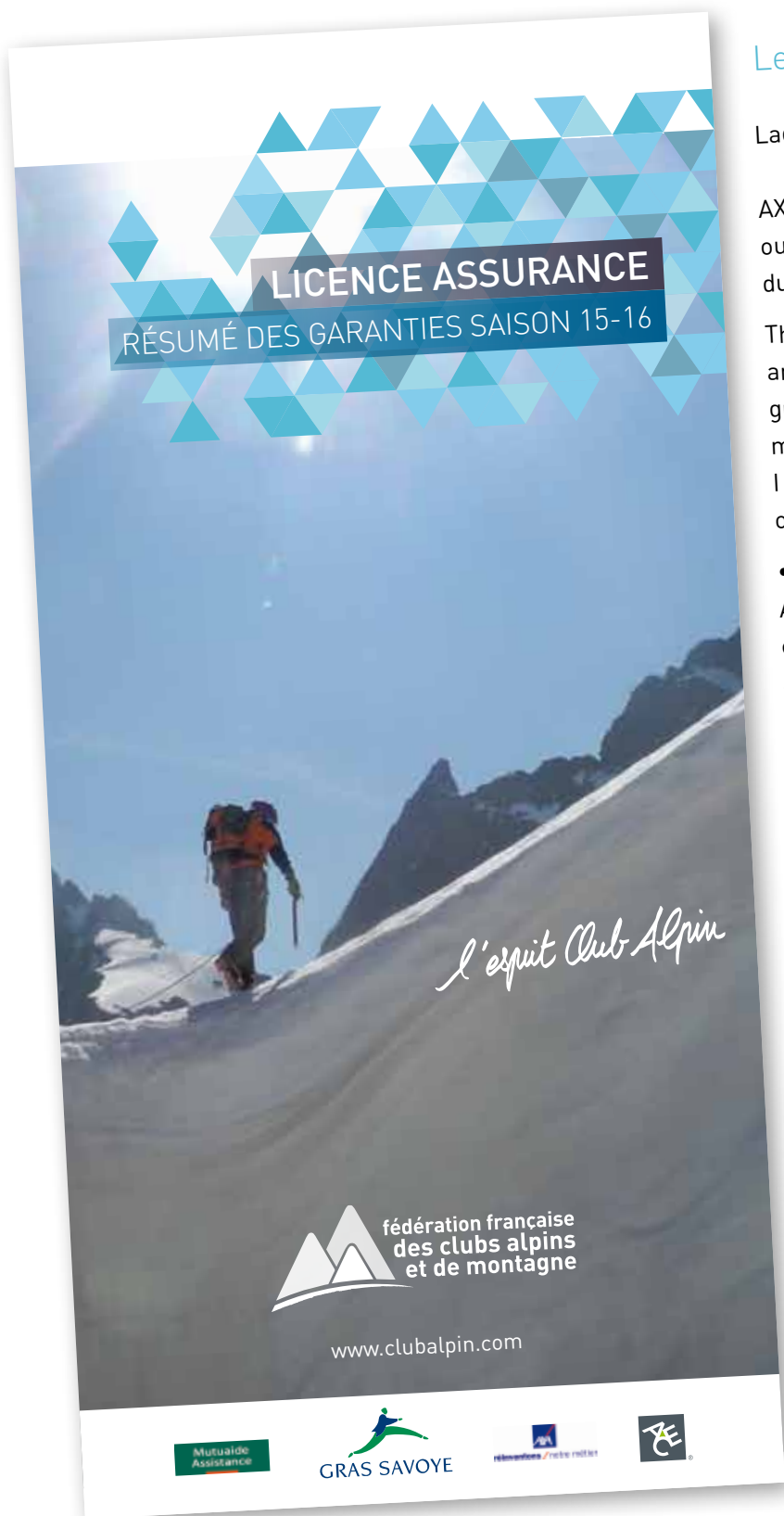


SUMMARY OF GUARANTEES FOR THE 2015_2016 SEASON



Letter from the President

Ladies and Gentlemen, Dear Friends,

AXA France IARD and MUTUAIDE ASSISTANCE and our broker Gras Savoye, will be assisting us again during the 2015-2016 fiscal year.

The «Personal Insurance and Emergency Assistance» and «Extended Personal Accident Insurance» guarantees have been improved in exchange for modest rate increases.

