Letter from the President

Dear Friends,

Offering all licensed members reasonably priced cover that is suited to their specific mountain sport activities is a top priority for the French Federation of Alpine and Mountain Clubs (Fédération française des clubs alpins et de montagne, FFCAM).

This goal can only be achieved through the members’ solidarity and through everyone’s prevention and safety efforts: we need to be vigilant and responsible when making decisions so that we can protect those who share our passion, especially young people just discovering the adventures that mountains have to offer.

However, it is necessary to take measures that, in the event of an accident, will minimise the consequences, both for third parties and for ourselves, which means purchasing appropriate insurance cover.

Although your civil liability is automatically covered by the insurance associated with your licence, I cannot emphasise enough the importance of the optional personal accident and emergency assistance benefits. Without them, you may be responsible for the cost of search and rescue missions, which can be very high.

Additionally, this insurance covers any injury suffered by the licensed member him/herself (such as medical and other similar expenses not covered by health insurance or a provident scheme, as well as prostheses), up to the maximum benefit amount, and provides for payment of benefits in the event of death or permanent disability. Enhanced personal accident (individuelle accident renforcée, IAR) insurance offers higher benefit caps and broader cover (reimbursement of sporting goods, ski lift tickets and classes, a daily allowance, academic support, domestic help, and more).

Remember to purchase the “Worldwide” extended cover if you plan to participate in mountain sports outside Europe: Should repatriation be necessary, the cost of this insurance will seem like nothing...

Lastly, we ask you to be as cautious as possible so you can better protect your loved ones: you can take out additional cover, such as “Protection Plus”, which is offered by our broker Gras Savoye and will protect you under any circumstances.

Having the right insurance will allow you to engage in mountain and high-altitude activities with complete peace of mind. Remember, freedom, friendliness and sharing are all key values for spreading the Alpine Club spirit!!

Nicolas Raynaud,
President of the French Federation of Alpine and Mountain Clubs
Insurance cover of the Fédération Française des Clubs Alpins et de Montagne

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

You may choose additional cover:

1- Personal insurance and emergency assistance with 2 extensions possible:
   → Extended personal accident including damage to sports equipment
   → Worldwide

2- Protection Plus: non-occupational accidents and sports

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**FFCAM licenced members**

Civil Liability and Legal Assistance

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**Personal and Emergency Assistance Insurance**

<table>
<thead>
<tr>
<th>Personal and Emergency Insurance</th>
<th>Enhanced Personnel Accident</th>
<th>Worldwide</th>
</tr>
</thead>
<tbody>
<tr>
<td>G3 - Treatment costs</td>
<td></td>
<td></td>
</tr>
<tr>
<td>G4 - Accidental death</td>
<td></td>
<td></td>
</tr>
<tr>
<td>G5 - Permanent disability</td>
<td></td>
<td></td>
</tr>
<tr>
<td>G6 - Ski lift passes</td>
<td></td>
<td></td>
</tr>
<tr>
<td>G7 - Daily allowance</td>
<td></td>
<td></td>
</tr>
<tr>
<td>G8 - Academic support</td>
<td></td>
<td></td>
</tr>
<tr>
<td>G9 - Domestic help</td>
<td></td>
<td></td>
</tr>
<tr>
<td>G10 - Sporting goods</td>
<td></td>
<td></td>
</tr>
<tr>
<td>G11 - Medical repatriation</td>
<td></td>
<td></td>
</tr>
<tr>
<td>G12 - Visit from a loved one during hospitalisation of more than 6 days</td>
<td></td>
<td></td>
</tr>
<tr>
<td>G13 - Dispatch of a doctor to the insured person abroad</td>
<td></td>
<td></td>
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<tr>
<td>G14 - Accompaniment of repatriated beneficiaries</td>
<td></td>
<td></td>
</tr>
<tr>
<td>G15 - Replacement driver</td>
<td></td>
<td></td>
</tr>
<tr>
<td>G16 - Repatriation in case of death of an insured person</td>
<td></td>
<td></td>
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<tr>
<td>G17 - Escort of the deceased</td>
<td></td>
<td></td>
</tr>
<tr>
<td>G18 - Psychological support over the telephone</td>
<td></td>
<td></td>
</tr>
<tr>
<td>G19 - Medical and girurgical costs abroad(^*)</td>
<td></td>
<td></td>
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<tr>
<td>- Europe Zone(^1)</td>
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<tr>
<td>- worldwide(^2)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>G20 - Search and rescue costs</td>
<td></td>
<td></td>
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<tr>
<td>G21 - G22 - Legal assistance while abroad</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

