEASON 2020-2021**

### **DAY AND SEASON SKI PASS**

### **OBJECT OF THE INSURANCE POLICY**

The Insurer guarantees the Insured to provide the main death coverage for any cause and the complementary guarantees safeguarded in the present policy, on grounds of injuries suffered by the Policyholder as a consequence of an accident occurred during the practice, as an amateur, of on-slope alpine skiing; cross-country skiing in usual, known and signalled circuits; artistic skiing; ski jumping; monoskiing; snowboarding; mountain skiing; freeride; and freestyle.

It also includes the following adventure activities promoted and controlled by the station: a; snowshoe excursions; igloo construction; snow tubing; groomer rider/snow; Ratrack machine; paintball; Magic Gliss; snowmobile excursions; mushing; zip line; sleds; "collective raid" circuit (multi-activity consisting of part of the aforementioned activities, orientation activities and ARVA), provided the practice of such sports by the Insured takes place within the facilities of the Policyholder Ski Station and is adequately allowed by the corresponding forfait issued by said Ski Station.

The insurer will be responsible for any pecuniary compensation that may be required from the Policyholder from civil liability for personal injuries and/or property damage, as a result of simple negligence to third parties, animals or objects, when skiing within the slopes of the Ski Station. **This cover is insured by the insurance company Financera d'Assegurances SA.**

The following is excluded from the present policy: professional practice of said sports, as well as their practice in closed slopes or areas of the authorised ski station, and their practice outside the ski station's opening hours. The station's opening can be partial; that is, accidents in the slopes open outside regular opening times (illuminated nocturnal slopes) or activities directed by the ski station and its staff outside regular opening times are covered.

In any case, the obligations of the Insurer arising from the coverage of the present Policy will cease when, following the covered accident, the Policyholder has returned to their habitual residence or has been admitted to a health facility located in their country of residence.

## DAILY AND SEASON PASS

### COVERED RISKS

#### MAIN COVERAGE

##### DEATH FROM ANY CAUSE

In the event of death of the Insured, the Insurer will pay its beneficiaries a capital of 600 euros.

##### Coverage period:

**Daily pass:** from 00:00 until 24:00 of the day to which the insured payment corresponds the ski pass

**Season pass:** from 00:00 on the opening day of the first ski resort in Andorra until 24:00 on the closing day of the last ski resort in Andorra

#### ADDITIONAL COVERS

##### 1. – MEDICAL, SURGICAL, PHARMACEUTICAL AND HOSPITALISATIONS EXPENSES

If the Policyholder suffers an accident when skiing in the terms stated in section V of the General Conditions of the Policy or in the event that the Policyholder catches COVID-19, the Insurer will assume the expenses corresponding to the intervention of professionals and health centres required for tending to the injured Policyholder. The following services are specifically included:

1. Assistance by emergency medical teams and specialists.
2. Complementary medical examinations.
3. Hospitalisation, treatments, and surgical interventions.
4. Medication supplied in the hospital or refund in injuries that do not need hospitalisation, prescribed by the treating physician. An excess of 9 euros is established for pharmaceutical expenses.

5. Assistance for acute dental problems caused exclusively by traumatismos that require urgent treatments, up to a maximum of 30 euros.

6. Any type of medical expense under the amount of 9 euros will be excluded from payment.

7. Payment of crutches, up to a maximum of 30 euros.

The Insurer will assume the expenses corresponding to the services set forth in this section, provided these services take place in the Principality of Andorra, and up to a maximum of 3,000 euros per Policyholder and per incident due to a skiing accident and up to a maximum of 1,500 euros in the case of catching COVID-19.

**In any case, the obligations of the Insurer arising from the coverage of the present Policy will when, following the covered accident, the Policyholder has returned to their habitual residence or has been admitted to a health facility located in their country of residence.**

**As for residents in the Principality, the policy coverage will cease following the first urgent medical assistance and once the Policyholder is stabilised.**

##### 2. – SLED, AMBULANCE OR HELICOPTER RESCUE EXPENSES

The Insurer will assume the expenses incurred by the Policyholder when rescued by sled, ambulance, or any other means of transport used for their rescue in the event of a skiing accident.

The following is explicitly covered:

- Assistance by emergency medical teams and specialists.

- If there were no means of transport available in the Ski Station other than the helicopter when the accident occurs, the Insurer will also assume the expenses.