I would like to draw your attention to the importance of purchasing these guarantees:

- Under the «Personal Insurance and Emergency Assistance» guarantee you will be reimbursed for care, research and mountain rescue in case of an accident, and will receive a lump sum or repatriation- assistance benefits.

The death benefit is now €6,000 and the «permanent disability» benefit is €10,000.

- «The Extended Personal Accident Insurance» guarantee specifically covers damage to sports equipment. This guarantee has been improved to provide an increased lump sum death benefit (€20,000) or permanent disability (€40,000) benefit.

Finally, if you want to go outside of the Euro Zone, I strongly encourage you to purchase the «Worldwide» extended coverage. The guarantee covers medical expenses abroad of up to €150,000.

Wishing you all an excellent sporting season for 2015-2016.

Georges Elzière,
président de la Fédération française
des clubs alpins et de montagne

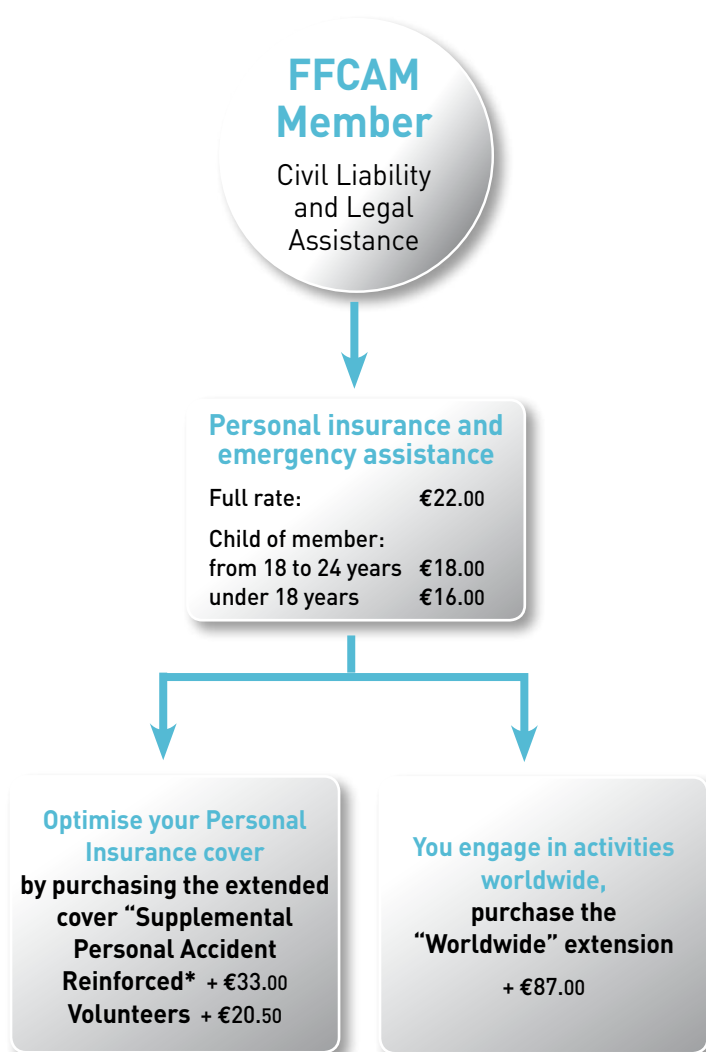
You are an FFCAM member, you will receive automatically cover for Civil Liability (G1) and Legal Assistance (G2).

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



Personal and Emergency Assistance Insurance

	Personnel and Emergency Insurance	Enhanced Personnel Accident *	World-wide
G3 - Treatment costs	•	•	•
G4 - Accidental death	•	•	•
G5 - Permanent disability	•	•	•
G6 - Ski lift passes	•	•	•
G7 - Daily allowance		•	
G8 - Academic support		•	
G9 - Domestic help		•	
G10 - Sporting goods		•	
G11 - Medical repatriation	•	•	•
G12 - Visit from a loved one during hospitalisation of more than 6 days	•	•	•
G13 - Dispatch of a doctor to the insured person abroad	•	•	•
G14 - Accompaniment of repatriated beneficiaries	•	•	•
G15 - Replacement driver	•	•	•
G16 - Repatriation in case of death of an insured person	•	•	•
G17 - Escort of the deceased	•	•	•
G18 - Psychological support over the telephone	•	•	•
G19 - Medical and surgical costs abroad ¹ - France ² , Europe ³ and Marocco - worldwide	•	•	•
G20 - Search and rescue costs	•	•	•
G21 - G22 - Legal assistance	•	•	•

