




SUMMER
ASSIST


SNOW
ASSIST

Refund (lift-pass, sport lessons,
rented sports equipment)

CHF 2'000

Rescue costs
Cost of transport by ambulance
and helicopter
Emergency medical expenses
Provision of a driver
Legal fees

CHF 350

CHF 10'000

CHF 2'500

CHF 2'500

Annual subscription

104.-



1. Refunds

Europ Assistance will reimburse on a pro rata basis and up to CHF 2'000.- per event and only upon presentation of the original documents:

- Unused lift-pass
- Unused sports lessons
- Unused rented sports equipment

2. Search and rescue costs

Europ Assistance covers the costs of search, rescue and emergency assistance incurred on open ski slopes, in connection with the ski pass, and carried out by the resort's rescue services, up to a maximum of CHF 350.- per event.

3. Costs for transport, medical expenses and medical repatriation

- Europ Assistance covers the cost of ambulance transport from the ski lifts to the nearest hospital.
- Europ Assistance covers the cost of helicopter transport from the ski lifts to the nearest Swiss hospital.
- Europ Assistance only covers emergency medical costs in Switzerland.
- Europ Assistance covers the costs of medical repatriation of the insured person to his usual place of residence, that as long as the beneficiary benefits of medical care. This guarantee needs the prior agreement of Europ Assistance.
- > The combined sum of the services listed above is limited to a total of CHF 10'000.-.

4. Provision of a driver

Europ Assistance provides the beneficiary with a driver to take them back to their usual place of residence, up to a maximum of CHF 2'500.- per event. This cover is provided only if none of the beneficiaries holds a driving licence. Furthermore, it is subject to prior authorisation from Europ Assistance.



What to do in case of a claim?

The insured persons can reach Europ Assistance 24/7.



[Online claims form](#)

[Travel Protection Portal - Europ Assistance \(europ-assistance.com\)](https://europ-assistance.com)



Europ Assistance (Suisse) Assurances SA
Avenue Perdtemps 23, 1260 Nyon



Phone: +41 (0)22 939 22 32

The full claims form is available at www.snowassist.ch or contact Europ Assistance by simply calling +41 (0)22 939 22 32.

The insured person must:

- Contact the ski patrol team of the ski resort;
- Contact Europ Assistance by phone, fax or email within 10 days after the event occurred;
- Obtain the prior agreement of Europ Assistance before taking any action or undertaking any expenses and comply with recommended solutions;
- Provide Europ Assistance with all original receipts for the expenses for which reimbursement is being claimed.

The insured person must first report the claim to their existing insurers. The insured person can then send the final insurance statement to Europ Assistance to claim any possible insurance benefits not covered by their insurance.

Send to Europ Assistance:

- Original ski-pass
- Copy of medical certificates
- Accurate contact details and personal information
- Bank details



It is very important to keep your ski pass, which must include details of your insurance, or any other proof that you have purchased insurance.

Our insurance is supplementary to any other existing insurance cover in favour of the beneficiary and can therefore only apply to damage not covered by such other insurance policies.

Our insurance is a product of Europ Assistance. The following provisions are only an extract from the general terms and conditions of the insurance policy, which are available in full on request at the ski lift ticket offices and on the website: www.snowassist.ch.

EVENTS COVERED

The events covered are:

- The accident, illness or death of the insured person;
- An accident, illness or death of a relative of the insured person (the term 'relative' refers to the insured person's spouse, partner, child, father, mother, brother, sister, parents-in-law, grandparents or grandchildren). Season ticket holders and annual pass holders are excluded from this cover.
- When, for an entire day, fewer than five ski slopes and ski lifts in the ski area are in operation due to adverse weather conditions (storm, risk of avalanches, heavy snowfall). Season ticket holders and annual pass holders are excluded from this cover.

INFORMATION FOR CUSTOMERS

The following information for customers provides a clear and concise overview of the insurer's identity and the key terms of the insurance policy (Art. 3 of the Federal Act on Insurance Contracts, ICA).

Insurer:

Europ Assistance (Suisse) Assurances SA, Avenue Perdttemps 23, 1260 Nyon

Policyholder:

The partner station

Insured persons:

The insured person is the person who purchased all or part of the ski pass insurance package from the policyholder when purchasing a ski pass (Snow Assist, Snow Assist Light and Summer Assist Light) or automatically eligible for all or part of that programme when purchasing a package (Skipass Assur and Summer Assur).

Scope of the insurance:

Skiing and mountain activities.

Start and end of the insurance:

The insurance policy takes effect on the date the cover is purchased and ends when the policy is no longer valid, unless it is terminated earlier for a valid reason as provided for by ICA (no other grounds for termination apply).

Territorial scope:

The insurance is valid throughout the entire ski area of the resort where the ski pass covered by the insurance was purchased.

Validity of the insurance:

All insurance cover is valid only if the ski resort's emergency services have attended the scene of the event.

It is very important to keep the ski pass, which serves as proof of insurance, and to provide their full name and address. Rescue workers will check the validity of the ski pass.

Information regarding insurance

MAIN GROUNDS FOR EXCLUSION

- Events that had already occurred at the time the ski pass was purchased, or events whose occurrence was obvious to the beneficiary at the time the ski pass was purchased.
- Measures not ordered or approved by Europ Assistance.
- Any event of force majeure that renders the performance of the contract impossible, in particular restrictions imposed by local, national or international authorities;
- Accidents arising from participation, on a professional basis or under a paid contract, in official competitions organised by a sports federation, as well as training for such competitions, and the civil liability associated with these activities;
- Off-piste skiing (subject to the areas authorised by the resort for off-piste skiing), participation in competitive races, even at an amateur level;
- Incorrect or improper use of the ski pass.

OBLIGATIONS OF INSURED PERSONS

- The insured person is required to comply fully with their legal or contractual obligations regarding notification and disclosure.
- The insured person is required to do everything in their power to minimise the extent of the loss and to assist in determining its cause (e.g. to authorise third parties to provide Europ Assistance with the documents, information and other materials necessary to clarify the claim).
- In the event that costs are paid in advance, the insured person is required to reimburse Europ Assistance for the amount advanced within thirty days.
- The insured person must first report the claim to their existing insurers. They can then send the final insurance claim statement to Europ Assistance in order to claim benefits not covered by their insurance.

Europ Assistance also recommends that beneficiaries from the EU contact the:

Institution Commune LAMal - Gibellstrasse, 25-CH-4503 Soleure

Email: info@kvg.org

Phone: +41 32 625 30 30

Fax: +41 32 625 30 90

Website: www.kvg.org

The joint institution will act in place of the beneficiary's insurance.

- The beneficiary may then send the final statement from the joint institution to Europ Assistance in order to claim any additional reimbursement.
- If the beneficiary fails to take note of and fulfil these obligations, Europ Assistance is authorised to reduce or refuse benefits.

This list covers only the most common obligations. Further obligations are set out in the General Terms and Conditions of Insurance and the Insurance Contract Act.