

CLAIM FORM

within 15 days of the event your claim has to be sent by post to :
GBC MONTAGNE - Service « Carré + » - B.P.19 - 73704 BOURG-SAINT-MAURICE CEDEX FRANCE

It is specified that the opening of a file concerning the Assistance guarantees with MUTUAIDE ASSISTANCE does not automa-
tically lead to the opening of a file concerning the Insurance guarantees with GBC MONTAGNE.

The Policyholder must therefore approach the one or both of the two entities according to the guarantees concerned (see
table in this document).

PLEASE NOTE: You must be in position to provide us with, for each Policyholder,
a copy of both sides of a valid identity document, or of the family record book in the case of
a child who does not have an identity document, as soon as we request them.

Table with 2 columns: Section Header and Content. Sections include DOCUMENTS THAT MUST BE PROVIDED WITH YOUR CLAIM, IN THE CASE OF BREAKAGE OF THE HIRED SKIS AND SKI POLES, and IN THE CASE OF THEFT OF THE HIRED SKIS AND SKI POLES.

MR. MRS. CHILD

Form fields for personal information: Surname and given name, Date of birth, Address, Postcode, District, Country, Tel., Email, Date of the event, Resort, Nature of the claim (Skiing or snow sports, other).

Form fields for accident details: Caused by a third person? (yes, no), (only if you want to make a recourse against the third party that seems responsible for your skiing
accident and if you have its complete contact details)

Form field: If so, name, surname and address of that person:

Form fields for medical practice: Where you assisted by the ski patrol? (yes, no), If so, by which means (Sledge, stretcher, or scooter, Helicopter), Were you transported to a medical center by ambulance or taxi? (yes, no), If so, on what date?, What was the purpose of the transport? (place of the accident to the medical practice, hospital, medical practice to your holiday address, hospital to your holiday address)

Form fields for insurance: Name of your primary health care organisation (Social Security), Do you have supplementary health care insurance (a policy that supplements the
reimbursements from your primary health care organisation)? (yes, no), If so, name of the insurance company:

Form fields: Signed at, Date:

Form field: Signature :

The information collected by GBC MONTAGNE, during the business relationship, is subject to computer processing for the mana-
gement and execution of your contract, the application of the regulations against money laundering capital, and the financing of
terrorism, the fight against the frauds, the introduction of bank transfers or direct debits. They are kept for 5 years from the end of
the contract. The recipients of the data are the insurers involved in the execution or management of your contract, and if necessary,
the administrative and judicial authorities to meet the legal and regulatory obligations in force. In addition, you have the right to
access, port, rectify, delete and oppose the information that concerns you, which you can exercise by writing to the Data Protection
Representative to the address of the registered office of MUTUAIDE ASSISTANCE or by email to DRPO@MUTUAIDE.FR (except for legal
protection). You also have the option to submit a complaint on the CNIL website by completing a complaint form online or by post by
writing to: CNIL - 3 Place de Fontenay - TSA 80715 - 75334 PARIS CEDEX 07 - FRANCE.

The « Carré + » policy is a group insurance policy, Contracts Nos. 4254 and 504 815 (valid from 01.11.2020) subscribed by :
- The SAVOIE SKI PERFORMANCES, registered association, governed by the law of 1 July 1901 amended, with headquarters
located 53 Avenue des XVèmes J.O d'Hiver 73 200 ALBERTVILLE – FRANCE acting both for its account as for DANI SPORTS SAS,
Simplified stock company with a capital of 136 050,00 €, registered in the RCS of Chambéry under the number B 410 091 490
and whose head office is situated 189 ZA Les Vignes Blanches, 73600 SALINS LES THERMES, for the subsidiaries of the Group,
for the benefit of Policyholders referred below;