\(^*\) Including damage to sporting goods.

1- FOREIGN COUNTRIES: all countries outside the country of residence.


3- WORLDWIDE: worldwide, on condition of subscription to the “Worldwide” extension and as per the provisions set out in the contract. Subscription to the “Worldwide” extended cover is at the discretion of the licensed FFCAM member, on condition of subscription to the “Personal Insurance and Assistance” option.

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**Optimise your Personal Insurance cover**

- by purchasing the extended cover “Supplemental Personal Accident Reinforced” + 33,00 €
- Rate for Volunteers + 19,50 €

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You engage in activities worldwide, purchase the “Worldwide” extension + 87,00 €

- to be purchased if the person’s residence is outside of the Europe zone / if the person travels outside of the Europe zone.

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**Protection Plus: non-occupational and sporting accidents**

Go further and protect your family licenced members by purchasing Protection Plus cover.

You will then not only be covered for your sporting activities as a FFCAM member, but also for any nonoccupational accident beyond that. The payout is a lump sum: it shall be paid regardless of the liabilities at issue and in addition to any other compensation paid.

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

Informations and subscription coupon available on the following page.
FFCAM licenced members, would you like greater coverage and to be covered in all situations for your non-occupational activities?

FFCAM offers you an additional, specially-adapted contract:

you are covered Worldwide for your covered amateur sports activities, whether or not they are practised as part of your membership, and also in the event of a traffic accident or an accident occurring in everyday life.

Better than the benefit for coverage of accidents occurring during everyday life, the payout is a lump sum:
in the event of a covered accident, the compensation is paid out quickly, without waiting for results from any legal proceedings, regardless of the liabilities at stake, and regardless of any indemnities that may be owed under other regards (general or supplemental insurance plan, another insurance contract, other Personal Accident benefits, etc.).

PROTECTION PLUS,
the guarantee of a promise kept
2 levels of benefits are available to you:

Level 1: rate €323
Death benefit €50,000 • Disability: €150,000

Level 2: rate €646
Death benefit €100,000 • Disability: €300,000

5% absolute excess: any covered accident under the present contract resulting in Permanent Total Partial Disability will result in a reduction in the indemnity set at 5%.

Ludovic B., FFCAM licenced member, purchased PROTECTION PLUS Level 2 cover.
During a mountain race, he falls and dies as a result of his injuries. His children will receive €100,000 compensation in addition to the other indemnities owed under the FFCAM insurance, regardless of the damage, liability, or indemnities received from elsewhere.

Clotilde F, FFCAM licenced member, purchased PROTECTION PLUS Level 1 cover.
She is involved in an accident, and after recovery, she has a 60% Permanent Disability Because this is a traffic accident, the traditional membership benefits are not activated, however, she will receive €85,500 compensation (after deduction of the 5% excess) under the PROTECTION PLUS supplemental cover, regardless of the liability at issue and regardless of any indemnities received from elsewhere.

For more information, contact GRAS SAVOYE
09 72 72 22 43 (non surcharged call)
or visit the website www.grassavoye-montagne.com
POLICYHOLDER FORM
Chubb Europe CONTRACT No. FRBSLA12179
FFCAM PROTECTION PLUS OPTION

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

PROTECTION PLUS cover provides for the payment of a benefit to the Insured party or, depending on the case, to the beneficiaries in the event of Death or Total or Partial Permanent Disability following a covered Non-occupational accident. Coverage is set out in the General terms and conditions which are considered the Insurance Booklet.