### **3. – REPATRIATION OR MEDICAL TRANSPORTATION OF THE INJURED PARTY**

In the event of an accident covered by the insurance policy (including COVID-19), the Insurer will assume the following:

1. The expenses for ambulance transportation to the clinic or hospital closest to the location where the accident took place.
2. The monitoring conducted by their Medical Team, which will be in contact with the physician that assists the injured Policyholder, in order to determine the most adequate measures for the best treatment to follow and the most appropriate means of transportation for their eventual transfer to another more appropriate hospital or to their habitual residence.
3. The expenses for the transportation of the injured party to the prescribed hospital or to their habitual residence. If the Policyholder was admitted to a hospital not that is not close to their residence, the Insurer will assume the subsequent transfer to such residence, provided it is located in Europe.
4. When required by the urgency and seriousness of the case, the means of transport to be used in Europe and bordering countries in the Mediterranean will be an especially conditioned medical aircraft.
5. In other cases, it will be carried out by a regular airline or by the fastest and most appropriate means, according to the circumstances.

### **4. – TRAVEL AND ACCOMMODATION OF A RELATIVE IN CASE OF HOSPITALISATION**

When the condition of the injured Policyholder requires their hospitalisation for a period of more than five (5) days, starting from the date of the incident due to a skiing accident, the Insurer will assume the cost of round-trip tickets in all means of transport necessary for the travel of a relative of the Policyholder, or the person appointed by the Policyholder, provided such person is residing in a European country, for the purpose of accompanying the Policyholder.

The Insurer will assume the accommodation expenses in a hotel, against the submission of the corresponding invoices, up to the maximum daily amount of 30 euros and for a maximum period of ten (10) days.

Living expenses and any other expenses not directly linked to accommodation will be assumed by the relative or companion.

### **5. – EXPENSES OF THE POLICYHOLDER'S ACCOMMODATION IN A HOTEL**

When the Policyholder who has been hospitalised due to a skiing accident cannot immediately return to their residence due to medical prescription, the Insurer will assume their accommodation expenses of in a hotel, after their hospitalisation.

The Insurer will assume these expenses against the submission of the appropriate receipts, up to the maximum daily amount of 30 euros and for a maximum period of ten (10) days.

### **6. – REPATRIATION OR TRANSPORTATION OF THE DECEASED**

In the event of an accident covered by the policy, the Insurer will carry out all formalities in the case of death of the Policyholder, will organise the transfer of the deceased to the place of burial in their country of origin or residence, provided such

country is in Europe, and will assume all expenses. The expenses from post-mortem treatment according to legal requirements are understood as specifically included.

Transfer and repatriation expenses and the typical expenses arising from the burial and the ceremony are not included.

#### **7. EARLY RETURN OF THE POLICYHOLDER DUE TO DEATH OF A RELATIVE**

If the Policyholder must interrupt their stay due to the death of their spouse, ascendants, descendants of first degree or siblings, the Insurer will assume the round-trip tickets for all means of transport necessary to travel from their country of origin, provided such country is in Europe.

#### **8.- EARLY RETURN OF THE POLICYHOLDER DUE TO HOSPITALISATION OF A RELATIVE**

If the Policyholder must interrupt their stay due to the hospitalisation of their spouse, ascendants, descendants of first degree or siblings as a consequence of a serious accident or illness that requires treatment for a period of at least five (5) days and such accident or illness has taken place after the start of the Policyholder's journey to proceed with skiing, the Insured will assume the transportation to the sick person's residence, provided it is in Europe.

#### **9. – REFUND OF THE COST OF THE UNUSED SKI PASS**

In the event that the purchased pass is valid for more than one day, the Insurer will refund to the Policyholder part of the price paid for the **DAILY PASS**, which will be proportional to the days left to its expiry, as a consequence of having suffered injuries in an accident while skiing that cause the Policyholder not to be able to ski during the days the pass is valid, up to a maximum amount of **35 euros per day with a limit of 120 euros**.

The Insurer will assume the refund to the Policyholder of part of the price paid for the **SEASON PASS**, which will be proportional to the days left to its expiry, as a consequence of having suffered injuries when skiing that cause the Policyholder not to be able to ski during remaining days of the season, up to a maximum amount of **350 euros**.

In order to calculate the days that are left until the end of ski season, it will be deemed that the season begins on 1<sup>st</sup> December and ends on 30<sup>th</sup> April of the following year.