- With MUTUAIDE ASSISTANCE – a Firm governed by the French Insurance Code, a Limited Company with share capital of
€12,558,240, which is registered on the Bobigny Trade and Companies Register under No. 383 974 086, and has its registered
office at 126, rue de la Piazza – CS 20010 – 93196 Noisy le Grand CEDEX, France, in the capacity of Insurer;
- And with GROUPE PAMA PROTECTION JURIDIQUE, a trademark of Société Française de Protection Juridique, a company governed
by the French Insurance Code, which is a Public Limited Company with share capital of €2,216,500, is registered on the Nanterre
Trade and Companies Register under No. B 321 776 775, and has its registered office at 14-16 rue de la République - 92800
Puteaux, for "legal defence and recourse" cover, Group Policy No. 504 815, in the capacity of Insurer;
- via the ski shop having the status of Insurance Intermediary Agents (MIA in French) on an ancillary basis,
- mandated by the insurance broker GBC MONTAGNE, Résidence le Grand Coeur - Bâtiment B - 298Avenue du Maréchal Leclerc,
73700 BOURG ST MAURICE - FRANCE, SAS, with a capital of €2,800,000 – RCS Chambéry No. 832 805 444, registered with
ORIAS (www.orias.fr) under the number 17 007 353.

The company GBC MONTAGNE works or is likely to work as an insurance broker with insurance companies ACTA ASSURANCE - AFI
ESCA - AIG - ALBINGIA - ALESCO - ALLIANZ - AMLIN - APGME - APICIL-ARCI - AREAS ASSURANCES - ASSURANCES VOYAGES
ASSISTANCE (AVA) - AVIVA ASSURANCES - AXA - AXER IARD - CARDIF - GFDP - CHUBB EUROPEAN GROUP SE - COMPAGNIE
EUROPEENNE DE GARANTIES ET CAUTIONS - EQVI-MCD MUTUELLE - EUROP ASSISTANCE - FORTIS - GAYEN & BERNS HOMANN
GENERALI - GROUPE PAMA - HARMONIE MUTUELLE - HELVETIA - HISCO ASSURANCES - HUMANIS - INSTITUTION DE PREVOYANCE
GROUPE MORNAV - IPSEC - JURIDICA - L'AUXILIAIRE - L'EQUITE - MACIFILIA - METLIFE - MMA ENTREPRISE - MONDIAL ASSIS-
TANCE - MUTUAIDE ASSISTANCE - MUTUELLE DU MANS ASSURANCE - MUTUELLE ENTRENOUS - MUTUELLE GENERALE - MU-
TUELLE MIEUX ETRE - MUTUELLES DE FRANCE - QBE - QUATREM ASSURANCES COLLECTIVES - SERENIS ASSURANCES - SMA
COURTAGE - SMACL - SOGESSUR - SPB «OCA EMPRUNTEUR PLUS» - SWISS LIFE - TOKIO MARINE KILN and the wholesale
brokers : AFMA - AIR COURTAGES ASSURANCES - ALEADE - ALPTIS - APVIA SANTE - APREP DIFFUSION - APRIL ASSURANCES
ARCA - ASAF & APFS - ASE MSH INTERNATIONAL - ASSURANCES DU CREDIT MUTUEL - AUTO FIRST - AUTO PASSION ASSU-
RANCES - CBF ASSURANCES - ENTORIA - ERA - F.A.C. - GROUPE SMISO - GROUPE ZEPHIR - ICC CARENE - INSURED SERVICES
SAS - MAXANCE - LA REUNION AERIENNE - LSN - OCSO - PROGEAS - REPAM - SOLLY AZAR - ZENITH ASSURANCES.

The company GBC MONTAGNE and its Insurance Intermediary Agents are remunerated by the Insurers in the form of commissions
deducted from the insurance premiums paid by its customers and / or management fees and / or fees.

« Carré + » insures you when skiing or participating in snow sports as an amateur.
This cover is valid in the case of an event occurring during the « Carré Neige » policy validity period to 21 days in mainland France
and in neighbouring countries (shared skiing area). The benefit is provided in the ski area including the off-piste ski area that is
accessible via ski-lift.

MANDATORY LEGAL NOTICES AND OBLIGATIONS:
In the event of a disagreement or dissatisfaction regarding:
• The execution of your policy, we invite you to inform GBC MONTAGNE by writing to reclamations@gbc-mountain.com IN THE
CASE OF THE INSURANCE COVER listed below:
- Rescue and search expenses
- Initial transport expenses
- Reimbursement of the unused days of "ski-lift passes" and/or of "skiing lessons"
- Reimbursement of medical, pharmaceutical, and hospitalisation expenses in addition of the refunds from the national healthcare
system or any other organisation.