INSURED PARTY

Surname_________________________________________ First name __________________________ Date of birth __________________________
Address ________________________________________ E-mail __________________________
Postcode ________________________________________ City __________________________

☐ PROTECTION PLUS LEVEL 1: €323 TAX INCL. PER YEAR
Death: €50,000 • Total Permanent Disability: €150,000, may be reduced in the case of Permanent Partial Disability as per the Schedule

☐ PROTECTION PLUS LEVEL 2: €646 TAX INCL. PER YEAR
Death: €100,000 • Total Permanent Disability: €300,000, may be reduced in the case of Permanent Partial Disability as per the Schedule

GENERAL
• Effective date of Policy: this policy shall take effect on the day following receipt, at 12 PM, by the Underwriter of the completed policy application, signed and accompanied by the full Policy Premium, provided that the Underwriter actually deposits the Policy Premium. If, for any reason whatsoever attributable to the Insured, it is impossible for the Underwriter to deposit the Policy Premium (particularly if there are insufficient funds in the account, the bank card is refused, or there is a banking prohibition), the Contract shall be considered never to have been formed and, consequently, no benefit shall be owed or granted even in the event that this Policyholder Form, signed by the parties, is produced.
• Term of Policy: the guarantee is renewed annually by tacit agreement.
• Claim Reporting: The Insured must provide CHUBB Group with the original of his/her Certificate of insurance.

BENEFICIARY IN THE EVENT OF THE DEATH OF THE INSURED
I name the following as beneficiary(ies) in the event of death: my surviving spouse, provided that we are neither divorced nor legally separated, failing this, my born children or children yet-to-be born in equal shares, and failing this, my heirs.

☐ Other beneficiary clause: __________________________________________________________

REPRESENTATIONS
- I affirm that I am under 69 years of age as of the date on which the Policyholder Form is signed
- I acknowledge that I have received and examined the General Terms and Conditions, deemed to be the Insurance Booklet “Mod A&H FFCAM CHUBB IA 2013 CG 07.13” available on the website www.grassavoye-montagne.com and agree to the terms thereof.

☐ I authorise the Insurer to communicate my personal information to its agents, reinsurers, and authorised professional bodies I have the right to object to, access, and correct my information with the insurer’s office of communication (data processing, files and personal liberties act of 06/01/1978). This right is exercised at the following address: CHUBB Group - Le Colisée - 8, avenue de l’Arche - 92419 Courbevoie Cedex.

☐ I certify that I have definitely been informed of the fact that the benefits contained in the present contract shall take effect only provided that the insurance policy premium is deposited by the Insurer: No cover, therefore, shall be granted to me notwithstanding the issuance of the present Policyholder Form.

☐ I certify that the information contained in the present document is truthful and accurate and affirm that I have been informed that any false statement, omission, or inaccuracy shall result in the sanctions set out in articles L.113-8 (Contract nullity) and L.113-9 (Reduction in indemnities) of the Insurance Code.

Executed in, on / / For the company ________________________________
Signature of the Insured


Your contract is subject to French law and regulation under the Insurance Code. Branch in France: La Colisée 8, avenue de l’Arche - 92419 Courbevoie Cedex
Identification number Nanterre trades and companies registry 450 327 374 – Professional activities code APE 65.12 Z.

Form may be downloaded at: www.grassavoye-montagne.com
2.2 Other covered activities

