INFORMATION SET

ASSICURAZIONE SPORT

Multisport®

24hassistance

INSURANCE CONTRACT
MULTISPORT FOR SPORTS ACTIVITIES

AXERIA IARD S.A.

IMPORTANT NOTICE

This document is a courtesy English translation of the Information Set, provided for information only. The only official and legally binding version is the Italian one. In case of any discrepancy or dispute, the Italian version prevails.

Traduzione di cortesia. Fa fede esclusivamente la versione in lingua italiana.

Non-life Insurance Contract

This Information Set, containing:

- DIP - Pre-contractual Information Document
- Additional DIP - Additional Pre-contractual Information Document
- Insurance Conditions, including the Glossary

must be delivered to the Policyholder before the Conclusion of the contract.

The Policyholder must read the insurance conditions before the Conclusion of the contract.

Last updated: October 2025

Non-life Insurance

Information document on the insurance product

axeria

Product: Multisport

Company:
Axeria IARD S.A.
Company registered in France, operating in Italy under the freedom to provide services - IVASS registration no. II.01218

Complete pre-contractual and contractual information on the product is provided in other documents.

What type of insurance is it?

This Policy insures you, while carrying out Sports activities on a non-professional basis, for damage unintentionally caused to third parties. In the event of Injury, it provides assistance services and reimbursement of the cost of passes, lessons and Sports equipment rental for the unused period. By paying an additional premium, the Insurance allows You to extend the insurance cover also to Air sports and Motor sports and to protect yourself in the event of Total damage and Total theft of the Sports equipment.

What is insured?

Covers always included

- ✓ **Liability for damage to third persons and to third-party property:** direct material damage to the person of injured third parties following an Accident caused by the Insured while carrying out the Sports activity on a non-professional basis. Direct material damage to the property of third parties who suffered physical injuries following an Accident caused by the Insured while carrying out the Sports activity on a non-professional basis is also insured.
- ✓ **Reimbursement of unused passes, lessons, sports equipment rental**: following an Injury of the Insured while carrying out the Sports activity on a non-professional basis, only the days of Injury on which it was not possible to use the pass, the lessons or the rented sports equipment are reimbursed.
- ✓ **Search, rescue and salvage expenses:** following an Accident or Injury of the Insured while carrying out the Sports activity on a non-professional basis.
- ✓ **Emergency medical expenses:** following an Injury of the Insured while carrying out the Sports activity on a non-professional basis, the medical expenses incurred by the Insured immediately after the Claim, i.e. within 24 hours of the Injury, are reimbursed.
- ✓ **Companion during the Insured's hospitalisation:** following an Injury of the Insured while carrying out the Sports activity on a non-professional basis, the Company organises and bears the transport costs of one person to accompany the Insured to the healthcare facility of hospitalisation.
- ✓ **Medical repatriation:** following an Injury while carrying out the Sports activity on a non-professional basis, the Company organises the medical transport of the Insured to their home or to another healthcare facility.
- ✓ **Return of travel companions:** following an Injury while carrying out the Sports activity on a non-professional basis, the Company organises the transport of the members of the group travelling with the Insured and covered by the same Insurance to their place of residence, if they can no longer return there with the means of transport originally planned.
- ✓ **Specialist orthopaedic consultation:** following an Injury while carrying out the Sports activity on a non-professional basis. A teleconsultation service is made available to the Insured for a qualified second medical opinion of an orthopaedic trauma nature from affiliated specialist doctors.
- ✓ **Advance of criminal bail:** following the arrest or threat of arrest of the Insured for a breach of the legislation of the foreign Country committed while carrying out the Sports activity on a non-professional basis, the Company advances the amount of the criminal bail if the Insured is unable to provide it.
- ✓ **Repatriation of remains:** in the event of death of the Insured while carrying out the Sports activity on a non-professional basis, the Company organises and bears the costs of

What is not insured?

Risks not insured:

- ✘ Trips with a stay of more than three consecutive months in a place other than the Insured's place of residence.
- ✘ Amateur participation in so-called "adventure" trips and raids without prior declaration by the Insured and/or the Policyholder and consequent acceptance of the risk by the Company
- ✘ Sports activities requiring a permit or licence under the legislation in force at the time the Policy is taken out (e.g. hunting);
- ✘ Sports activities for which an insurance policy is compulsory by law, with the exception of the Winter sports activities indicated in Legislative Decree no. 40 of 28/02/2021 as amended;
- ✘ Compulsory motor third-party liability (RCA), referred to in art. 122 of the Italian Private Insurance Code

Are there any coverage limits?

The cover does not operate in the event of:

- ! Failure to request, and absence of intervention at the place of the Claim of, the slope Rescue service for the Downhill skiing activity
- ! Intentional acts, wilful misconduct or gross negligence of the Insured and/or the Policyholder and/or of persons for whom they are liable by law
- ! Use of drugs, narcotics, psychotropic substances or medicines not prescribed by a doctor and alcohol abuse
- ! Failure to comply with the law
- ! Suicide or attempted suicide, self-harm of the Insured.
- ! Use or possession of weapons, including hunting and military weapons
- ! Participation in thefts, robberies or other crimes
- ! Any accidental act making it impossible to use the Insurance, including prohibitions decided by local, national or international authorities
- ! Participation, on a professional basis or under contract, in official competitions organised by any sports federation, including training for such competitions
- ! High-altitude mountaineering above 6.000 metres, bobsleigh, skeleton, caving
- ! Air sports and Motor sports, unless the relevant extensions have been purchased
- ! Strikes, riots, civil commotion, acts of terrorism or sabotage, occupations, lockouts, as well as civil and military coups, wars, invasions, hostilities, civil wars, revolutions, insurrections, military or usurped power,

transporting the remains.

Optional Additional Covers (with payment of an additional premium)

- ✓ **Total Theft and Total Damage to Sports equipment (valid only for "Multisport Individuale" and "Multisport Famiglia"):** Only new Sports equipment for which the documentation proving its purchase has been uploaded to the Insured's Reserved Area within 15 days of purchase can be insured. In the event of Total theft of the Sports equipment or of an accidental event during the Sports activity that caused irreparable material damage to the Sports equipment, the Company indemnifies the value of the Sports equipment within the limits of the sum insured.
- ✓ **Air sports and Motor sports extension:** the insurance covers provided by the Insurance are also extended to Air sports and Motor sports, with the same limits and under the same conditions.

martial law, confiscation, nationalisation, requisition, destruction of or damage to property resulting from acts or orders of the Central, Regional or Local Public Authorities

- ! Whirlwinds, hurricanes, earthquakes, volcanic eruptions, floods, storm surges or tidal waves.
- ! ionising radiation or radioactive contamination produced by nuclear fuels or by nuclear waste arising from transmutation of the atomic nucleus, as well as by radioactive, toxic, explosive or other hazardous properties of nuclear equipment or its components

For further limitations and exclusions relating to the individual covers, please refer to the "Additional pre-contractual information document" – section "Are there any coverage limits".

Where am I covered?

✓ The Insurance is valid worldwide if taken out by an Italian citizen resident in Italy. **If the Policy is taken out by a foreign citizen or by an Italian citizen resident abroad, the territorial validity is limited:**

- to the Amateur snow sports activity practised in Italy and in the neighbouring Countries where the Skipass is valid:

- in all other cases, to the Sports activity practised in Italy.

What are my obligations?

When you enter into the Contract, you have the duty to make truthful, accurate and complete statements about the Risk to be insured. **During the Contract**, you must notify in writing any changes resulting in an aggravation of the insured Risk.
Untruthful, inaccurate or incomplete statements, or failure to notify the aggravation of the Risk, may result in the termination of the Policy and/or the total or partial loss of the right to the Indemnity.
In the event of a Claim, you must notify the Claims Management Company (Coris Assistance 24ore S.r.l., C.so Magenta n. 69/A, Milano) within 15 days from the date of the Claim, or from the day on which you became aware of it, and provide the documentation requested by the Claims Management Company, necessary to prove the right to the insurance benefit.

When and how do I have to pay?

The Premium must be paid in a single instalment before the issue of the Policy and/or at the time of joining in the case of Group Policies.
In the event of renewal of the annual Insurance, the Premium must be paid in advance in a single instalment by the expiry date indicated in the Policy.
You can pay the premium by credit card, google pay, apple pay or cash within the limits provided for by Law.

When does the cover start and end?

The insurance cover starts:

- 20 minutes after payment of the Premium, if the cover effective date coincides with the date of purchase of the Insurance
- from 24:00 on the day indicated in the Policy, if the cover effective date is later than the date of purchase of the Insurance

Insurance with a daily or multi-day duration ends at 24:00 on the expiry date indicated in the Policy.
Insurance with an annual duration is tacitly renewed on the expiry date indicated in the Policy.
If you do not pay the renewal Premium, the Insurance is suspended from 24:00 on the 15th day following the expiry date as indicated in the Policy and resumes as from 24:00 on the day of payment, without prejudice to the annual expiry date indicated in the renewal Policy.

How can I cancel the policy?

If the Insurance with a duration of more than 30 days is taken out by means of distance communication techniques, you have the right to withdraw from the Contract within 14 days from the date of receipt of the Policy certifying the conclusion of the Insurance. The notice must be sent by registered letter with return receipt or certified email (PEC).
To cancel the annual Insurance, you must give notice via the **online form** at least 30 days before the expiry date indicated in the Policy. If no cancellation notice is given, or if the cancellation notice is given by other means or after the aforementioned term, the Insurance is renewed for another year.