If you are not satisfied with the reply that you receive, you can send a letter to the MUTUAIDE ASSISTANCE «INSURANCE DEPART-
MENTS» – TSA 20296 - 94368 BRY-SUR-MARNE CEDEX - FRANCE.
• The execution of your policy, we invite you to inform MUTUAIDE ASSISTANCE by calling +33 1.41.77.45.86, or by writing to
voyage@mutuaide.fr IN THE CASE OF THE ASSISTANCE COVER listed below:
- Transport & Repatriation
- Return trip for children under 15 years of age
- Transportation of the body in the event of death
- Replacement driver

If you are not satisfied with the answer that you receive, you may send a letter to: MUTUAIDE ASSISTANCE «CUSTOMER QUALITY
DEPARTMENT» – 126, rue de la Piazza - CS 20010 - 93196 Noisy le Grand CEDEX - FRANCE.
• The execution of the Legal Defence and Recourse cover, the Subscriber or the Policyholder may address their claim to:
GROUPE PAMA PROTECTION JURIDIQUE "QUALITY DEPARTMENT" - 14/16 rue de la République - 92800 Puteaux - FRANCE
GBC MONTAGNE, MUTUAIDE ASSISTANCE and GROUPE PAMA PROTECTION JURIDIQUE undertakes to acknowledge receipt of your
letter within a period of 10 business days and to deal with your claim within a period of two months at most.
For all the guarantees, if no agreement can be reached, you may appeal to the French Insurance Mediation Service, provided
that no judicial action has been committed, by sending a letter to: LA MEDIATION DE L'ASSURANCE - TSA 50110 - 75441 Paris
Cedex 09 - FRANCE.

Pre-contractual dealings and the policy are governed by French law. The language used throughout the term of the policy is
French. In the event of an interpretation dispute between the French version and the version translated into a foreign language of
the documents provided to the Policyholder, the French version will prevail. The administrative authority responsible for oversight is
the French Prudential and Resolution Authority - ACPR – 4, place de Budapest – CS 92 459 – 75 436 Paris Cedex 9 - FRANCE
You will benefit from the right to withdraw from this policy for a period of fourteen (calendar) days as from signing it, free of any
charges or penalties, under the conditions of Article L. 112-10 of the French Insurance Code :

In case of multi insurance, the information document and the "Form of renunciation of the insurance contract in case of multi insur-
ance" you have to duly complete, sign and send together with a document proving you have an insurance subscribed before "Carré
+" (for example if the guarantee is already included in your credit card insurance) covering the same risks to : GBC MONTAGNE
- Service Gestion "Carré +" - B.P.19 - 73704 Bourg Saint-Maurice cedex FRANCE, are available on request to GBC MONTAGNE.
As part of remote subscription only, the information document and the "Form of renunciation of the insurance contract as part of
remonie subscription " you have to duly complete, sign and send by registered letter with acknowledgment of receipt to : GBC
MONTAGNE - Service Gestion "Carré +" - B.P.19 - 73704 Bourg Saint-Maurice cedex FRANCE, are available on request to GBC
MONTAGNE.

Table with 2 columns: INSURANCE GBC MONTAGNE +33 4 79 07 30 71, REPATRIATION / ASSISTANCE MUTUAIDE ASSISTANCE +33 1 41 77 45 86



The essential coverage for skiing with ski rental

Main coverage table with sections: MAXIMUM COVER AMOUNT PER PERSON AND PER CLAIM: €50,000, INSURANCE COVER, 1. RESCUE AND EVACUATION, 2. REIMBURSEMENT OF THE UNUSED DAYS OF «SKI-LIFT PASSES», OF «SKIING LESSONS» AND/OR OF «SKI RENTAL» DUE TO:, 3. REIMBURSEMENT OF MEDICAL, PHARMACEUTICAL, AND HOSPITALISATION EXPENSES IN ADDITION OF THE REFUNDS FROM THE NATIONAL HEALTHCARE SYSTEM OR ANY OTHER ORGANISATION, 4. LEGAL DEFENCE AND RECOURSE COVER, 5. BREAKAGE AND THEFT OF HIRED EQUIPMENT (SKIS AND POLES) INSURANCE, ASSISTANCE COVER, 6. REPATRIATION ASSISTANCE (MUTUAIDE ASSISTANCE)

This product corresponds to the requirements and needs of people using "ski rental"
in the ski area including the off-piste ski area that is accessible via the ski-lifts,
who wish to be covered for all the guarantees described below.