Within the context of the activities listed above, the activities of the cover defined below shall also apply to:
- Organisation by the FFCAM of training, meetings, and competitions in France or abroad, depending on the option subscribed, or other activities offered by said organisations, including physical preparedness training irrespective of the sport practiced during the training, with the exception of those expressly excluded and listed under the section on “Activities not covered”;
- Participation in and/or organisation of congresses, meetings and conferences, as pertinent to covered activities;
- Participation in classes and training organised under the aegis of another federation or other body, for the covered activities;
- Participation in collective exchanges and in encounters between associations, in which an association affiliated with the FFCAM is participating in the organisation;
- Participation of an FFCAM member in walking courses, raids, competitions, training, events, meetings or gatherings related to the activities covered in 2.1, organised;
- The volunteer, temporary performance of maintenance work in the huts and premises of the FFCAM and of its affiliated organisations;
- The volunteer performance of maintenance work on trails undertaken exclusively under the aegis of the FFCAM or of its affiliated organisations, and on access tracks to accommodation managed by the FFCAM or its affiliated organisations;
- Management and volunteer performance of artificial climbing structures or cliffs on behalf of the FFCAM or one of its affiliated organisations;
- Cleaning of underground caves organised by the FFCAM or one of its affiliated organisations;
- Activities related to local/environmental protection: operations to restore and clean up natural environments, including manual garbage collection, cleaning, trail or mountain peak maintenance.
- Trips and travels necessary for the practice of insured activities

2.3 Activities not covered

All other activities not mentioned above, namely:
- activities practiced for profit (such as high mountain guide or trainee guide, highland guide, or State certified climbing instructor or teacher) apart from volunteer missions to organise and provide training for such sport;
- sport practiced professionally or under remunerated contract, and preparatory training for such sport;
- aerial sports other base jump from cliff, Paragliding, hang gliding;
- sports and recreation including the use of motorised land vehicles, aircraft or watercraft;
- SCUBA diving (other than as part of a caving activity);
- combat sports (udo, karate, boxing, etc.);
- hunting;
- participation in actual caving rescues.

The consequences of an accident occurring during practice in any of the following sports: skeleton, bobsleigh, bungee jumping, skydiving.

Geographic cover

This cover will apply:
- in metropolitan France and DROM-COM (excluding Spitzbergen), Iceland and Morocco,
- worldwide, on condition of subscription to the “Worldwide” extended cover and as per the provisions set out in the contract.

Subscription to the “Worldwide” extended cover is at the discretion of the licensed FFCAM member, on condition of subscription to the “Personal Insurance and Assistance” option.

Worldwide extension: to be purchased if the person’s residence is outside of the Europe zone / if the person travels outside of the Europe

Accident

a- For Civil Liability coverage, an accident is defined as “any sudden, unforeseeable, external event to the victim or the damaged thing, resulting in damage”

b- For the Bodily Injury and Assistance cover: For the Bodily Injury (or Personal Insurance) cover: an accident is defined as “any bodily injury unintended by the member, resulting from the sudden action of an outside cause”.

For Assistance, an accident is defined as “any bodily injury unintended by the member, resulting from the sudden action of an outside cause”.

For the Bodily Injury and Assistance cover:
- Acts of aggression against the insured person, family member, “Repatriation in the event of death” and “Insurance for medical and surgical costs abroad”.
- The following are considered accidents:
  - Altitude sickness,
  - Consequences of asphyxiation, drowning, or immersion syncope,
  - Intoxication, poisoning, or burns, caused by gas, vapours, or venomous substances or corrosive substances, or due to spoil food, whether their absorption is due to an error or another’s action,
  - Asphyxiation through immersion or release of carbon dioxide,
  - Snake bites, cases of rabies or anthrax - subsequent to being bitten or sting by an animal,
  - Acts of aggression against the insured person (assassination, hold up, hostage-taking, kidnapping),
  - Bodily injury resulting from burns, electrocution, lightning strikes,
  - Infectious bites/stings and their consequences,
  - Sprains, tears, hernias, and tearing of muscles, tendons, or ligaments, back strain and lumbago due to an accident,
  - Damage resulting from acts of terrorism (airplane hijacking, hostage-taking, attack, riots, or popular uprisings, where the insured has not voluntarily participated,
  - Accidental damage occurring during flooding, storms, cyclones, hurricanes, avalanches, earthquakes, and natural disasters,
  - The death of an insured person, victim of an accidental syncope during a sporting activity or immediately thereafter,
  - Accidental congestion,
  - Poisoning, oedema, frostbite, ophthalmia, blindness due to an accident,
  - The consequences of surgical procedures deemed necessary and performed by the accompanying physician.