Non-life Insurance

Additional pre-contractual information document for non-life insurance products (Additional DIP Non-life)

Product: "MULTISPORT"

Edition October 2025 (Latest Edition Available)

Purpose

This document contains additional and supplementary information to that contained in the pre-contractual information document for non-life insurance products (DIP Non-life), to help the potential policyholder understand in more detail the characteristics of the product, with particular regard to the insurance covers, limitations, exclusions, costs and the financial position of the company.

The policyholder must read the insurance conditions prior to the signing of the contract.

Company

AXERIA IARD S.A. has its registered office in France129 avenue Félix Faure – 69003 LYON; Postal address: 26 rue Général Mouton Duvernet 69003 LTON - Website: www.axeria.fr – Email Axeria@axeria-iard.fr – PEC axeriaiard@pec.it- registration no. II.01218 in List II Annex of the Register of Insurance Companies.
AXERIA IARD S.A. is incorporated in the legal form of a Société Anonyme. The Company is authorised to carry out insurance business by the French Supervisory Authority and is subject to the supervision of the Autorité de Contrôle Prudentiel et de Résolution (ACPR). The Company operates in Italy under the freedom to provide services regime.
The net equity of AXERIA IARD S.A. according to the latest approved financial statements amounts to €72 961 651 and the result for the period is €/mio 9,2. The solvency ratio is 195%.
The data relating to the Solvency and Financial Condition Report (SFCR) of the Company are available at: https://axeria.fr/en/legal-notices/

The contract is governed by Italian law

Product

What is insured?

In addition to what is indicated in the DIP Non-life, it is specified that the Covers provided by the Insurance operate within the following limits per claim/event:

- ✓ **Liability for damage to third-party persons and third-party property** within the limit of:
  - 500.000€ for personal injury to third parties
  - 50.000€ for damage to third-party property
- ✓ **Reimbursement of unused passes, lessons and sports equipment rental:** within the limit of 2.000€.
- ✓ **Search, rescue and recovery expenses**: within the limit of 25.000€.
- ✓ **Emergency medical expenses** within the limit of 1.500€
- ✓ **Companion during the Insured's hospitalisation:** the Company bears the cost of:
  - the travel ticket for one person present at the place of the Claim to accompany the Insured to the healthcare facility of admission
  - the return travel ticket for one person who must assist the Insured during the stay in the healthcare facility, if the hospitalisation exceeds 7 days and there is no one who can stay with the Insured.
- ✓ **Medical repatriation:** the Company bears the cost of medical transport of the Insured to his/her residence or to another hospital facility.
  The choice of means of transport (train, ambulance, scheduled flight or private air ambulance) is made by the Claims Management Company in relation to the nature and severity of the Insured's condition.
- ✓ **Return of travel companions:** the Company bears the cost of the return travel ticket of the members of the group with whom the Insured was travelling, if they are covered by the same Insurance and if their return to their residence can no longer take place with the means of transport originally planned.
- ✓ **Specialist orthopaedic consultation:** the Company bears the cost of a teleconsultation service provided by affiliated specialist doctors.
- ✓ **Criminal bail advance:** within the limit of 5.000€
- ✓ **Repatriation of mortal remains:** within the limit of 1.500€, the Company bears the costs of transporting the mortal remains of the Insured to the place of burial nearest to his/her residence.
- ✓ **Total Theft and Total Damage (optional Cover):** within the limit of the sum insured. The total value of the insured sports equipment may not be lower than € 200 or higher than € 1.000.

The optional Cover "Total Theft and Total Damage" and the optional extensions "Air Sports" and "Motor Sports" can only be purchased when the Insurance is taken out or renewed; **they cannot be added during the insurance year.**

All Covers are provided on an excess-of-loss basis over what is already covered by other valid insurance policies taken out by the Insured and/or the Policyholder.

What is NOT insured?

Excluded risks	In addition to the cases indicated in the DIP Non-life, the Liability Cover does not cover the following persons as they are not considered third parties: ✘ the spouse, parents and children of the Insured and any other relative, relative by marriage or person cohabiting with the Insured ✘ members of the same group who carry out the sports activity covered by the Insurance together with the Insured, unless they are also covered by the Insurance

Are there any coverage limits?

In the event of a Claim, Deductibles (expressed as a fixed amount) and Percentage Deductibles (expressed as a percentage of the indemnifiable damage) are provided for the following Covers, which identify the part of the damage borne by the Insured, as well as coverage limits:

! **Liability for physical damage to third-party persons and damage to third-party property**: Percentage Deductible of 10% of the indemnifiable damage with a fixed and absolute Deductible of 250€.

! **Total Theft and Total Damage (optional Cover, valid only for "Multisport Individuale" and "Multisport Famiglia"):** The Cover is valid and operative for up to 36 months from the date of purchase of the Sports equipment.

! The Total Theft and Total Damage Cover provides for a Percentage Deductible of 20% of the indemnifiable damage with a fixed and absolute Deductible of 100€. The indemnifiable damage is determined by applying the percentage of Depreciation for wear and tear indicated in the following table.

! In the event of a Claim, no depreciation for wear and tear is applied up to 3 months from the date of purchase of the Sports equipment. From the fourth month, the following percentages of depreciation for wear and tear apply:

Months	Age of the Sports equipment	Depreciation Percentage	Value of the Sports equipment to which the percentage of Depreciation for wear and tear is applied
From 4 to 12	1st year	50%	Purchase price indicated on the invoice
From 12 to 24	2nd year	30%	Value at the end of the 1st year of Depreciation
From 24 to 36	3rd year	20%	Value at the end of the 2nd year of Depreciation

! **For the Covers "Companion during hospitalisation" – "Medical Repatriation" – "Return of travel companions**": **one transport service is provided per event.**

In addition to the exclusions provided for in the DIP Non-life applicable to all Covers, specific exclusions are provided for the following Covers:

Only for the Liability Cover - the following are excluded from cover and, therefore, are not indemnified:

! Claims occurring on the day of purchase and start of the insurance cover, if the Police or the official service responsible for the sport practised did not intervene at the place of the Claim

! all damage that is not physical and material

! all indirect damage (by way of example but not limited to: requests for reimbursement, recourse and/or subrogation for any reason made by social security and/or compulsory insurance bodies, hospitals, nursing homes and/or public bodies)

! all damage caused to members of the same group who were carrying out the sports Activity covered by the Insurance with the Insured, except where all members of the group are covered by the Insurance

! all damage arising from the ownership, possession, use and driving of motor vehicles

! Claims for which the Insured has entered into settlements of any kind with the injured party without the prior approval of the Claims Management Company, including the admission of partial or total liability

! Claims for which the Insured has not sent the Claims Management Company the form "Reconstruction of the dynamics of the claim" fully completed and signed**.**

! Claims occurring as a consequence of snow slides, avalanches, landslides or rockfalls.

Only for the Cover for reimbursement of unused passes, lessons and sports equipment rental due to Injury – requests for reimbursement are excluded from insurance cover and, therefore, are not indemnified if:

! the condition and the period of Injury are not certified by a doctor and the condition is not documented by an instrumental examination verifiable by the Company's appointed doctor

Only for the "Emergency medical expenses" Cover – the following are excluded from insurance cover and, therefore, are not indemnified:

! medical expenses incurred more than 24 hours after the occurrence of the Injury

Only for the "Medical Repatriation" Cover - the following are excluded from insurance cover and, therefore, are not indemnified:

! medical repatriation expenses, if the service was not organised by the Company

Only for the "Specialist Orthopaedic Consultation" Cover – the following is excluded from insurance cover and, therefore, is not provided:

! teleconsultation service for Injuries and conditions not of an orthopaedic traumatological nature

! teleconsultation service not previously authorised by the Company

Only for the Covers "Companion during hospitalisation" – "Return of travel companions" - "Bail advance" – "Repatriation of Mortal Remains", the cover does not operate in the case of**:**

! requests for Indemnity, reimbursement or services not previously authorised by the Company

Only for the "Total Theft and Total Damage" Cover – the following Sports equipment cannot be insured:

! electronic devices such as: Smartwatches, Mobile phones, Tablets:

cycles and all related components or accessories;
otor vehicles and all related components or accessories. The exclusion remains valid also in the case of the “Motor Sports” or “Air Sports” extension

Who is this product for?

The Multisport insurance product is intended for those who practise amateur sports Activities, including winter sports, and wish to insure themselves against the main risks connected with carrying out the sports Activities practised.

What costs do I have to bear?

Intermediation costs

- The average share received by the Insurance Intermediary is 29,50%.
- In the case of group policies, intermediation costs are included in the premium paid by the member

HOW CAN I FILE COMPLAINTS AND RESOLVE DISPUTES?

