



PassProtect – Ski pass protection insurance

Please note: The insurance cover described below is only valid if the word "passprotect" appears on the ski pass, which serves as proof of insurance.

PassProtect is ski pass protection insurance from MUTUAIDE ASSISTANCE.

Definitions

Company: The term "company" refers to MUTUAIDE ASSISTANCE.

Policyholder: The resort issuing the ski pass.

Insured/beneficiary: The holder and owner of a ski pass issued with the original "passprotect" inscription.

PassProtect: Name of the cover provided under this policy.

Skiing: Skiing and similar snow sports, such as snowboarding, skibobbing and any other activity involving the use of ski lifts. Hiking is considered equivalent to skiing.

Open slopes: "Open slopes" means all slopes connected and accessible with the ski pass, including areas authorised by the resort for off-piste skiing.

General Terms and Conditions of Insurance

Insurer: MUTUAIDE ASSISTANCE, hereinafter referred to as MUTUAIDE ASSISTANCE.

Purpose of the insurance: Assistance on the ski slopes.

Duration of insurance: Days indicated on the ski pass.

Territorial validity: Ski area linked to the ski pass.

Limitation period: Claims arising from the insurance contract are subject to a limitation period of 5 years from the date on which the obligation arose.

Applicable law: The provisions of the Federal Law on Insurance Contracts (LCA) apply.

Jurisdiction: The courts of the company's Swiss registered office shall have jurisdiction over all claims arising from this contract.

Medical certificate: Official document issued by a registered doctor stating the exact duration of the inability to ski.

Cover

1. Basis of the contract

The insurer guarantees the policyholder, or the insured person or beneficiary, a pro rata temporis refund of the ski pass for losses incurred as a result of an inability to ski for one of the following reasons:

- * in the event of accident, illness or death of the insured person;
- * in the event of accident, illness or death of a relative of the insured person, or a person with whom the insured person has close family ties. Holders of half-season, season or annual passes are not covered by this guarantee;
- * when, for an entire day, no more than 5 ski lifts in the area covered by the ski pass are in operation due to adverse weather conditions (stormy winds, risk of avalanches, excessive snow). Holders of half-season, season and annual passes are not covered by this guarantee.

2. Insured person

The holder of a ski pass bearing the inscription "passprotect" is insured.

3. Start and duration of insurance

For half-season, season and annual passes, cover extends to the duration of the pass as stated on the ski pass. For these passes, the contract provides for an inability to ski in accordance with Art. 1 for **at least 7 days**. For all other passes, the period of validity of the insurance is the same as that of the ski pass.

4. Uninsured events

This contract does not cover damage or accidents caused by any of the following events:



- * inattention on the part of the insured despite the presence of official prohibitions;
- * suicide or attempted suicide, self-harm;
- * all cases of force majeure making it impossible to perform the contract, in particular prohibitions decided by local, national or international authorities;
- * incorrect or abusive use of the ski pass;
- * consequences of pregnancy from the 36th week onwards.

5. Limitation period

Claims arising from the insurance contract are subject to a limitation period of 5 years from the date on which the obligation arose.

6. Applicable law

The provisions of the Federal Law on Insurance Contracts (LCA) shall apply.

7. Jurisdiction

The courts at the company's Swiss registered office shall have jurisdiction over all claims arising from this contract.

8. Assistance and obligations in the event of a claim

In the event of a claim, to benefit from insurance cover or for any information relating to an insured event, please contact:

MUTUAIDE ASSISTANCE, route de la Fonderie 2, CH- 1700 Fribourg

- by e-mail: mutuaide.ski@swiss-claims.ch
- by telephone: +41 26 425 81 20 / +41 26 425 80 00

Any communication or request for reimbursement in connection with a claim must be sent to MUTUAIDE ASSISTANCE within 10 days. The original or a legible copy of the ski pass and supporting documents for the damage, in particular the medical certificate or other document proving that the cover has been activated, must be attached to the claim. If the insured person fails to comply with this obligation, the company shall not be liable for compensation.

Contact details for your partner

MUTUAIDE ASSISTANCE, Swiss Division, Rte de la Fonderie 2, 1700 Fribourg.