Rates

- Membership fee for persons under 24 years old as at 01/01/2019: categories E1, E2, J1 and J2
- Volunteer rate for Supplemental Cover for Enhanced Personnel Accident: volunteer defined as being any member exercising a volunteer function in a club, a territorial committee, or a federal structure, registered in this capacity on the federation’s internal register at the time when the extended cover is purchased.
INCLUDED GUARANTEES

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

G1 - Civil Liability Cover
Licenced members are automatically entitled to Civil Liability cover. The insurance company will cover the FFCAM, its affiliated organisations, leaders, supervisors and any members with a valid federal licence against the financial consequences of their Civil Liability for bodily injury, property damage and financial loss whether or not consequential, caused to others, including in their capacity as civilly liable.

Irrespective of the type of liability incurred, the cover for the aforementioned activities will apply up to the benefit limits stated below:

<table>
<thead>
<tr>
<th>CIVIL LIABILITY</th>
<th>BENEFITS</th>
<th>EXCESS for non-bodily damage</th>
</tr>
</thead>
<tbody>
<tr>
<td>All damage combined, including:</td>
<td>€10,000,000 per claim</td>
<td>€150</td>
</tr>
<tr>
<td>Bodily injury (excluding criminal negligence by the employer)</td>
<td>Included</td>
<td>None</td>
</tr>
<tr>
<td>Property damage and financial loss ensuing from property damage</td>
<td>€3,000,000 per claim</td>
<td>€150</td>
</tr>
<tr>
<td>Property damage and any consequential financial loss involving items left for safekeeping or in a changing room</td>
<td>€150,000 per claim</td>
<td>€150</td>
</tr>
<tr>
<td>Non-consecutive financial loss (resulting from an accidental occurrence), excluding poor counsel as mentioned above</td>
<td>€770,000 per claim</td>
<td>€1,500</td>
</tr>
<tr>
<td>All bodily injury, property damage and financial loss combined arising in the United States of America or Canada</td>
<td>€2,300,000 per year of cover</td>
<td>10 % of the amount of the benefit, up to a maximum of €2,000*</td>
</tr>
</tbody>
</table>

* United States of America/Canada: the excess will apply to all types of damage covered, including bodily injury and property damage.

EXCLUSIONS to Civil Liability Cover

We do not cover the following as part of the "General Civil Liability" cover, in addition to the general exclusions:

- Damage or injury attributable to teachers, coaches, instructors or similar professionals who do not hold a diploma certifying their qualifications and aptitude to perform their functions, save where these people were authorised by the FFCAM or by one of its affiliated clubs or associations;
- Damage or injury resulting from the deliberate violation by you, a federation member or Club management (president, vice-president, treasurer or secretary) of the special safety and cautionary rules set out by law or regulation and applicable generally or specifically to your activity, of manufacturer instructions or of contractual provisions, where this violation constitutes a fault of exceptional severity stemming from an intentional act or omission, from awareness of the danger you were under as a result, from the absence of any justifying reason and that was known or that could not have been unknown to you;
- Damage or injury caused by aerial, maritime, river or lake navigation activities;
- Damage or injury caused by motorboats with torque equal to or greater than 6 HP, by sail boats more than 5.5 metres long or by any other water craft (other than boatel owned or operated by or in the custody of you or the people for whom you are civilly liable; Damage or injury resulting from activities that require subscription to an insurance contract by virtue of a French or foreign legal obligation requiring on-site insurance (such as insurance of motorised land vehicles and their trailers, railways and tramways, ski lift apparatuses, hunting and pest control, construction work, government contracts, property development, insurance brokering, etc.);
- Any financial penalties imposed for specific improper behaviour by the policyholder and which do not constitute direct reparation of bodily injury, property damage or financial loss (subject to the provisions set out above covering complementary Social Security contributions in the case of criminal misconduct), including fines, penalties, fees, penal clauses and payment of "punitive" or exemplary damages;
- Damage caused by:
  - any and all vehicles travelling by rail or air (other than paraglider or hang glider and/or a powered hang glider whether single-seater or two-seater), space-going, sea-going, river-going or lake-going vessels,
  - any component related to the safety, operation, or control of these craft, and for which you provide the design, manufacture, sale, repair, conversion, and/or maintenance,
- Damage or injury caused by the use or possession of explosives required for the exercise of a covered activity;
- Damage or injury resulting from the practice of medical or paramedical activities;
- The damage resulting from the production, by any device or equipment, from the electric or magnetic fields, or from the electromagnetic radiations;
- The damage in the realization of which is involved a power-driven ground vehicle or a trailer either semi-trailer or quite different device hitched in this vehicle an owner, a tenant of which you are (including in case of hire purchase or holder);
- Environmental damage;
- Inevitable damage resulting from conditions and/or disadvantages associated with the normal pursuit of your activities.