To the insurance company	Complaints concerning the contractual relationship or claims management must be submitted as follows: - by e-mail to: service-reclamations@axeria-iard.fr - by ordinary mail to Axeria S.A. – Complaints Office - 26 rue Général Mouton Duvernet 69003 LYON In the complaint you must indicate the following data: name, surname, full address and telephone number of the complainant; policy number and name of the policyholder; number and date of the claim referred to; indication of the person or persons whose conduct is complained of; brief and comprehensive description of the reason for the complaint; any other information and document useful to describe the circumstances. To submit the complaint you can use the Form available on the website https://www.ivass.it/Consumatori, in the Complaints section, by consulting the relevant Guide. A reply will be provided within 45 days of the date of receipt of the complaint.
To IVASS	In the event of an unsatisfactory outcome or late reply, you may contact IVASS, Via del Quirinale, 21 - 00187 Roma, fax 06.42133206, PEC: **ivass@pec.ivass.it .** Info at: **www.ivass.it** or to the Company’s Supervisory Authority in its Home State: Autorité de Contrôle Prudentiel et de Résolution (ACPR- DCPC / SIR 4 Place de Budapest, CS 92459, 75436 Paris Cedex 09).
BEFORE APPLYING TO THE JUDICIAL AUTHORITY it is possible to use alternative dispute resolution systems, such as:	
Other out-of-court dispute resolution system belonging to the FIN-NET network	By filing an appeal with: - La Médiation de l’Assurance through the portal available on its website (www.mediation-assurance.org) where it is possible to consult the eligibility requirements, other information relating to the filing of the appeal and any other useful information. La Médiation de l’Assurance is the other out-of-court dispute resolution system of the FIN.NET network to which the Company adheres pursuant to article 2, paragraph 3, of the Decree of the Ministry of Enterprises and Made in Italy of 6 November 2024, no. 215.
Mediation	By contacting a Mediation Body among those included in the list of the Ministry of Justice, available on the website **www.giustizia.it.** (Law 9/8/2013, no. 98). **The procedure is mandatory for disputes concerning insurance contracts.**
Assisted negotiation	Through a request from your lawyer to the Company.
Other alternative dispute resolution systems	For the resolution of cross-border disputes, it is possible to file a complaint with IVASS or directly with the competent foreign system, i.e. that of the country in which the insurance company that entered into the contract has its registered office (traceable by accessing the website https://finance.ec.europa.eu/fin-net), requesting the activation of the FIN-NET procedure.

TAX REGIME

Tax treatment applicable to the contract	The tax regime applicable to the contract is as follows: **Premium tax:** Liability 22,25%; Assistance: 10%; Miscellaneous financial losses: 21,25%; Health protection: 2,50%; Other Damage to property: 2,50%

INSURANCE CONDITIONS

INDEX

Glossary 2
Insurance Conditions 3
Section 1 - General rules applicable to all Covers 3
Art. 1.1 – Subject matter of the cover 3
Art. 1.2 – Excluded risks 3
Art. 1.3 – Inoperability of the cover 3
Art. 1.4 - Methods of conclusion of the Insurance 3
Art. 1.5 – Insurance Premium 3
Art. 1.6 – Effective date and Duration of the Insurance 3
Art. 1.7 – Validity of the Insurance 4
Art. 1.8 – Withdrawal 4
Art. 1.9 – Policyholder's statements 4
Art. 1.10 – Aggravation of Risk 4
Art. 1.11 – Other Insurance 4
Art. 1.12 – Fraudulent Claim 4
Art. 1.13 – Duty to Mitigate Loss 4
Art. 1.14 – Right of Withdrawal (cooling-off) for Insurance concluded at a distance 4
Art. 1.15 - Applicable Law, Competent Court and limitation periods 4
Art. 1.16 – Taxes 4
Art. 1.17 – Reference to the provisions of law 5
Art. 1.18 – Complaints procedure 5
Section 2 – Covers provided 5
Art. 2.1 – Description of covers 6
Art. 2.2 – Deductible and Percentage Deductible 9
Art. 2.3 – Exclusions 9
Section 3 – What to do in the event of a Claim 10
Art. 3.1 - Time limits for Claim notification 11
Art. 3.2 – Indemnity and Compensation procedure 11
Art. 3.3 – Handling of disputes 11

Axeria iard - Société Anonyme – Share Capital € 38 000 000 – Registered office: 129 avenue Félix Faure – 69003 LYON – France – and whose postal address is 26 rue Général Mouton Duvernet 69003 LYON Tax Code and VAT No. FR78352893200 Entered in list II of the Register of Insurance Companies kept by IVASS under no. II.01218

Glossary

The Company and the Policyholder conventionally attribute the following meanings to the following terms:

Member: the person who assesses and freely decides to benefit from the cover of a group insurance contract, expressing an explicit intention and bearing, in whole or in part, directly or indirectly, the economic cost of the Premium.

Insured: the person - an Italian citizen resident in Italy or a foreign citizen - who practises sport in Italy at a non-professional level, whose interest is protected by the Insurance. In the case of the "Multisport Individuale" option: the Insured named in the Policy; in the case of the "Multisport Famiglia" option: the Insureds named in the Policy, their spouse/partner and their cohabiting children as shown by the Italian registry certificate or the equivalent foreign document; in the case of the "Multisport Gruppo" option: the Insureds named in the Policy.

Insurance: this insurance contract.

Sports activity: physical or motor activity carried out at an amateur and recreational level by the Insured in order to maintain or improve their psychophysical condition.

Sports equipment: insured equipment, owned by the Insured, necessary for carrying out the Sports activity (such as, for example: tennis or padel rackets, football or five-a-side football boots, etc.). Only new Sports equipment for which, within 15 days of the date of purchase, the Insured has uploaded to their Reserved Area the documentation proving the purchase of the Sports equipment is insurable.

Beneficiary: the person to whom the Company must pay the Indemnity and/or the Compensation.

Company: Axeria Iard S.A., incorporated in the legal form of a Société Anonyme. The Company is authorised to carry on insurance business by the French Supervisory Authority and is subject to the supervision of the Autorité de Contrôle Prudentiel et de Résolution (ACPR). The Company operates in Italy under the freedom to provide services regime.

Conclusion of the Contract: the Contract is deemed concluded at the moment when, following the completion of the purchase process, the Company issues the Policy in accordance with art. 1.4 of this Insurance.

Policyholder: the person who takes out the Insurance.

Contract: contract by which the Company, against payment of the Premium, undertakes to indemnify the Insured for the damage caused by an event covered by the Insurance. .

Total Damage to Sports equipment: Total Damage occurs when, due to an accidental event occurring while carrying out the Sports activity (for example a fall, an accident, etc.), the Sports equipment cannot be repaired and can no longer be used.

DIP Non-life: the IPID, i.e. the information document for non-life insurance products, as governed by Commission Implementing Regulation (EU) 2017/1469 of 11 August 2017 laying down a standardised presentation format for the insurance product information document;

Additional DIP or Additional DIP Non-life: Additional pre-contractual information document for insurance products.

Deductible: Part of the compensable damage, expressed as a fixed amount, which remains payable by the Insured for each Claim.

Total theft: Taking of the Sports equipment from the person holding it, committed in order to obtain a profit for oneself or for others (art. 624 of the Italian Criminal Code)

Accident: the Claim occurring to the Insured while carrying out the Sports activity as a result of a collision between the Insured and a third person who has suffered objectively ascertainable physical and/or material damage.

Indemnity: the sum owed to the Insured by the Company in the event of a Claim indemnifiable under the Insurance.

Injury: the Claim occurring to the Insured while carrying out the Sports activity due to a fortuitous, violent and external cause which produces objectively ascertainable bodily injuries.

Intermediary: the intermediary of the Insurance.

Limit: Amount up to which the Insurance is provided.

Policy: the contractual document proving that the Insurance has been taken out.

Group Policy: insurance contract entered into by the Policyholder on behalf of one or more Insureds/Members

Premium: Amount paid to the Company. The Premium includes the taxes charged by Law to the Policyholder and the commissions paid by the Company to the Intermediary.

Residence: the place of habitual abode.

Data Processor: the Intermediary and the Claims Management Company.

Data Protection Officer (DPO): with reference to the Company: dpd@axeria.fr. With reference to the Intermediary and the Claims Management Company: DFF S.r.l., Via Torino n. 7, cap. 11100 – Aosta, ordinary e-mail: segreteria@dffsrl.com – certified e-mail (PEC): dffsrl@pec.it.

Risk: The probability that the Claim occurs and the extent of the damage that may result from it.

Compensation: the sum owed by the Company to injured third parties in the event of a Claim payable under the Insurance.

Percentage Deductible: the part of the damage, expressed as a percentage, which remains payable by the Insured for each Claim.

Information Set: the set of documents prepared and delivered together to the Insured before the Conclusion of the Contract, comprising: DIP Non-life, Additional DIP Non-life and Insurance Conditions.

Claim: the occurrence of the harmful event for which the Insurance is provided.

Slope rescue: The civil or military rescue body or the duly authorised public or private specialised body that provides the rescue service to the insured at the place where the Claim occurred.

Claims Management Company: Coris Assistance 24Ore S.r.l. C.so Magenta n. 69/A, 20123, Milano (MI).

Air Sport: sport practised in the air and governed by the FAI (international sports federation) and, at Italian national level, by the Aero Club d'Italia, a body recognised by CONI.

Motorised sport: sport practised with a vehicle equipped with an engine

Data Controller: Axeria Iard S.A.