* Including damage to sporting goods. 1- FOREIGN COUNTRIES: all countries outside the country of residence.
2- EUROPA: Metropolitan France and DROM : Guadeloupe, Martinique, Réunion, Guyane, - COM (French Polynesia, Saint -Pierre et Miquelon, Wallis et Futuna, Saint Martin et Saint Barthélemy), member of the Country of the European Union (sauf Groenland), Andorre, Monaco, Suisse, Vatican, Liechtenstein, Saint-Marin, Norvège (sauf le Spitzberg), Islande, and Marocco.
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 discretion of the licensed FFCAM member, on condition of subscription to the "Personal Insurance and Assistance" option.

Protection Plus: non-occupational and sporting accidents

Go further and protect your family members by purchasing Protection Plus cover. You will then not only be covered for your sporting activities as a FFCAM member, but also for any non-occupational 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.

Application form on the inside back-cover page.

**Terms of purchase: www.grassavoye-montagne.com
or until 30/09/2015 : 0 810 104 079 (n° Azur)**

Starting the 01/10/2015 : 09 72 72 22 43 (non surcharged call)

DEFINITIONS

1 PEOPLE COVERED

The beneficiaries of the cover are members of mountaineering and mountain clubs paid up on their insurance dues.

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;
 - > 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 ski randonnée), snowboard touring (including snowboarding) and snowboard randonnée, on and off ski areas;
 - > Monoski, cross-country skiing, back country skiing, telemarking and roller skiing;
 - > Snowkiting;
 - > Caving and canyoning;
 - > Via ferrata and tree climbing;
 - > ATB;
 - > Single or side by side paragliding, hang gliding and delta plane,
 - > Ski Paragliding,
 - > Speed riding,
- For side by side paragliding, hang gliding or delta plane, the pilot must have his/her qualification *biplace associatif* (leisure side by side qualification). The pilot must not be paid. The person being transported must be an FFCAM member.
- > Tandem skiing, where the person seated is a licensed FFCAM member;
 - > Rafting, wild swimming, canoeing, kayaking and indoor and outdoor skating.
 - > Slacklining (tightrope walking at a low height in preparation for rock climbing),
 - > Highlining with belay,
 - > Sled dog trekking,
 - > Yooner,
 - > Nordic Roller,
 - > Ski joering.

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, sport mountain biking, 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; by another federation or another organisation;
- > The volunteer performance of maintenance work on randonnée 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.

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;
- > sport practised professionally or under remunerated contract, and preparatory training for such sport;
- > aerial sports other than single or side by side paragliding, hang gliding, delta plane
- > 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.

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 and Morocco,
 - 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.

WORLDWIDE: to be purchased if the person's residence is outside of the Europe zone / if the person travels outside of the Europe

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: an accident is defined as "any bodily injury unintended by the member, resulting from the sudden action of an outside cause".
- 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): "Bodily Injury", "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,
- Hypothermia, oedema, frostbite, ophthalmia, blindness due to an accident,
- The consequences of surgical procedures deemed necessary and performed by the accompanying physician.

6 RATES

- Rate for a child or grandchild of a member under 18 years of age as of 1st January 2015: category E2, the child and the member must belong to the same club.
- Rate for a child of a member between 18 and 24 years of age as of 1st January 2015: category E1, the child and the member must belong to the same club.
- Volunteer rate for Supplemental Cover for Accidents and Sports Equipment: volunteer defined as being any member named in a volunteer position within a club, or a departmental or regional committee, or federation structures, registered in this capacity on the federation extranet at the time when the extended cover is purchased.



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COVER

1 AUTOMATIC COVER

As a FFCAM member, are automatically entitled to Civil Liability cover, in the Europe zone.

1.1 - Civil Liability Cover (G1)

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 for non-bodily damage
All damage combined, including:	€ 10 000 000 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 €	€ 1500
All bodily injury, property damage and financial loss combined arising in the United States of America or Canada	€2,300,000 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.

1.2 - Legal Assistance Cover (G2)

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.