All of your guarantees and exclusions are set out in the standard Insurance Product Information Document
(IPID) and in the «Carré +» Special Terms and Conditions which have sole contractual values.
We advise you to read carefully these two pre-contractual documents,
which are also available on request to GBC MONTAGNE.



1. RESCUE AND EVACUATION

Rescue and search expenses

The Insurer will cover the payment of the expenses incurred due to calling in professionals in order to rescue or search for a Policyholder who is injured, has died, or is lost, including via helicopter.

The benefit is provided in the ski area including the off-piste ski area that is accessible via ski-lifts.

The expenses invoiced by a company that is duly authorised to conduct these operations will be paid.

The rescue and search operations will be organised by the relevant departments.

Initial transport expenses

The Insurer guarantees the first transport costs of the Policyholder done by

professionals (in the limit of 150 km):

- On the day of the accident: from the place of the Accident to the nearest medical center likely to provide first aid;
- Within 48 hours of the accident:
 - From the doctor's office to the nearest and best adapted hospital;
 - From the care structure (medical center or hospital) to the place of stay of the Policyholder.

The expenses paid for any other form of transport, including in the event of a transfer from the resort and/or a hospital to a more suitable medical center located at a distance of over 150 km, are included in the cover provided by the assistance policy. The Policyholder will not make any advance payment in the event of operations performed by professionals who have entered into an agreement.

In other cases, the Policyholder must provide the original invoice for the expenses paid in advance.

NOTA BENE : A contractual excess of €50 per claim is deductible from the refund due for the guarantees 2 and 3 below

2. REIMBURSEMENT OF UNUSED DAYS OF "SKI-LIFT PASSES", OF "SKIING LESSONS" AND/OR OF "SKI RENTAL" The Insurer guarantees the reimbursement of the unused days of "ski-lift passes", of "skiing lessons" and/or of "ski rental" due to :

- A skiing or snow sports accident suffered by the Policyholder that results in him being unable to take part in sport, which prevents the Policyholder from skiing or participating in snow sports, on presentation of the detailed medical certificate issued by the doctor consulted on-site during the stay specifying the nature of the injury and the duration of the inability;

- Illness of the Policyholder, i.e. any health condition that has been duly observed by a doctor, is of a sudden and unforeseeable nature, and results in an inability to take part in sport, which prevents the Policyholder from skiing or participating in snow sports **for the rest of the stay**, on presentation of the detailed medical certificate issued by the doctor consulted on-site during the stay specifying the duration of the inability;

- The early return of the Policyholder and the members of his family who hold a « Carré + » policy following the death of a parent, descendant, or brother or sister (including the children of the spouse or partner of a direct parent of the Policyholder), or as the result of a fire, a natural disaster, or a theft at the Policyholder's work premises or home, on presentation of a proof of early return home (plane or train ticket, motorway toll or fuel receipts, etc...) and a proof of the event prompting the return home (death certificate, official incident report, etc...), from the date of the departure of the resort (which must be equal to or after the date of the event);

- Repatriation of the injured Policyholder who hold a «Carré +»: reimbursement of unused days of «ski-lift passes», of «skiing lessons» and/or of «ski rental» for the other members of the family who hold a « Carré + » policy (spouse, partner, parents and descendants [including the children of the spouse or partner of a direct parent of the Policyholder]) on presentation of a proof of repatriation of the "Carré+" Policyholder (plane or train ticket, motorway toll or fuel receipts, repatriation number by MUTUAIDE ASSISTANCE, etc...), from the date of the repatriation (which must occur during the dates of validity of the "Carré +");

- Care of an injured child (under 15 years old) by one of the parents (where both of them hold a « Carré+ » policy);
- Shut-down of the ski-lifts:
 - In the event that over 50% of the ski area's capacity [SNTF standards] is shut down for a period longer than one day due to bad weather;
 - In the event of the total closure of connections between ski resorts due to bad weather for a period longer than one day;
 - In the event that the ski-lifts are shut down for a period of over five consecutive hours per day as the result of an electrical or other power cut.