Axeria iard - Société Anonyme – Share Capital € 38 000 000 – Registered office: 129 avenue Félix Faure – 69003 LYON – France – and whose postal address is 26 rue Général Mouton Duvernet 69003 LYON Tax Code and VAT No. FR78352893200 Entered in list II of the Register of Insurance Companies kept by IVASS under no. II.01218

Section 1 - General rules applicable to all Covers

WHAT AM I INSURED FOR?
Accidents and Injuries while I practise sport

Art. 1.1 – Subject matter of the cover

The Insurance covers the Insured for damage unintentionally caused to third parties while carrying out the Sports activity on a non-professional basis. In the event of an Injury to the Insured during the Sports activity, the Insurance provides assistance services and reimburses the cost of subscriptions, lessons and rental of Sports equipment for the unused period.
Upon payment of an additional Premium, it is possible to extend the insurance cover also to Air sports and Motorised sports and to purchase the optional cover: Total damage and Total theft of Sports equipment.
All covers are provided under the conditions set out in this Insurance, which provide for coverage limits, exclusions and Indemnity limits.

Art. 1.2 – Excluded risks

The following Risks are excluded from the insurance cover:

- **travel involving a stay of more than three consecutive months in a place other than the Insured's place of Residence;**
- **amateur participation in so-called "adventure" trips and raids without prior declaration by the Insured and/or the Policyholder and consequent acceptance by the Company;**
- **Sports activities for which a permit or licence is required under the legislation in force at the time of purchase of the Policy (e.g. hunting);**
- **Sports activities for which an insurance policy is compulsory by law, with the exception of downhill skiing Sports activities provided for by Legislative Decree no. 40 of 28/02/2021;**
- **Compulsory motor third-party liability arising from the circulation of motor vehicles (RCA), referred to in art. 122 of the Italian Private Insurance Code;**

Art. 1.3 – Inoperability of the insurance cover

Solely with reference to the downhill skiing Sports activity, the covers provided by the Insurance do not operate if:

- **the Slope rescue service did not intervene at the place where the Claim occurred. The Insured must inform the Slope rescue service that intervened at the place of the Claim that they are covered by the Insurance, showing all the documents requested by the latter in order to carry out the necessary checks. At the time of the intervention, the Slope rescue service will verify whether the person involved in the Accident holds the Insurance, the name of the Insured and their identity.**

For all other Sports activities, in the event of purchase of the Policy with a cover effective date coinciding with the date of purchase and only for Claims occurring on the same day as the start of the cover, the Liability cover does not operate if:

- **the Police or the official service in charge of the sport practised did not intervene at the place where the Claim occurred.**

HOW CAN I PURCHASE THE POLICY?
Online or at the ski lift ticket offices

Art. 1.4 - Methods of conclusion of the Insurance

The Insurance can be purchased online as an individual and/or group contract or by joining the Group Policy entered into by the ski lift operator.
Following payment of the Premium and positive verification of any documents, the Insurance is concluded with the issue of the Policy, which is released upon completion of the purchase procedure.
In the event of online purchase of the Insurance, the pre-contractual and contractual documentation is sent by e-mail to the Policyholder at the e-mail address provided during the purchase procedure.
After the conclusion of the Insurance, the Policyholder and/or the Member may at any time request to receive the pre-contractual and contractual documentation on paper and/or to change the subsequent methods of transmission.

Art. 1.5 – Insurance Premium

The Premium must be paid in a single instalment before the issue of the Policy and/or at the time of joining in the case of Group Policies.
The Premium is determined on the basis of the personalisation parameters provided for by the tariff in force at the time the Insurance is taken out and includes the taxes and the commissions paid by the Company to the Intermediary. The Premium must be paid to the Intermediary or to another person authorised by the latter by credit card, Google Pay, Apple Pay and, in the case of cash, within the limits provided for by Law.

Axeria iard - Société Anonyme – Share Capital € 38 000 000 – Registered office: 129 avenue Félix Faure – 69003 LYON – France – and whose postal address is 26 rue Général Mouton Duvernet 69003 LYON Tax Code and VAT No. FR78352893200 Entered in list II of the Register of Insurance Companies kept by IVASS under no. II.01218

WHERE AM I INSURED?
Worldwide

Art. 1.6 – Effective date and Duration of the Insurance
The purchased covers are operative:
- **20 minutes after payment of the Premium, if the cover effective date coincides with the date of purchase of the Insurance;**
- **from 24:00 on the day indicated in the Policy, if the cover effective date is later than the date of purchase of the Insurance and the Premium has been paid. Otherwise, the cover takes effect from 24:00 on the day of payment of the Premium.**
- **The Insurance may have a daily, multi-day or annual duration. Insurance with a daily or multi-day duration ends at 24:00 on the expiry date indicated in the Policy.**

Insurance with an annual duration is tacitly renewed on the expiry date indicated in the Policy, without prejudice to the provisions of Art. 1.8. In the event of Cancellation notice of the Insurance, the cover ends at 24:00 on the expiry date indicated in the Policy.
In the event of renewal of the annual Insurance, if the Policyholder does not pay the Premium on the agreed due dates, the insurance cover is suspended from 24:00 on the 15th (fifteenth) day following the expiry date indicated in the Policy and resumes from 24:00 on the day of payment of the Premium, without prejudice to the annual expiry date of the Insurance indicated in the insurance certificate attesting the renewal**.**

Art. 1.7 – Validity of the Insurance
The Insurance is valid worldwide if taken out by an Italian citizen resident in Italy. **If the Policy is taken out by a foreign citizen or by an Italian citizen resident abroad, the territorial validity is limited:**

- to the Amateur snow sports activity practised in Italy and in the neighbouring countries where the Skipass is valid;
- in all other cases, to the Sports activity practised in Italy.

WHAT OTHER CONDITIONS DOES MY POLICY COMPLY WITH?

Art. 1.8 – Withdrawal
In the case of Insurance with an annual duration, the Insurance provides for tacit renewal.
If the Policyholder and/or the Insured intend to give Cancellation notice, they must give notice thereof via the online form at least 30 days before the expiry date indicated in the Policy. In the absence of Cancellation notice or in the event of Cancellation notice given by other means or after the deadlines set out in this clause, the Insurance is renewed for one year.

Art. 1.9 – Policyholder's statements
The Insurance is taken out on the basis of the statements made by the Policyholder and/or the Insured. **The Policyholder and/or the Insured must make truthful, accurate and complete statements on the Risk to be insured and undertake to check the data and information shown in the Policy.** Pursuant to and for the purposes of arts. 1892, 1893 and 1894 of the Italian Civil Code, **inaccurate or incomplete statements** made by the Policyholder and/or the Insured when taking out the Insurance **on circumstances affecting the correct assessment and underwriting of the Risk may result in the loss or reduction of the Indemnity and/or Compensation, as well as the annulment of the Insurance.**

Art. 1.10 – Aggravation of Risk
For the entire duration of the Insurance, the Policyholder and/or the Insured must notify any change in circumstances that entails an aggravation of the Risk, pursuant to art. 1898 of the Italian Civil Code. The notification must be made in writing by registered letter with return receipt or PEC (certified e-mail) sent to the Company or the Intermediary**. Aggravations of Risk not known to or not accepted by the Company may result in the total or partial loss of the right to indemnity and/or Compensation, as well as the termination of the Insurance.**

Art. 1.11 – Other Insurance
The Policyholder and/or the Insured must notify the Company or the Claims Management Company in writing of the existence or subsequent taking out of other insurance for the same Risk. In the event of a Claim, the Policyholder or the Insured must give notice thereof to all insurers, indicating to each the names of the others, pursuant to art. 1910 of the Italian Civil Code.

Art. 1.12 – Fraudulent Claim
If the Policyholder and/or the Insured submit an intentionally false or fraudulent claim, whether in relation to the amount of the Compensation/Indemnity claimed or otherwise, the Insured forfeits the right to the insurance benefits provided for by the Insurance.

Art. 1.13 – Duty to Mitigate Loss
Pursuant to art. 1914 of the Italian Civil Code, the Insured is required to do everything possible to avoid or reduce the damage. **If the Insured negligently or wilfully fails to fulfil the duty to mitigate loss, the Company is entitled not to pay or to reduce the Indemnity in proportion to the prejudice suffered,** pursuant to art. 1915 of the Italian Civil Code.

Art. 1.14 – Right of Withdrawal (cooling-off) for Insurance concluded at a distance
In the case of a Contract concluded at a distance with a duration of more than 30 days, the Policyholder has the right to withdraw from the Contract within 14 days of the date of receipt of the Policy issued by the Company. Within the aforementioned period, the Policyholder must give written notice thereof to the Intermediary and/or the Company by registered letter with return receipt or PEC (certified e-mail). **For the purposes of exercising the right of withdrawal, the date of the postmark on the envelope shall be authoritative.** The Company will refund to the Policyholder the portion of Premium paid and not used, **net of the charges borne by the Policyholder by law**.

Art. 1.15 - Applicable Law, Competent Court and limitation periods

Axeria iard - Société Anonyme – Share Capital € 38 000 000 – Registered office: 129 avenue Félix Faure – 69003 LYON – France – and whose postal address is 26 rue Général Mouton Duvernet 69003 LYON Tax Code and VAT No. FR78352893200 Entered in list II of the Register of Insurance Companies kept by IVASS under no. II.01218

Italian Law applies to the Insurance. In the event of disputes, the Competent court is that of the place of residence or registered office of the Policyholder.
Pursuant to art. 2952 of the Italian Civil Code, **the rights arising from the Insurance are time-barred two years from the day on which the event on which the right is based occurred.**

Art. 1.16 – Taxes

Taxes and other charges established by law relating to the Insurance are borne by the Policyholder.