	RISING AND LIMIT OF GUARANTEES	EXCESS
Defence in any jurisdiction	Costs borne by the insurer	None
Assistance	€50 000 per claim	We shall not take action on claims less than or equal to €300

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.).

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.

- 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

2 OPTIONAL COVER

2.1 - Personal and Emergency Assistance Insurance

Level of guarantees	
PERSONAL ACCIDENT	
G3 - Treatment costs including dental prostheses	In addition to the statutory social protection scheme and all other pension fund institutions: €2,000 This ceiling is raised to €3,000 for foreign nationals
G3 - Prostheses and orthopaedic devices with the exception of dentures	Cost of 1 st standard device
G4 - Payment of benefits in case of death of the policyholder	Basic benefits: €6,000 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%	Basic benefits: €10,000, increased €12,000 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	€300 per accident, five-day waiting period.
EMERGENCY ASSISTANCE	
G11 - Medical Repatriation	Actual costs
G12 - Visit from a loved one during hospitalisation of more	Transport: return economy class aeroplane ticket/1st class train ticket 80€ per day, for up 6days
G13 - Dispatch of a doctor to the insured person abroad	
G14 - Accompaniment of repatriated beneficiaries	
G15 - Replacement driver	Actual costs or one-way economy class aeroplane ticket/1st class train ticket expenses and driver wages
G16 - 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	→ Actual Costs → Maximum of €2,500 per insured person
G17 - Escort of the deceased/presence of a loved one in case of death	Transport: return economy class aeroplane ticket/1st class train ticket
G18 - Psychological assistance over the telephone	Limited to 3 sessions
G19 - 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 €80,000 to the beneficiary → within the following limits of €300 to the beneficiary
G20 - Search and/or rescue costs Mountain search, rescue and initial medical transport costs	Up to the ceiling per policyholder and per claim: >€30,000
ASSISTANCE JURIDIQUE	
G21 - Advance of bail bond	8 000 €
G22 - Payment of lawyer's fees	1 600 €

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

A - The Supplemental Personal Accident" extension (including damage to sporting goods)

Level of guarantees	
PERSONAL ACCIDENT	
G3 - Treatment costs including dental prostheses	In addition to the statutory social protection scheme and all other pension fund institutions: €3,000 This ceiling is raised to €3,500 for foreign nationals
G3 - Prostheses and orthopaedic devices with the exception of dentures	Cost of 1 st standard device
G4 - Payment of benefits in case of death of the policyholder	Basic benefits: €20,000 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%	Basic benefits: €40,000, increased €45,000 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	€300 per accident, five-day waiting period.
G7 - Daily allowance after deduction of an absolute excess of 7 days	€16 per day, up to 365 days (€100 excess)
G8 - Cost of academic support	€16 per day, up to €305 with relative excess of 15 days
G9 - Domestic help	€16 per day, up to €305 with relative excess of 15 days
G10 - Sports equipment covered in case of theft, loss, or accident damage owned by members	Benefit ceiling € 15 000 (€100 excess)
EMERGENCY ASSISTANCE	
G11 - Medical Repatriation	Actual costs
G12 - Visit from a loved one during hospitalisation of more	Transport: return economy class aeroplane ticket/1st class train ticket 80€ per day, for up 6 days
G13 - Dispatch of a doctor to the insured person abroad	
G14 - Accompaniment of repatriated beneficiaries	
G15 - Replacement driver	Actual costs or one-way economy class aeroplane ticket/1st class train ticket expenses and driver wages
G16 - 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	→ Actual Costs → Maximum of €2,500 per insured person
ASSISTANCE SECOURS (suite)	
G17 - Escort of the deceased/presence of a loved one in case of death	Transport: return economy class aeroplane ticket/1st class train ticket
G18 - Psychological assistance over the telephone	Limited to 3 sessions
G19 - 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 €80,000 to the beneficiary → within the following limits of €300 to the beneficiary
G20 - Search and/or rescue costs Mountain search, rescue and initial medical transport costs	Up to the ceiling per policyholder and per claim: >€30,000
LEGAL ASSISTANCE	
G21 - Advance of bail bond	8 000 €
G22 - Payment of lawyer's fees	1 600 €

B - "Worldwide" extension

This benefit extension allows you to be active worldwide and to receive cover for medical costs abroad (G19) up to €150,000 (instead of €80,000).