**The amount for the pass corresponding to the day in which the accident takes place will not be refunded.**

#### **10. – REFUND OF THE COST OF UNUSED SKIING LESSONS**

The Insurer will assume the refund of the expenses from any skiing lessons paid for and that cannot be attended due to the Policyholder suffering an accident covered by this insurance policy, up to a maximum amount of 150 euros.

**The amount for the lessons corresponding to the day in which the accident takes place will not be refunded.**

#### **11. – COMMUNICATION OF URGENT MESSAGES**

The Insurer will proceed with the communication of any urgent messages requested by the Policyholder arising from the events covered by the present guarantees.

#### **12. – EXPENSES FROM THE MOUNTAIN SEARCH INSIDE THE SKI STATION PREMISES**

The Insurer will assume the expenses arising from the mountain search of the Policyholder, inside the

Ski Station premises, up to a maximum amount of 9,000 euros.

### **13. – SENDING OF PROFESSIONAL DRIVER**

If when skiing the Policyholder suffers an accident that leads to their death or injuries that involve their admission to a hospital, the Insurer will send a professional driver to transport the Policyholder's vehicle and its occupants to the place of residence or destination, in Europe, at the Policyholder's choice, if any other of the occupants cannot replace the Policyholder in driving the vehicle.

**14. INSURANCES SEASON PASS: Compensation Insurance for death or total and permanent disability of the Policyholder, occurred as a consequence of an accident while skiing.**

**This coverage is not included in the daily pass.**

In the event of death of the Policyholder as a consequence of an accident while skiing, the Insurer will assume the single and fixed amount of 6,000 euros, in the terms established in the present Policy.

In the event that the deceased Policyholder is under the age of 14, the Insurer will only assume the funeral expenses up to a maximum amount of 3,000 euros.

In the event of total and permanent disability of the Policyholder due to an accident while skiing, the Insurer will assume the single and fixed amount of 12,000 euros, in the terms established in the present Policy.

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Lastly, the institution issuing the cheques or bank transfers, in this case **CA VIDA ASSEGURANCES, SA**, will not assume in any case the expenses or banking fees generated by banking institutions inside and outside the country, with the exception of the institution **CRÈDIT ANDORRÀ**.

## **ANNEX II TO THE COLLECTIVE LIFE INSURANCE POLICY WITH COMPLEMENTS OF MEDICAL ASSISTANCE IN THE EVENT OF AN ACCIDENT ON SKI TRACKS**

### **DAY AND SEASON SKI PASS 2020-2021**

#### **PRIVATE LIABILITY INSURANCE**

##### **DAILY AND SEASON PASS**

This coverage is insured by **Financera d' Assegurances, S.A.**, an insurance company domiciled at Babot Camp 1 street, d'Andorra la Vella.

The insurer assumes up to the maximum limit of **18,000 euros** per season for a **SEASON PASS** and **7,500 euros** per season for a **DAILY PASS** as a pecuniary compensation that may be required from the Policyholder from civil liability for personal injuries and/or property damage, as a result of simple negligence to third parties, animals or objects, when skiing within the slopes of the Ski Station.

It is stated that the maximum amount assumed by the Insurer for this concept, regardless of the number of claims from the injured persons, will be **18,000 euros** for a **SEASON PASS** and per season and Policyholder and **7,500 euros** for a **DAILY PASS** per season and Policyholder.

Within this limit, the following are expressly included: legal bonds required for the Policyholder, as well as legal taxes and costs, including Lawyer's and Solicitor's fees.

Nevertheless, an excess of 150 euros per accident will be applied to all compensations, which the Policyholder must assume.

In any case the present insurance policy will cover the amounts that the Policyholder may be forced to pay to third parties as a result of fines or penalties issued by any kind of Court or Authority.

Likewise, the following are excluded from the insurance policy's coverage: damage caused by the Policyholder to the staff working at that moment in the Ski Station, as well as damage caused to animals or objects owned by such staff or the very own Ski Station.

Lastly, it is stated that, in the event of a compensation claim against the Policyholder due to presumed imprudent actions by the Policyholder –in the terms established in the present Policy-, causing injuries and/or damage to blood relatives in the direct line, up to the fourth grade in collateral line, being either blood-related or relative, to the spouse, domestic partner or friends and/or travel or skiing companions, the Insurer may condition the payment of any compensation to said third parties to the irrefutable proof of the causes of the accident by means of elements that do not consist exclusively of the statements of said relatives, friends and/or companions.