*** Concerning of the cover for reimbursement of the unused days of "ski-lift passes", "skiing lessons" and/or "ski rental", the compensation will be paid on presentation of the invoice for "ski rental" with "Carré +", of the "s-lift passes" and /or card and invoice for "skiing lessons", and of the supporting documents required.**
It is specified that in case of different validity period between the "ski rental", "ski-lift passes" and/or "skiing lessons" and the Carré +, the reimbursement will be made according to the duration of validity of the Carré + insurance and not the ski rental, the "ski-lift passes" and/or "skiing lessons".

3. REIMBURSEMENT OF MEDICAL, PHARMACEUTICAL, AND HOSPITALISATION EXPENSES IN ADDITION OF THE REFUNDS FROM THE NATIONAL HEALTHCARE SYSTEM OR ANY OTHER ORGANISATION IN THE EVENT OF AN ACCIDENT (ONLY FOR THE EXPENSES INCURRED IN MAINLAND FRANCE DURING THE STAY IN THE RESORT)

If you have incurred medical, surgical, pharmaceutical and/or hospitalisation expenses during your stay, we will reimburse the aforementioned expenses for which you are liable, on an additional basis, once you have been reimbursed by your primary healthcare insurance organisation and/or your complementary healthcare insurance company (the policy that supplements the reimbursements from your primary healthcare organisation).

To benefit from this cover, you must have a health organisation that can refund partly your medical expenses incurred during your stay in the resort or that can furnish you a certificate of refusal to reimburse these expenses if necessary (in English or French only).

To benefit from this cover, you (or your beneficiaries) must perform any formalities required to recover these expenses from the organisations concerned, and must subsequently present the following documents to us:

- the spreadsheet provided by GBC MONTAGNE following the process of your file DULY COMPLETED
- statements from the Social Security and/or personal insurance organisations, and other organisations showing the reimbursements received, or
- A certificate of refusal to reimburse from those organisations in English or French only (together with the copies of the paid invoices in question);

- A detailed medical certificate;
- Photocopies of the medical invoices and medical prescriptions that justify the expenses incurred.

EXCLUDED MEDICAL EXPENSES:

- Expenses of a personal and exceptional nature (daily compensation amounts, loss of income, household help, or childcare, etc...);
- Expenses relating to prostheses and eyewear;
- Expenses relating to spa treatments;
- In the event of hospitalisation: the fixed-rate hospital charge paid by the patient, a private room, fees in excess of the statutory levels, and miscellaneous expenses (telephone and television, ...);
- The fixed-rate excess amounts applied by the social security organisations.
- Medical costs not incurred during your stay in the resort (even if the medical prescription was realized during the stay in the resort)

4. LEGAL DEFENCE AND RECOURSE COVERAGE

We will cover your defence expenses in accordance with the table of guarantees contained in this leaflet and invite you to read the details of the guarantees in the «Carré +» Special Terms and Conditions available on request to GBC MONTAGNE.

- as part of any proceedings aimed at claiming financial compensation for the harm suffered if you are the victim of material damage or bodily harm caused by a known third party, or in the event of an accident covered by this policy, which occurs at your holiday destination;
- in any criminal court if you are sued as the author or the joint author of an offence recorded at the time of the accident covered by this policy, which occurs at your holiday destination.

EXCLUSIONS:

- Litigation initiated against you as the result of damage for which you may be held liable;
- Expenses relating to legal consultations or procedural documents incurred before reporting the claim will not be covered, except if you can prove the urgency of incurring them;
- The cover does not include any amounts that you are ultimately required to pay or reimburse to the other party.

Further details are available in the Special Terms and Conditions, which can be obtained from GBC MONTAGNE on request.

5. BREAKAGE AND THEFT OF HIRED EQUIPMENT (SKIS AND POLES) INSURANCE IN CASE OF

• Accidental damages to hired equipment: Payment to the ski shop of repair or replacement costs of insured ski equipment if the latter is beyond repair or economically beyond repairable.

- Simple theft or theft by breaking in of hired equipment : Payment to the ski shop of replacement costs of insured ski equipment, on presentation of the compulsory deposit slip of complaint and its police report.