Art. 1.17 – Reference to the provisions of law

For all matters not otherwise governed by this Insurance, the provisions of law apply.

Art. 1.18 – Complaints procedure

Any complaints concerning the contractual relationship or the handling of Claims may be submitted as follows: by e-mail to: service-reclamations@axeria-iard.fr, by ordinary mail to Axeria iard - Servizio Reclami – 26 rue du General Mouton Duvernet 69003 LYON, taking care to indicate the following details: first name, surname, full address and telephone number of the complainant; Policy number and name of the Policyholder; number and date of the Claim referred to; indication of the person or persons whose conduct is complained of; brief and exhaustive description of the reason for the complaint; any other information and document useful to describe the circumstances. The Company will reply within 45 days of the date of receipt of the complaint, as provided for by the legislation in force. If the complainant has not received a reply or considers it unsatisfactory or late, before applying to the Judicial Authority, they may write to IVASS – Istituto per la Vigilanza sulle Assicurazioni – Servizio Tutela del Consumatore, Via del Quirinale 21, 00187 Roma (fax: 06.42133206 or via PEC to: ivass@pec.ivass.it) providing a copy of the complaint already sent to the insurer and the relevant reply, also using the form available on the website www.ivass.it/come presentare un reclamo, taking care to indicate the following details: first name, surname and domicile of the complainant, with telephone number if any; identification of the person or persons whose conduct is complained of; brief and exhaustive description of the reason for the complaint; copy of the complaint submitted to the insurance company and of any reply provided by it; any document useful to fully describe the relevant circumstances. Any complaints not relating to the contractual relationship or to the handling of the Claim, but relating to non-compliance by the Company, intermediaries and insurance loss adjusters with the provisions of the Italian Private Insurance Code, the related implementing rules and the rules on the distance marketing of insurance products may be submitted directly to IVASS, in the manner indicated above. Any complaints relating to the services offered by the Company may also be addressed to the Company's Supervisory Authority in its Home State: Autorité de Contrôle Prudentiel et de Résolution (ACPR- DCPC / SIR 4 Place de Budapest, CS 92459, 75436 Paris Cedex 09). For the resolution of cross-border disputes, it is possible to submit a complaint to IVASS or directly to the competent foreign system, i.e. that of the country in which the insurance company that entered into the contract has its registered office (which can be found by accessing the website: http://www.ec.europa.eu/fin-net), requesting the activation of the FIN-NET procedure.

Complaints relating to the conduct of other Insurance Intermediaries (registered in Section B of the RUI) and their employees and collaborators.

Complaints relating solely to the conduct of intermediaries registered in section B of the single register of insurance and reinsurance intermediaries (Brokers) involved in the Company's operating cycle will be handled directly by the Intermediary, within a maximum of 45 days, and may be addressed directly to it.
Should the complaint be received by the Company, the latter will promptly forward it to the Intermediary, notifying the complainant at the same time, so that the Intermediary analyses the complaint and replies within a maximum of 45 days.

If the complaint is not upheld or only partially upheld by the Company, the Complainant, before applying to the Judicial Authority, may also use alternative dispute resolution systems such as:
a) civil mediation governed by Legislative Decree 28/2010, which provides for it as a condition of admissibility for bringing a civil action in court concerning insurance contracts. This procedure is activated by submitting an application to one of the mediation Bodies freely chosen by the party, among those with territorial jurisdiction. The head of that Body will appoint a mediator and set the first meeting between the parties, who must attend with the assistance of a lawyer. If the conciliation is successful, the mediator draws up minutes, signed by the parties and by the mediator, to which the text of the agreement is attached;
b) assisted negotiation, governed by law no. 162/2014 as amended, which provides for it as a condition of admissibility for bringing a civil action in court relating to a claim for payment, on any grounds, of sums not exceeding 50.000 euro (unless, in relation to the latter case, the disputes concern matters already subject to compulsory mediation). This procedure is initiated by an invitation from one party to the other to enter into an agreement whereby they undertake to cooperate in good faith to resolve the dispute with the assistance of their respective lawyers.
In any case, the right to apply to the Judicial Authority remains unaffected, subject to prior completion of the procedures described above where they are provided for as conditions of admissibility for bringing a civil action.

Section 2 – Covers provided

The Insurance provides the following covers with daily, multi-day or annual validity:

Covers always included

Axeria iard - Société Anonyme – Share Capital € 38 000 000 – Registered office: 129 avenue Félix Faure – 69003 LYON – France – and whose postal address is 26 rue Général Mouton Duvernet 69003 LYON Tax Code and VAT No. FR78352893200 Entered in list II of the Register of Insurance Companies kept by IVASS under no. II.01218

Liability for bodily injury to third persons and damage to third-party property
Reimbursement of unused subscriptions, lessons and sports equipment rentals due to injury
Search, rescue and salvage expenses
Emergency medical expenses
Companion during hospitalisation
Medical repatriation
Return of travel companions
Specialist orthopaedic consultation
Advance of criminal bail
Repatriation of mortal remains

Optional Additional Cover valid only for “Multisport Individuale” and “Multisport Famiglia”, purchasable upon payment of an additional premium
Total Damage and Total Theft of Sports Equipment

Optional Extensions, purchasable upon payment of an additional premium
Air sports
Motorised sports

All the covers listed below are provided on a second-risk basis with respect to what is already covered by other insurance policies in force taken out by the Insured and/or the Policyholder.

Art. 2.1 – Description of covers provided

Covers always included

What am I covered for?	Limits, deductibles and percentage deductibles?	What do I need to know?
Following an Accident caused by the Insured while carrying out the Sports activity on a non-professional basis, bodily injuries suffered by third persons are covered, provided that they are the direct consequence of the Claim. Where there are bodily injuries to third persons, any material and direct damage caused by the Insured to the property of the injured third parties is also covered (deterioration or destruction of tangible property or of animals owned by the third persons who have suffered bodily injuries).	**Limits, percentage deductibles and minimums apply per Claim and per event.** **Limit for damage to third persons: € 500.000.** **Percentage Deductible: 10% with a minimum of € 250** **Limit for damage to third-party property: € 50.000** **Percentage Deductible: 10% with a minimum of € 250**	If a claim for compensation is made against the Insured for any damage caused to third parties, **the Insured must immediately inform the Claims Management Company.** **The following are not considered third parties:** - **the spouse, parents and children of the Insured, as well as any other relative or relative by marriage of, or person cohabiting with, the Insured;** - **members of the same group who carry out the Sports activity covered by the Insurance together with the Insured, except where all members of the group are covered by the Insurance.**

2. Reimbursement of unused subscriptions, lessons and sports equipment rentals due to Injury

What am I covered for?	Limits, deductibles and percentage deductibles?	What do I need to know?
Following an Injury to the Insured while carrying out the Sports activity on a non-professional basis, such as to prevent them from carrying it out, the Company reimburses any unused	**Limit: € 2.000 per Claim and per event.**	**The condition and the period of Injury must be certified by a doctor. The condition must be documented by an instrumental examination verifiable by a medical examiner appointed by the Company**.

Axeria iard - Société Anonyme – Share Capital € 38 000 000 – Registered office: 129 avenue Félix Faure – 69003 LYON – France – and whose postal address is 26 rue Général Mouton Duvernet 69003 LYON Tax Code and VAT No. FR78352893200 Entered in list II of the Register of Insurance Companies kept by IVASS under no. II.01218

subscriptions, lessons and sports equipment rentals **on a pro rata temporis basis, i.e. only for the days of Injury on which it was not possible to use the subscription, the lessons or the rented sports equipment.**		

3. Search, rescue and salvage expenses

What am I covered for?	Limits, deductibles and percentage deductibles?	What do I need to know?
Following an Accident and/or Injury to the Insured or if the Insured has been declared missing while carrying out the Sports activity on a non-professional basis, the Company bears the ordinary search, rescue and salvage expenses for all expeditions organised by civil or military rescue bodies or by public or private specialised bodies.	**Limit: € 25.000 per Claim and per event.**	**The ordinary expenses of rescue by helicopter are borne by the Company where this is made necessary by the Insured's serious health condition.** **The cover operates only if the search and rescue service is provided against payment.**

4. Emergency medical expenses

What am I covered for?	Limits, deductibles and percentage deductibles?	What do I need to know?
Following an Injury to the Insured while carrying out the Sports activity on a non-professional basis, the Company bears exclusively the emergency medical expenses.	**Limit: € 1.500 per Claim and per event.**	Emergency medical expenses mean exclusively **the expenses incurred by the Insured immediately after the Claim, i.e. within 24 hours of the Injury**.