2.2 - Protection Plus Option "Non occupation Activities and sports"

You may also purchase cover with substantial Death-Disability payouts in addition to the payouts from the other options purchased (PI or EPA), such benefits apply worldwide.

Available on the inside back-cover page,
www.grassavoie-montagne.com or 04 72 72 22 43



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DEFINITIONS OF OPTIONAL BENEFITS

1 PEOPLE COVERED

G3 - Treatment costs

We will cover the reimbursement of:

- medical, pharmaceutical (including tests and examinations), surgical, hospitalization (including daily flat charge), first prosthesis and medically prescribed healthcare transport costs;
- physical rehabilitation costs;
- first fitting costs, including dental prostheses and glasses, resulting from a covered accident and with a medical prescription.

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.

G4 - Payment of benefits in case of death of the policyholder

In case of death resulting from and arising within 24 months of a covered accident, we will pay the insured benefits to the beneficiary, i.e. the policyholder's spouse or, failing this, his/her eligible beneficiaries, without this payment being divisible for us. This death cover includes any reported disappearance or absence as defined by law.

G5 - 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: benefits 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 (*Droit Commun*) (most recent edition as of the date of the accident)

G6 - 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.

G7 - 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 365th day of disability at the latest.

G8 - Cost of academic support

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

G9 - Domestic help

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

G10 - Damage to sporting goods and apparel

These are guaranteed in the event of theft, loss or accidental damage caused to equipment and sports clothing held in any capacity, by members who are sporting practitioners and have purchased the optional guarantee: «Extended Personal Accident Insurance» when engaging in activities guaranteed under Article 2.1.

Definitions

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.

PROVISIONS TO WHICH THE INSURED MUST ADHERE

In the event of theft, you must:

- report the theft committed whilst you were engaged in the sport, to the local police authorities within the two days of you becoming aware of the theft,
- file a complaint with the Public Prosecutor. Otherwise, the guarantee does not apply.

EXCLUSIONS specific to the g10 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,
- thefts without break-in or violence or,
- theft or attempted theft committed by the policyholder or his family,
- 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 non-application 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:

- 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 sequelae, consequences, or worsening of a traumatic condition resulting from:
 - your temporary or chronic alcoholic condition (blood/alcohol levels equal to or greater than the legal limit, currently 0.50 g per litre of blood), the use of narcotics, barbiturates and tranquillisers without medical prescription, stimulants, anabolic steroids and hallucinogens,
 - your participation in a brawl (except for legitimate cases of defence or assistance to a person in danger), a crime or an intentional criminal act, riots or popular uprisings, and any intentional tort or misconduct causing harm to you or the beneficiary,
 - attempted suicide, suicide,
- accidents resulting from:
 - all high-level professional or amateur sports as recognised by a federation,
 - 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 sea-side resorts, hot springs, or climate health resorts,
 - the cost for staying at a rest home or convalescent home.



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2 RESCUE ASSISTANCE

DEFINITIONS MUTUAIDE contract No.3462

Geographical Cover

When the country of residence of the beneficiary is situated in the "Europe zone", the geographical cover chosen at the time of taking out a policy is either the Europe zone or worldwide. When the country of residence of the beneficiary is situated outside the "Europe 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 zone or outside the Europe 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 et Saint Barthélemy).

Europe Zone

European Union (excluding Greenland), France including DROM and COM, Liechtenstein, Norway (except Spitzbergen), Iceland, Principalities of Monaco, Andorra, San Marino, Switzerland, the Vatican and Morocco.

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.

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. 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): "Bodily Injury", "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,
- Hypothermia, 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.

Medical team

Structure suited to each case and defined by the supervisory physician of MUTUAIDE.

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.

MEDICAL ASSISTANCE

G11 - 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.

G12 - 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 €80 per night and for a maximum of 6 consecutive nights.

Any other temporary accommodation arrangements will not give rise to compensation or father in the case of a minor), on an economy

G13 - 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.

G14 - 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.

G15 - 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.

G16 - 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 €2500; with the choice of companies used in the repatriation process being at our exclusive discretion.

G17 - 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.

Insurance cover of the Fédération Française des Clubs Alpins et de Montagne

G18 - 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.

G19 - Insurance for 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.

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.
- The 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.