**The compensation will be paid up to:
maximum €750 after deduction of an excess of €150 per adult's equipment,
maximum €200 after deduction of an excess of €75 per child's equipment.**

6. REPATRIATION ASSISTANCE

In the event of an emergency, you must contact the emergency services about any problems that fall within their remit. The Policyholder must:

- Call MUTUAIDE ASSISTANCE without delay on the dedicated telephone number: 01.41.77.45.86 (+33 1.41.77.45.86 from outside France), and provide the following information:

- His surname(s) and given name(s);
- His exact location, and the address, and telephone number on which he can be contacted;
- His policy number (4254).

- Obtain MUTUAIDE ASSISTANCE's prior consent before taking any initiative or incurring any expenses;
- Comply with the solutions recommended by MUTUAIDE ASSISTANCE;
- Provide all the information relating to the policy taken out;
- Provide all the original supporting documents for the expenses for which he is requesting reimbursement.

Covered events:

- Illness or death during the validity period covered by the « Carré + » policy;
- An accident, but only while skiing or participating in snow sports as an amateur, during the validity period covered by the « Carré + » policy.

The Repatriation Assistance cover is offered to private individuals residing in the following countries: Albania, Germany, Andorra, Austria, the Balearic Islands, Belgium, Belarus, Bosnia-Herzegovina, Bulgaria, the Canary Islands, Cyprus, Croatia, Denmark, Continental Spain, Estonia, Finland, mainland France, Georgia, Gibraltar, Greece and the Greek Islands, Hungary, Ireland, Iceland, Israel, Italy and the Italian Islands, Jordan, Latvia, Lichtenstein, Lithuania, Luxembourg, Macedonia, Madeira, Malta, Morocco, Moldavia, Monaco, Montenegro, Norway, the Netherlands, Poland, Continental Portugal, the Czech Republic, Romania, the United Kingdom and the Channel Islands, Russia (European Russia, including the territory up to the Ural Mountains), San Marino, Serbia, Slovakia, Slovenia, Sweden, Switzerland, Tunisia, Turkey (European Turkey) Ukraine, and the Vatican (Holy See).

6.1 Transport & Repatriation

If the Policyholder is ill or injured as the result of a covered event, MUTUAIDE ASSISTANCE's doctors will contact the local doctor who cared for them.

The information gathered from the local doctor, and potentially from their usual general practitioner will enable MUTUAIDE ASSISTANCE to begin preparations for, and organise the Policyholder's return home, once MUTUAIDE ASSISTANCE's doctors have taken a decision - based solely on medical requirements - or their transportation, under medical supervision, where applicable, to an appropriate hospital ward close to their home, in a light medical vehicle, ambulance, sleeping car, 1st class train (couchette or seat), aeroplane in economy class, or air ambulance.

In some cases, the Policyholder's safety may require them to be initially transported to a local healthcare center, before planning their return to a center close to their home. In that context, transfers from the resort medical center and/or a hospital to a more suitable medical center at a distance of over 150 km will be included under the Repatriation Transport cover.

Only the Policyholder's medical interests and compliance with the healthcare regulations in effect will be taken into consideration when making the transport decision, the choice of the means used for that transport, and the choice of any place of hospitalisation.

6.2 Return trip for children under 15 years of age

If the Policyholder finds themselves in a position where they cannot take care of the children under 15 years of age who were staying with them in the ski resort, MUTUAIDE ASSISTANCE will organise and cover their return to the beneficiary's home or to the home of a member of their family chosen by the Policyholder by train in 1st class or by plane in economy class, with a chaperone if required.

6.3 Transportation of the body in the event of death

In the event that the Policyholder dies as the result of a covered event, MUTUAIDE ASSISTANCE will organise and cover the transportation of the deceased to the place in their country of origin where their funeral will take place.

MUTUAIDE ASSISTANCE will also cover the expenses relating to the preparations, and the specific adjustments to the transport, on an exclusive basis, and excluding any other expenses.

Furthermore, we will contribute to the cost of a coffin or an urn, on presentation of the original invoice.

EXCLUSION TO THE PARAGRAPH 6.3:

- Other expenses (including those relating to the ceremony, procession, and burial).

6.4 Replacement driver

If the Policyholder's state of health no longer enables them to drive their vehicle, and none of the passengers can replace them as the result of a covered event, MUTUAIDE ASSISTANCE will provide them with a driver, in order to return the vehicle to their home by the most direct route.