5. Companion during hospitalisation

What am I covered for?	Limits, deductibles and percentage deductibles?	What do I need to know?
Following an Injury to the Insured while carrying out the Sports activity on a non-professional basis, such as to require hospitalisation in a healthcare facility, the Company organises and bears the cost of the travel ticket of a companion to the healthcare facility where the Insured is hospitalised.	**Full cost** **One transport service per event**	**It is necessary to contact in advance the Claims Management Company on +39 02 20564.441, which is the only party authorised to organise the services and operates 7 days a week, from 8.00 to 20.00** **The Company bears the transport costs of a person who is present at the place where the Insured suffered the Injury, to accompany the Insured to the healthcare facility where they will be hospitalised. If the hospitalisation lasts at least 7 days and no one can stay beside the Insured to assist them, the Company will pay the return travel ticket for a person designated by the Insured to assist them.**

6. Medical repatriation

What am I covered for?	Limits, deductibles and percentage deductibles?	What do I need to know?

Axeria iard - Société Anonyme – Share Capital € 38 000 000 – Registered office: 129 avenue Félix Faure – 69003 LYON – France – and whose postal address is 26 rue Général Mouton Duvernet 69003 LYON Tax Code and VAT No. FR78352893200 Entered in list II of the Register of Insurance Companies kept by IVASS under no. II.01218

Following an Injury to the Insured while carrying out the Sports activity on a non-professional basis, once the Insured is declared fit to travel, the Claims Management Company, according to the opinion of its doctors, organises their transport home or to another hospital facility.	**Full cost** **One transport service per event**	**It is necessary to contact in advance the Claims Management Company on +39 02 20564.441, which is the only party authorised to organise the services and operates 7 days a week, from 8.00 to 20.00.** Depending on the nature and severity of their condition, the Insured may be transported by first-class train, couchette or sleeping car, ambulance, scheduled flight or private air ambulance. **The choice of the above means of transport will be made at the full autonomy and discretion of the Claims Management Company.**

7. Return of travel companions

What am I covered for?	Limits, deductibles and percentage deductibles?	What do I need to know?
Following an Injury to the Insured while carrying out the Sports activity on a non-professional basis, if the members of the group who were travelling with the Insured **and covered by the same Insurance** are no longer able to return to their Residence by the means of transport originally planned, the Company organises and bears the costs of the travel ticket to their place of Residence.	**Full cost** **One transport service per event**	**It is necessary to contact in advance the Claims Management Company on +39 02 20564.441, which is the only party authorised to organise the services and operates 7 days a week, from 8.00 to 20.00.**

8. Specialist orthopaedic consultation

What am I covered for?	Limits, deductibles and percentage deductibles?	What do I need to know?
Following an Injury to the Insured while carrying out the Sports activity on a non-professional basis, the Company provides a qualified second medical opinion through a teleconsultation service provided by its network of affiliated specialist doctors.	**Full cost** **One specialist orthopaedic teleconsultation service**	The service is provided every day of the week, from 10:00 to 18:00, depending on the availability of doctors specialising in orthopaedics and traumatology. The doctors will reply within 3 working hours of receipt of all the documents and information requested. The service must be requested within 7 days of the day on which the Claim occurred. **To activate the service, it is necessary to contact the Claims Management Company on +39 02 20564.441 or via Whatsapp** **The Insured must provide the documentation of the first medical assessment received.** The service is provided for all Injuries of an orthopaedic-traumatological nature occurring during the Sports activity. **Other types of injuries and/or conditions are excluded.**

9. Advance of criminal bail

What am I covered for?	Limits, deductibles and percentage deductibles?	What do I need to know?
If the Insured, while carrying out the	The Company pays the criminal bail	**The Insured must designate a natural or**

Axeria iard - Société Anonyme – Share Capital € 38 000 000 – Registered office: 129 avenue Félix Faure – 69003 LYON – France – and whose postal address is 26 rue Général Mouton Duvernet 69003 LYON Tax Code and VAT No. FR78352893200 Entered in list II of the Register of Insurance Companies kept by IVASS under no. II.01218

Sports activity on a non-professional basis, is arrested or threatened with arrest following an infringement of the legislation of the foreign country in which they are located, the Company advances the amount of the criminal bail that the Insured is required to pay to the foreign authorities in order to be released, if they cannot do so directly and immediately.	on the spot, as an advance on behalf of the Insured. **The amount of the criminal bail advanced by the Company may never exceed the sum of €5.000 per Claim and per event.** This sum must be repaid by the Insured within 1 (one) month of the request for reimbursement by the Company.	**legal person who, in Italy, makes the amount of the criminal bail available to the Claims Management Company. Once the amount has been made available, the Company directly pays the criminal bail to the foreign authorities or arranges for the aforementioned amount to be delivered to the Insured.** **Transfers of currency abroad that would entail a breach of the applicable provisions in force in Italy or in the country in which the Insured is located are excluded from the service.**

10. Repatriation of mortal remains

What am I covered for?	Limits, deductibles and percentage deductibles?	What do I need to know?
In the event of death of the Insured while carrying out the Sports activity on a non-professional basis, the Company organises and bears the transport expenses and the costs of the mandatory services relating to the transport of the body of the deceased Insured to the place of burial nearest to their residence.	**The mandatory services relating to the transport of the Insured's body are borne by the Company up to € 1.500 per Claim and per event.**	**The Company organises and bears the costs of transport to the place of burial of any members of the family unit taking part in the same trip and covered by the same Insurance.**

OPTIONAL ADDITIONAL COVER ONLY FOR "MULTISPORT INDIVIDUALE" AND "MULTISPORT FAMIGLIA", purchasable upon payment of an additional Premium
The cover is valid only if purchased and shown in the Policy

Total Theft and Total Damage of Sports equipment

What am I covered for?	Limits, deductibles and percentage deductibles?	What do I need to know?
In the event of total loss of the Sports equipment as a result of: - Total Theft: - Total Damage as a result of an accidental event occurring while carrying out the Sports activity (e.g. a fall, an accident, etc.), the Company reimburses the Insured for the value of the Sports equipment stolen or destroyed, **within the limits of the Sum Insured. The indemnity is provided net of the Percentage Deductible/minimum applied per Claim and after applying the Depreciation for use indicated in the following table.**	**Limit: sum insured indicated in the Policy, with a minimum of 200€ and a maximum of 1.000€** **The sum insured refers to the total value of the insured sports equipment.** **Percentage Deductible: 20% with a minimum of 100€**	**Only new Equipment is insurable, i.e. within 15 days of the date of purchase.** **Within 15 days of the date of purchase, the Insured must upload to their Reserved Area all the documentation proving the purchase of the Sports equipment (e.g. purchase invoice, itemised receipt, photograph of the goods).** **It is possible to insure up to:** **- 4 items of sports equipment for "Multisport Individuale";** **- 10 items of sports equipment for "Multisport Famiglia".** **The cover operates until 36 months have elapsed from the date of purchase of the Sports equipment, provided that the insurance cover is in force.** **The following are not insurable:** **- electronic devices such as: Smartwatches, Mobile phones, Tablets:** **- bicycles and all related components or accessories;** **- motor vehicles and all related components or accessories. The**

Axeria iard - Société Anonyme – Share Capital € 38 000 000 – Registered office: 129 avenue Félix Faure – 69003 LYON – France – and whose postal address is 26 rue Général Mouton Duvernet 69003 LYON Tax Code and VAT No. FR78352893200 Entered in list II of the Register of Insurance Companies kept by IVASS under no. II.01218

		exclusion remains valid also in the case of the "Motorised sports" or "Air sports" extension

	What is it?	How much is the depreciation?	How does the calculation work?
Depreciation	Depreciation is the reduction in the value of the new item of sports equipment, due to normal use consistent with the Sports activity for which it is intended.	**Up to 3 months from the date of purchase of the Sports equipment, no depreciation applies.** **<u>Depreciation for the first year</u>: from 4 months to 12 months, a depreciation of 50% of the purchase price indicated on the invoice or itemised receipt applies.** **<u>Depreciation for the second year</u>: from 13 months to 24 months, a depreciation of 30% applies to the value of the item of sports equipment determined by applying the depreciation percentage provided for the first year.** **<u>Depreciation for the third year</u>: from 24 months up to 36 months, a depreciation of 20% applies to the value of the item of sports equipment determined by applying the depreciation percentage provided for the second year.**	Example: Value of the new item: 1.000€ Months / DepreciationPercentage / Value of the Item after Depreciation From 0 to 3 / 0% / 1.000€ From 4 to 12 / 50% / 500€ From 12 to 24 / 30% / 350€ From 24 to 36 / 20% / 280€

OPTIONAL EXTENSIONS, purchasable upon payment of an additional Premium

The extensions are valid only if purchased and shown in the Policy

Air sports

What am I covered for?	Limits, deductibles and percentage deductibles?	What do I need to know?
The Insured is covered while practising Air sports on a non-professional basis for the same risks and covers provided by the Insurance.	**Limits, deductibles and percentage deductibles are the same as those indicated in the individual covers.**	**The covers operate with the same limits and under the same conditions provided for by this Insurance**.

Motorised sports

What am I covered for?	Limits, deductibles and percentage deductibles?	What do I need to know?
The Insured is covered while practising Motorised sports on a non-professional basis for the same risks and covers provided by the Insurance	**Limits, deductibles and percentage deductibles are the same as those indicated in the individual covers.**	**The covers operate with the same limits and under the same conditions provided for by this Insurance**. **The Insurance does not cover compulsory motor third-party liability arising from the circulation of motor vehicles (RCA), referred to in art. 122 of the Italian Private Insurance Code.**

Axeria iard - Société Anonyme – Share Capital € 38 000 000 – Registered office: 129 avenue Félix Faure – 69003 LYON – France – and whose postal address is 26 rue Général Mouton Duvernet 69003 LYON Tax Code and VAT No. FR78352893200 Entered in list II of the Register of Insurance Companies kept by IVASS under no. II.01218

		The Liability cover provided by the Insurance covers only Claims caused by motor vehicles which, by Law, are not subject to the obligation of RCA cover.