The benefits are limited to €80,000 per beneficiary, per trip. 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

c - Specific 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; or > spa treatments, stays in rest homes or physiotherapy.

d - Conditions for application

You will need to send the following information and documents to us:

- the nature, circumstances, date and place of occurrence of the serious personal injury requiring the settlement of medical expenses on site,
- a copy of the prescriptions issued,
- a copy of the invoices for all medical expenses incurred,
- the original reimbursement slips and/or statements from any agencies involved, responsible for paying claims,
- in the event of an accident, the name and address of the responsible party and, if possible, of any witnesses, indicating whether or not a police or accident report was established,
- in general, any documents that can help to accurately assess the actual costs charged to you,
- in addition, you must forward the initial medical certificate specifying the nature of the accident or illness in confidence to the attention of the Medical Director of MUTUAIDE Assistance and any certificate that we may request from you

MEDICAL ASSISTANCE EXCLUSIONS

The following are excluded and shall not give rise to cover by AXA Assistance 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



© F. Lombard

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.

G20 - Insurance for 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

c - Coverage EXCLUSIONS

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.

Benefit claims

Except in exceptional circumstances or force majeure, you must inform us and submit your claim within 5 business days from the date of the claim event. Beyond this time, if we suffer any prejudice due to a late report, you will lose all rights to compensation.

If necessary, as case manager, we reserve the right to instruct you to attend a medical examination, at our expense, such request shall be made by letter sent by registered mail with acknowledgement of receipt. We also reserve the right to demand additional supporting documentation, as necessary.

You will need to send the following information and documents to us:

- the nature, circumstances, date and place of occurrence of the serious personal injury requiring the settlement of medical expenses on site,
- a copy of the prescriptions issued,
- a copy of the invoices for all medical expenses incurred,
- the original reimbursement slips and/or statements from any agencies involved, responsible for paying claims,
- in the event of an accident, the name and address of the responsible party and, if possible, of any witnesses, indicating whether or not a police or accident report was established,
- in general, any documents that can help to accurately assess the actual costs charged to you,
- in addition, you must forward the initial medical certificate specifying the nature of the accident or illness in confidence to the attention of the Medical Director of MUTUAIDE Assistance and any certificate that we may request from you.

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.

LEGAL ASSISTANCE

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.

G21 - 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 €8000 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.

G22 - Lawyer's fees

We will cover the fees of your attorney on site, up to a maximum of €1600 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 (except in those conditions provided under art. 2.3 Additional activities, point 9);

- 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.



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GENERAL EXCLUSIONS FOR ALL COVER

In addition to the exclusions inherent to each guarantee, your contract does not guarantee intentional acts:

- damage of any intentionally caused or provoked by you or with your complicity;
- your intentional acts or wilful misconduct, including suicide and attempted suicide;
- 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;
- 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;
- B.S.E.: 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

1 LIMITATION PERIOD

Any action concerning your contract, 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.

2 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. In all cases, the insurance cover will remain in effect for licensed members during Year N-1 through 31 October of each year, to allow for renewal of the licence for the following year.

3 DATA PROTECTION ACT

For emergency assistance cover under the contract Mutuaide n° 3462

As part of quality control of the services we provide, telephone conversations between beneficiaries and the offices of MUTUAIDE ASSISTANCE may be recorded as evidence. In accordance with amended law 78-17 of 6 January 1978 relating to information technology, files and freedoms, the beneficiary shall be informed that the personal data to be collected during the call is vital to implementing the support services defined in these general terms and conditions. Failure to respond shall result in forfeiture of the benefits provided under the agreement.

This information is for internal use by MUTUAIDE ASSISTANCE as well as persons called upon to intervene and responsible for the provision, management and performance of the contract within the limits of their respective powers.

MUTUAIDE ASSISTANCE is committed to taking all appropriate precautions to ensure the confidentiality and security of personal data (and generally all of the data), and particularly to prevent it from being distorted, damaged or communicated to unauthorised third parties and more generally to implement appropriate technical and organisational measures to protect personal data against accidental or unlawful destruction, accidental loss, alteration, disclosure or unauthorised access, especially when processing involves transmission of data over a network and against any unlawful form of processing. It is committed to making the same pledge on behalf of its subcontractors.

The beneficiary shall have a right to access, communicate, correct and oppose their personal data by contacting the relay correspondent.