G2 - Legal Assistance Cover
Subject to the conditions for applications set out above, we will provide our assistance to you and cover your expenses for:

- your defence before a criminal court in case of implication of your liability as covered by this contract, where you are not represented by the lawyer that we have assigned to defend your civil interests;
- the exercise of your amicable or legal recourse against third parties liable for bodily injury suffered by you, arising during your participation in an association, or for property damage covered by this contract if your civil liability is involved.

<table>
<thead>
<tr>
<th>RISING AND LIMIT OF GUARANTEES</th>
<th>EXCESS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Defence in any jurisdiction</td>
<td>Costs borne by the insurer</td>
</tr>
<tr>
<td>Assistance</td>
<td>€50,000 per claim</td>
</tr>
</tbody>
</table>

EXCLUSIONS to the Legal Assistance Cover

However, we will not represent you to obtain

- 1. material damage caused to your assets when they are based on non-performance or poor performance of a contract by a third party who has liability,
- 2. damage suffered on the occasion of the use, including as a passenger, land-based motor vehicle subject to the requirement for automobile insurance.

We shall also not pay:

1. for costs incurred without our prior approval, except for urgent measures necessary to preserve your rights,
2. fees based on commission as well as any amount of any nature whatsoever which you must in the end pay or reimburse to the adverse party, including expenses and costs which the court believes that you should bear in equity.
OPTIONNAL GUARANTEES

Personal insurance and emergency assistance guarantees

PERSONAL ACCIDENT
G3 - Treatment costs
In addition to the statutory social protection scheme and all other pension fund institutions: €2,000
This ceiling is raised to €3,000 for foreign nationals.

G6 - Courses, workshops, mechanical lift passes
of death of the policyholder
Excluding funeral, ceremony, burial and cremation arrangements necessary for transportation.
treatment, laying in the coffin, the coffin and funeral expenses: the costs of post mortem transport of the body

G16 - Repatriation in case of death of an insured person:
Reimbursement of emergency dental costs (excluding for dental)
Reimbursement of costs charges to you (excluding for dental)

G19 - Medical and surgical costs abroad:
Travel expenses and consultation fees of the doctor
Return transportation title

G22 - Payment of lawyer’s fees

EMERGENCY ASSISTANCE
G11 - Medical Repatriation
Organisation and payment of your return journey or your transport to a hospital:

G12 - Visit from a loved one during hospitalisation of more 6 days:
Transport: return economy class aeroplane ticket/1st class train ticket €80 per day, for up 6 days

G13 - Dispatch of a doctor to the insured person abroad:
Travel expenses and consultation fees of the doctor

G14 - Accompaniment of repatriated beneficiaries:
Return transportation title

G15 - Replacement driver:
Actual costs or one-way economy class aeroplane ticket/1st class train ticket expenses

G16 - Repatriation in case of death of an insured person:
Transport of the body:
Funeral expenses: the costs of post mortem treatment, laying in the coffin, the coffin and coffin arrangements necessary for transportation.
Excluding funeral, ceremony, burial and cremation:

G17 - Escort of the deceased/presence of a loved one in case of death:
Transport: return economy class aeroplane ticket/1st class train ticket