Art. 2.2 – Deductible and Percentage Deductible

	What is it?	How does the calculation work?
Deductible	The Deductible is the fixed amount that remains payable by the Insured	Reimbursement requested: € 200 Deductible: € 50 (Amount payable by the insured) Amount paid: € 150 Calculation: € 200 - € 50 = € 150
Percentage Deductible	The Percentage Deductible is the percentage of the indemnifiable damage that remains payable by the Insured.	**Physical injury to third parties:** Compensation claimed: € 15.000 Percentage Deductible: 10% (i.e. € 15.000/10% = € 1.500 payable by the insured) Minimum: € 500 (Amount payable by the customer) Calculation: since the percentage deductible (€ 1.500) is greater than the minimum € 500, the amount paid out will be equal to: € 15.000 - € 1.500 = € 13.500 **Damage to third-party property:** Compensation claimed: € 3.000 Percentage Deductible: 10% (i.e. in figures € 3.000/10% = € 300 payable by the insured) Minimum: € 500 (Amount payable by the customer) Calculation: since the percentage deductible (€ 300) is lower than the minimum of € 500, the minimum of € 500 will always be applied and the amount paid out will be equal to: € 3.000 - € 500 = € 2.500

Art. 2.3 – Exclusions

In addition to the specific limitations provided for by art. 2.1 for the individual Covers, the Insurance does not in any case cover accidents and injuries caused by or occurring as a result of or in connection with:

a) strikes, riots, civil commotion, acts of terrorism or sabotage, occupations, lockouts, as well as civil and military coups d'état, wars, invasions, hostilities (whether war is declared or not), civil wars, revolutions, insurrections, military or usurped power, martial law, confiscation, nationalisation, requisition, destruction of or damage to property resulting from acts or orders of Public Authorities, whether Central, Regional or Local;

b) tornadoes, hurricanes, earthquakes, volcanic eruptions, floods, storm surges or tidal waves;

c) ionising radiation or radioactive contamination arising from nuclear fuels or nuclear waste resulting from transmutation of the atomic nucleus, as well as from radioactive, toxic, explosive or other hazardous properties of nuclear equipment or its components;

d) intentional acts, wilful misconduct or gross negligence of the Insured and/or the Policyholder and/or of persons for whom they are legally responsible;

e) use of drugs, narcotics, illegal substances or medicines not prescribed by a doctor;

f) alcohol abuse;

g) failure to comply with the law;

h) suicide or attempted suicide, self-harm;

i) use or possession of weapons, including hunting and military weapons;

j) participation in thefts, robberies or other crimes;

k) any accidental event that makes it impossible to use this insurance, including prohibitions decided by local, national or international authorities;

l) high-altitude mountaineering above 6.000 metres, bobsleigh, skeleton, caving;

m) air sports and motor sports, unless the relevant extensions have been purchased.

n) participation, on a professional basis or under a paid contract, in official competitions organised by any sports federation, including training for such competitions;

With reference to the Third-Party Liability Cover only, the following are also expressly excluded:

o) all damage that is not physical and material;

p) all indirect damage (by way of example but not limited to, requests for reimbursement, recourse and/or subrogation made on any grounds by social security and/or compulsory insurance bodies, hospitals, nursing homes and/or public bodies are expressly excluded);

q) all damage caused to members of the same group who were carrying out the activity covered by the Insurance together with the Insured, unless all members of the group are covered by the Insurance;

r) all damage arising from the ownership, possession, use and driving of motor vehicles;

s) Claims for which the Insured has made settlements of any kind with the injured party without the prior approval of the Claims Management Company, including the acknowledgement of partial or total liability;

t) Claims for which the Insured has not sent the Claims Management Company the "Reconstruction of the dynamics of the claim" form, fully completed and signed;

u) Claims occurring as a result of snowslides, avalanches, landslides or rockfalls.

Axeria iard - Société Anonyme – Share Capital € 38 000 000 – Registered office: 129 avenue Félix Faure – 69003 LYON – France – and whose postal address is 26 rue Général Mouton Duvernet 69003 LYON Tax Code and VAT No. FR78352893200 Entered in list II of the Register of Insurance Companies kept by IVASS under no. II.01218

Furthermore, the third-party liability Cover does not cover the following persons, as they are not considered third parties:

- the spouse, parents and children of the Insured, as well as any other relative, relative by marriage or person cohabiting with the Insured;
members of the same group carrying out the Sports activity covered by the Insurance together with the Insured, unless all members of the group are covered by the Insurance.

For the Cover for reimbursement of unused passes, lessons and sports equipment rental due to Injury only, no reimbursement is provided if:
v) the condition and the period of injury are not certified by a doctor and the condition is not documented by an instrumental examination verifiable by the Company's trusted doctor

For the "Emergency medical expenses" Cover only, the following are not covered:
w) medical expenses incurred more than 24 hours after the occurrence of the Injury

For the Cover "Medical repatriation" only, the following are not covered:
x) medical repatriation expenses, if the service was not organised by the Company

For the Cover "Specialist Orthopaedic Consultation" only, the service does not cover:
y) all cases not included in the orthopaedic trauma area (for example, the following are excluded: nose fracture or head trauma)

For the Covers "Search, rescue and recovery expenses" – "Companion during hospitalisation" – "Return of travel companions" - "Security deposit advance" – "Repatriation of mortal remains" only, **the following are excluded from insurance cover and, therefore, are not indemnified:**
z) requests for indemnity, reimbursement or services not previously authorised by the Company

For the Cover "Total Theft and Total Damage" only the following are excluded from insurance cover:
zz) the following non-insurable items:
- electronic devices such as, for example: Smartwatches, Mobile phones, Tablets:
- bicycles and all related components or accessories;
- motor vehicles and all related components or accessories. The exclusion remains valid also in the case of the "Motor sports" or "Air sports" extension.

Section 3 – What to do in the event of a Claim

Always remember that:

- In the event of an Accident and/or Injury on the ski slopes **always call the Ski Slope Rescue service or the SSUEM in the case of off-piste**
- In the event of an Accident with damage to third parties during Sports activities other than skiing occurring on the same day the Policy takes effect **always request the intervention of the Police or of the official service responsible for the sport practised**
- You must **report the claim within 15 days** to the Claims Management Company by completing the **online form** otherwise the reimbursement request will be rejected
- For the Covers "**Companion during hospitalisation**" – "**Medical repatriation**" – "**Return of travel companions"** - **call +39 02 20564.441**
- **Claim notifications sent by e-mail or by registered letter will not be considered valid,** as these means do not ensure a certain date of notification

Depending on what happened to you, below you will find the instructions for reporting the Claim and requesting a reimbursement:

What happened?	Which Covers protect me?	What do I have to do?
I had an Accident while practising sport	Third-Party Liability for injury to persons and damage to property	Complete the **online form** and make sure you indicate: - **details of the person submitting the notification (Insured);** - **details of the persons involved;** - **detailed description of what happened.**

To remember:
- **The Claims Management Company may ask you to supplement the documentation relating to the Claim, which must be provided as soon as possible.**
- When notifying the Claim, you may request the intervention of a lawyer to resolve disputes.
- **Even if you are the injured party, you must still report what happened by completing the notification form.**

Axeria iard - Société Anonyme – Share Capital € 38 000 000 – Registered office: 129 avenue Félix Faure – 69003 LYON – France – and whose postal address is 26 rue Général Mouton Duvernet 69003 LYON Tax Code and VAT No. FR78352893200 Entered in list II of the Register of Insurance Companies kept by IVASS under no. II.01218

What happened?	Which Covers protect me?	What do I have to do?
I had an Injury: - I got hurt - I did not use my pass and/or sports lesson and/or sports equipment rental - I incurred emergency medical expenses - I incurred rescue and recovery expenses	Reimbursement of unused passes, lessons and sports equipment rentals Emergency medical expenses Search, rescue and salvage expenses	Complete the **online form** and make sure you indicate: - **details of the person submitting the notification (Insured);** - **details of the holder of the pass and/or lessons and/or equipment rental;** - **detailed description of what happened;** - **cost of the pass and/or lessons and/or equipment rental and document proving payment.** - **invoice for rescue expenses** - **invoice for emergency medical expenses**

To remember:
The Claims Management Company may ask you to supplement the documentation relating to the Claim, which must be provided as soon as possible.