Data Protection Act
MUTUAIDE ASSISTANCE
8/14 Avenue des Frères Lumière
94368 BRY SUR MARNE

4 CLAIM PROCESSING

For emergency assistance cover of Mutuaide contract no. 3462

In case of disagreement or dissatisfaction with the implementation of your contract, we urge you to inform :

- To Mutuaide by telephoning the 0033 1 55 98 57 98 or by writing to medical@mutuaide.fr for the guarantees assistance listed below:
 - repatriation or sanitary transport
 - Visit from a loved one
 - Dispatch of a doctor to the insured person abroad
 - Accompaniment of repatriated beneficiary
 - Replacement driver
 - Repatriation in case of death
 - Escort of the deceased/Presence of a loved one in case of death
 - Psychological support over the telephone
 - Insurance for medical and surgical costs abroad
 - Legal Assistance.

- To Gras Savoye Montagne in calling the 09 72 72 22 43 or by writing to : GRAS SAVOYE MONTAGNE Service FFCAM - Parc sud Galaxie 3B Rue de L'octant 38433 ECHIROLLES for the guarantees assistance listed below: Insurance for search and rescue costs.

If you are not satisfied with the response you receive, you may send a letter to: MUTUAIDE - SERVICE QUALITE CLIENTS 8/14 avenue des Frères Lumière 94368 BRY-SUR-MARNE CEDEX MUTUAIDE undertakes to acknowledge receipt of your letter within 10 working days. It will be processed within 2 months.

Finally, if, after receiving the reply, disagreement still persists, you may contact the Groupama Ombudsman by writing to: 5/7 rue du Centre - 93199 Noisy-le-Grand, without prejudice to your right to take any legal action.

5 FOR THE EMERGENCY

Assistance of MUTUAIDE cover under contract no. 3462

The supervisory authority of MUTUAIDE is L'AUTORITÉ DE CONTRÔLE PRUDENTIEL ET DE RÉSOLUTION (ACPR)* 61 rue Taitbout – 75009 PARIS.

* French prudential and supervision authority

FFCAM Member, 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.).

**PROTECTION PLUS,
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 €100,000 • Disability: €300,000

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 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 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 GRAS SAVOYE. Until 30/092015 : 0 810 104 079 (n° Azur)
Starting the 01/10/2015 : 09 72 72 22 43 (non surcharged call)
or visit the website www.grassavoie-montagne.com**

POLICYHOLDER FORM Ace Europe CONTRACT No. FRBSLA12179 FFCAM PROTECTION PLUS OPTION

Please return to GRAS SAVOYE MONTAGNE - Service FFCAM - Parc Sud Galaxie
3B, rue de l'Octant - BP 279 - 38433 Échirrolles Cedex alongside payment by cheque made out to GRAS SAVOYE.

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 _____
Address _____
Postcode _____ City _____

I choose the insured payouts

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

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 ACE Europe 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 ACE IA 2013 CG 07.13" available on the website www.grassavoie-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: ACE Europe - 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

In case of a claim

For Repatriation Assistance, (convention n° 3462)

You must contact AXA ASSISTANCE 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.

tel: 01 55 92 17 94 or 33 1 55 92 17 94
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 membership 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 AXA Assistance 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 guarantees

File your claim within 5 days
with GRAS SAVOYE MONTAGNE,

• either by post:
GRAS SAVOYE MONTAGNE
Service FFCAM
Parc Sud Galaxie - 3B, rue de l'Octant
BP 279 - 38433 Échirolles Cedex

• or directly online:
www.grassavoie-montagne.com

GRAS SAVOYE MONTAGNE:
Until 30/09/2015 : 0 810 104 079 (n° Azur)
Starting the 01/10/2015 : 09 72 72 22 43 (non surcharged call)

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

MUTUAIDE ASSISTANCE

8/14 avenue des Frères Lumière
94368 Bry sur Marne Cedex
SA au capital de 9.590.040 € entièrement versé.
Entreprise régie par le Code des Assurances sous le contrôle de l'Autorité de Contrôle Prudentiel et de Résolution située 61 rue Taitbout - 75009 Paris
383 974 086 RCS Créteil

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

ACE European Group Limited

Compagnie d'assurance de droit anglais au capital de 544.741.144 £
sise 100 Leadenhall Street, London, EC3A 3BP
immatriculée sous le numéro 01112892 et dont la succursale pour la France est sise :
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