MUTUAIDE ASSISTANCE will cover either the driver's travel expenses and salary, or a 1st class train ticket or economy-class plane ticket, so as to enable the Policyholder to recover their vehicle themselves at a later date, or a person appointed by them to bring back the vehicle in their place.

EXCLUSIONS TO THE PARAGRAPH 6.4:

- Petrol costs;
- Motorway toll costs;
- Hotel expenses;
- Catering expenses for any passengers.

The driver will act in accordance with the regulations in effect applicable to their profession.

This cover will be provided to the Policyholder if their vehicle is fully roadworthy, and compliant with the domestic and international Highway Codes, and fulfils the mandatory MOT standards. Otherwise, MUTUAIDE ASSISTANCE reserves the right not to send a driver, and MUTUAIDE ASSISTANCE will provide and cover the cost of a 1st class train ticket or economy-class plane ticket, in order to enable the Policyholder to go and fetch their vehicle.

GENERAL EXCLUSIONS:

Cover cannot be provided in the following cases:

- During official competitions relating to the award of a mandatory sporting licence;
 - When participating in any sports or activities on a professional basis;
 - When taking part in mountaineering activities (alpinism);
 - Health conditions and/or illnesses and/or injuries that resulted in medical care during the month prior to the purchase of the «ski rental », and of which the Policyholder was aware, regardless of whether they involve the diagnosis or worsening of said condition;
 - Spa treatments, their consequences, and the resulting costs;
 - Expenses incurred as the result of plastic surgery that is unrelated to the covered event;
 - Hospitalisation following a suicide attempt, or any injury that has been caused deliberately by the Policyholder;
 - Illnesses or Accidents due to alcoholism, drunkenness, or the use of medication, drugs, or narcotics without a medical prescription;
 - Regular medical check-ups or reviews;
 - The consequences of an intentional act committed by the « Carré + » Policyholder, or the consequences of fraud;
 - Accidents caused by participating in motor sports (on land or in the air), hang-gliding, para-gliding, bobsledding, skeleton sledding, and ice hockey;
 - Accidents that have occurred during professional sporting competitions (tests taken under the supervision of ski schools [1st, 2nd, 3rd and 4th levels, etc.] do not fall within the scope of this exclusion, and are therefore covered;
 - Expenses relating to the "Assistance" cover incurred without the Assistance Organiser's consent;
 - The consequences of infectious risk situations in the context of an epidemic, exposure to infectious biological agents, exposure to chemicals such as poison gas, exposure to incapacitating agents, exposure to nerve gas, or to the residual effects of nerve gas, which are the subject of quarantine measures or specific prevention or supervision measures taken by international health authorities and/or the local health authorities in the country where the Policyholder is staying, and/or the domestic health authorities in their country of origin;
 - Expenses that are not justified by the original supporting documents;
 - Claims that arose outside the policy's validity period;
 - (Dental, hearing, and medical) prostheses;
 - Planned hospital stays, their consequences, and the resulting costs;
 - Opticians' expenses (glasses and contact lenses);
 - The organisation of rescue and search operations for persons;
 - Catering expenses (including catering expenses invoiced by the ski schools);
 - Parking expenses;
 - Accommodation expenses;
 - Expenses relating to the hiring of skiing equipment;
 - Customs duties;
 - Administration expenses;
 - The cost of the « Carré + » policy;
 - Reimbursement or compensation granted by the ski area operators;
 - The postage costs,
 - The cost of replacing or repairing the Policyholder's own and/or rental equipment.
- Furthermore, we cannot intervene where your requests for cover or services are the result of:
- A civil or foreign war, a riot, a popular insurrection, or an act of terrorism;
 - An earthquake or volcanic eruption, a tidal wave, a flood or a natural disaster, except in the context of the provisions arising from Law No. 82-600 of 13 July 1982 regarding compensation for victims of natural disasters;
 - Direct or indirect damage of nuclear origin, or caused by any source of radiation;
 - Your voluntary participation in riots or strikes, altercations, or criminal assault;
 - The consequences arising from the use of medication, drugs, narcotics and similar products without a medical prescription, and of the abuse of alcohol;
 - Any intentional act that may result in cover under the policy;
 - The consequences of the release of nuclear radiation, or any radiation emitted by an energy source of a radioactive nature.