What happened?	Which Covers protect me?	What do I have to do?
The insured sports equipment was destroyed or stolen and I need assistance	Total Damage or Total Theft of the Sports equipment	Complete the **online form** and make sure you indicate: - **details of the person submitting the notification (Insured);** - **detailed description of what happened;** - **copy of the Theft report filed with the competent Authorities;** - **photographic documentation showing the material damage suffered by the sports equipment.**

To remember:
- **The Claims Management Company may ask you to supplement the documentation relating to the Claim, which must be provided as soon as possible.**

What happened?	Which Covers protect me?	What do I have to do?
I had an Injury and I need assistance	Companion during hospitalisation Medical repatriation Return of travel companions Advance of criminal bail Repatriation of mortal remains Specialist orthopaedic consultation	**It is necessary to contact in advance the Claims Management Company on +39 02 20564.441, which is the only party authorised to organise the services and operates 7 days a week, from 8.00 to 20.00.** **The Claims Management Company will request the documents necessary to organise the requested service.**

To remember:
- **The Claims Management Company may ask you to supplement the documentation relating to the Claim, which must be provided as soon as possible.**
- **If you do not contact the Claims Management Company in advance, no indemnities, reimbursements or alternative services are provided.**

HOW DOES THE CLAIMS MANAGEMENT PROCEDURE WORK?

Art. 3.1 – Claim notification deadlines

In the event of a Claim, regardless of their own liability, the Policyholder and/or the Insured must notify the Claims Management Company within 15 days from the date on which the Claim occurred or from the date on which the Policyholder and/or the Insured became aware of it, pursuant to art. 1913 of the Italian Civil Code. **In the event of wilful or negligent failure by the Policyholder and/or the Insured to comply with the notification obligation, the Company has the right, respectively, not to pay or to reduce the Indemnity in proportion to the prejudice suffered,** pursuant to art. 1915 of the Italian Civil Code.

Art. 3.2 – Indemnity and Compensation Procedure

The Claims Management Company, upon receipt of the complete documentation proving the Claim and every circumstance relating to it, shall:

a) investigate the circumstances and manner of the Claim;

b) verify the accuracy of the descriptions and statements resulting from the contractual documents;

Axeria iard - Société Anonyme – Share Capital € 38 000 000 – Registered office: 129 avenue Félix Faure – 69003 LYON – France – and whose postal address is 26 rue Général Mouton Duvernet 69003 LYON Tax Code and VAT No. FR78352893200 Entered in list II of the Register of Insurance Companies kept by IVASS under no. II.01218

c) **verify whether the Policyholder and/or the Insured have fulfilled their obligations;**
d) **proceed with the assessment of the damage and expenses.**

Once the operation of the Cover has been verified and the damage has been assessed, the Company, through the Claims Management Company, **shall pay the Indemnity and/or the Compensation within 90 days from the completion of such assessments. In the event of a judicial assessment of the damage, payment of the Indemnity and/or the Compensation shall be suspended until the date on which the judgment becomes enforceable.**

Art. 3.3 – Management of disputes

For the Covers **Third-Party Liability for injury to third parties and for damage to third-party property**, the Company takes over, for as long as it has an interest in doing so, on behalf of the Insured, the out-of-court and judicial management of disputes, in both civil and criminal proceedings, concerning claims for compensation made by the injured party against the Insured. The Company, where necessary, has the right to appoint lawyers or technical experts, exercising all the rights and actions to which the Insured is entitled.

The Insured is required to cooperate to allow the management of the dispute and to appear personally in court where the procedure so requires.

The Insured must send the Claims Management Company the writ of summons or any judicial document served on them **within 10 (ten) days of receipt, together with all documents** and information useful for the management of the dispute and for the preparation of the technical and legal defence. **If the Insured fails to fulfil these obligations or incurs the forfeitures provided for by Law, the Company reserves the right not to manage the dispute on behalf of the Insured**, to whom all documents and records will be returned, and to seek recourse against the Insured for the prejudice resulting from the failure to fulfil these obligations.

The costs incurred to defend the action brought against the Insured are borne by the Company within the limit of an amount equal to one quarter of the Limit set out in the Policy for the damage to which the claim refers. If the sum due to the injured party exceeds that Limit, the costs are shared between the Company and the Insured in proportion to their respective interests. **The Company does not recognise costs incurred by the Insured for lawyers or technical experts not appointed by it and is not liable for fines, penalties or sanctions payable by the Insured as a result of the Claim, nor for criminal court costs.**

Axeria iard - Société Anonyme – Share Capital € 38 000 000 – Registered office: 129 avenue Félix Faure – 69003 LYON – France – and whose postal address is 26 rue Général Mouton Duvernet 69003 LYON Tax Code and VAT No. FR78352893200 Entered in list II of the Register of Insurance Companies kept by IVASS under no. II.01218

INFORMATION NOTICE ON THE PROCESSING OF PERSONAL DATA

Pursuant to Articles 13 and 14 of EU Regulation 2016/679 (hereinafter referred to as the "privacy legislation"), and in relation to personal data, including special categories of data (so-called "sensitive" data), acquired directly from the data subject or through third parties, also subsequently in the course of the relationship established with the same and which will be subject to processing, we inform you as follows:

1. Purposes of data processing: the processing:

a) is aimed at the performance by the *company* of the purposes of concluding, managing and executing contracts, as well as providing services, benefits and insurance products requested or provided for in favour of the data subject, as well as any other purpose connected to obligations under laws, regulations, EU legislation, anti-terrorism, as well as management, risk assessment and internal control, and for purposes strictly connected to the insurance activities provided, with retention of the data for the time strictly necessary to achieve such purposes, in compliance with the statutory limitation periods;

b) is aimed at the performance by the *company* - through the *claims management company* - of the purposes of managing and settling *claims* relating exclusively to the exercise of the insurance activity which the *company* is authorised to carry out pursuant to the legal provisions in force;

c) is aimed at the performance by *the intermediary* of the purposes of issuing contracts based on predefined schemes of the *company*.

2. Methods of data processing: the processing:

a) consists of: processing, including modification, comparison/interconnection; use, including consultation, communication; storage, erasure/destruction; security/protection, including accessibility/confidentiality, integrity;

b) is carried out also with the aid of IT and/or electronic tools as well as on paper and, in any case, by means of tools suitable to guarantee their security and confidentiality; it is carried out directly by the organisation of the controller, of *the intermediary* and of the *claims management company*, each within its own structure, only by the personnel in charge of managing the insurance relationship as persons authorised to process the data;

3. Provision of data:

without prejudice to the personal autonomy of the data subject, the provision of personal data may be:

a) required to comply with provisions of law, regulations or EU legislation (for example, for anti-terrorism purposes, central injury register);

b) required for the pursuit of the purposes referred to in point 1.

4. Refusal to provide data: any refusal by the data subject to provide personal data:

makes it impossible to conclude or correctly execute the related contracts or to properly handle the resulting requests for services, the benefits and the insurance products requested.

5. Communication of data:

some personal data of the data subject may or must be communicated, for the purposes referred to in point 1 and in order to be subject to processing having the same purposes or required by law, to other parties, such as group companies and trusted companies of the company which carry out on its behalf activities and services strictly connected to the insurance relationship; insurers, co-insurers and reinsurers, insurance brokers and other contract acquisition channels (for example, banks), lawyers, loss adjusters, assistance providers (for example, doctors and technical staff), service companies entrusted with the management of assistance services, as well as IT or archiving service companies, commercial information companies for financial risks, associations and consortia of the insurance sector (ania), ivass, ministry of economic development, consap, uci, pension funds supervisory commission, ministry of health, ministry of labour and social security and other databases, in respect of which the communication of data is mandatory (for example, italian foreign exchange office, central injury register, civil motorisation and transport under concession) and other public bodies. such parties will process the data subject's data as independent controllers or processors.

6. Dissemination of data:

personal data are not subject to dissemination.

7. Transfer of data abroad:

the personal data of the data subject may, always for the purposes referred to in point 1, be communicated to parties located in countries of the european union and in countries outside the european union, in compliance with the legislation in force and in particular if the provisions of chapter v of eu reg. 679/2016 (arts. 44 et seq.) are taken into account and if the level of data protection in these third countries meets the requirements of eu reg. 679/2016.

8. Rights of the data subject:

arts. 15 to 21 of eu reg. 679/2016 grant the data subject the exercise of a series of rights, including those to:

a) obtain from the data controller confirmation as to whether or not personal data concerning them exist and their provision in intelligible form, as well as to know, upon request, the list of all parties to whom the personal data are communicated as provided for in art. 5, as well as, in the event of transfer of data to a third country, to obtain a copy of such data and an indication of the place where they are available;

b) have, at any time, access to their data and knowledge of the origin of the data, as well as of the logic, methods and purposes on which the processing is based;

c) obtain the erasure, anonymisation or blocking of data processed in breach of the law, as well as the updating, rectification, restriction, portability and, where there is an interest, integration of the data;

d) object, on legitimate grounds, to the processing itself;

e) withdraw the consent previously given to the processing of data, without affecting the full validity and lawfulness of the processing carried out prior to the withdrawal.

To exercise the rights referred to in arts. 15-21 of eu reg. 2016/679, it is possible to send a communication to the data controller and/or to the data protection officer (dpo): dpd@axeria-iard.fr. It is also possible to lodge a complaint with the supervisory authority of the member state in which the data subject habitually resides, works or of the place where the alleged infringement occurred.

Axeria iard - Société Anonyme – Share Capital € 38 000 000 – Registered office: 129 avenue Félix Faure – 69003 LYON – France – and whose postal address is 26 rue Général Mouton Duvernet 69003 LTON Tax Code and VAT No. FR78352893200 Registered in list II of the Register of Insurance Companies kept by IVASS under no. II.01218