G18 - Psychological assistance over the telephone:
Limited to 3 sessions

G19 - Medical and surgical costs abroad:
Reimbursement of costs charges to you (excluding for dental)
Reimbursement of emergency dental costs

G20 - Search and/or rescue costs:
Mountain search, rescue and initial medical transport costs

LEGAL ASSISTANCE WHILE ABROAD
G21 - Advance of bail bond
€8,000

G22 - Payment of lawyer’s fees
€1,600

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

The Supplemental “Enhanced Personal Accident” extension (including damage to sporting goods)

PERSONAL ACCIDENT
G3 - Treatment costs
In addition to the statutory social protection scheme and all other pension fund institutions:
€3,000
This ceiling is raised to €5,000 for foreign nationals.

G6 - Courses, workshops, mechanical lift passes
Excluding funeral, ceremony, burial and cremation arrangements necessary for transportation.
treatment, laying in the coffin, the coffin and funeral expenses: the costs of post mortem transport of the body

G16 - Repatriation in case of death of an insured person:
Reimbursement of emergency dental costs (excluding for dental)
Reimbursement of costs charges to you (excluding for dental)

G19 - Medical and surgical costs abroad:
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G22 - Payment of lawyer’s fees

EMERGENCY ASSISTANCE
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Transport: return economy class aeroplane ticket/1st class train ticket €80 per day, for up 6 days

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G13 - Dispatch of a doctor to the insured person abroad:
Travel expenses and consultation fees of the doctor

G14 - Accompaniment of repatriated beneficiaries:
Return transportation title

G15 - Replacement driver:
Actual costs or one-way economy class aeroplane ticket/1st class train ticket expenses

G16 - Repatriation in case of death of an insured person:
Transport of the body:
Funeral expenses: the costs of post mortem treatment, laying in the coffin, the coffin and coffin arrangements necessary for transportation.
Excluding funeral, ceremony, burial and cremation:

G17 - Escort of the deceased/presence of a loved one in case of death:
Transport: return economy class aeroplane ticket/1st class train ticket

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Mountain search, rescue and initial medical transport costs

LEGAL ASSISTANCE WHILE ABROAD
G21 - Advance of bail bond
€8,000

G22 - Payment of lawyer’s fees
€1,600
“Worldwide” extension

This benefit extension allows you to be active worldwide and to receive cover for medical costs abroad (G19) up to €300,000 (instead of €80,000).

INDIVIDUAL ACCIDENT GUARANTEES

G3 - Treatment costs
We will cover the reimbursement of:
• medical, pharmaceutical (including tests and examinations), surgical, hospitalization (including daily flat charge) and medically-prescribed healthcare transport costs;
• physical rehabilitation costs;
• prostheses, braces and dental prostheses (cost of first standard equipment) following a covered accident, when they are provided by medical prescription;
• broken glasses and sun glasses: costs borne by the insured party to the limit of the cap.
These benefits will be limited to the actual costs charged to you after reimbursement by the national healthcare system and by any other provident fund.
Deductibles and lump sum payments from social protection schemes are excluded.

G4 - Payment of benefits in case of permanent disability of the policyholder
In case of death resulting from and arising within 24 months of a covered accident, we will pay the insured benefits to the beneficiary, i.e. the policyholder’s spouse or, failing this, his/her eligible beneficiaries, without this payment being divisible for us. This death cover includes any reported disappearance or absence as defined by law.

G5 - Payment of benefits in case of permanent disability of the policyholder
In case of an accident occurring during the covered activities and leading to permanent disability, we will pay:
• for total permanent disability: the benefits as per the selected option;
• for partial permanent disability: of a variable amount depending on your degree of disability and on the insurance option selected.
Your degree of disability is established, after consolidation, based on the suggested schedule of residual functional deficits in the Concours Médical’s publication on common law (most recent edition as of the date of the accident).

G6 - Reimbursement of ski lift passes and/or training
In case of a covered accident leading to the medically certified inability to engage in the corresponding activity, we will provide reimbursement of the costs of classes and training and of unused ski lift passes, prorated for the time remaining on them and upon submission of payment receipts.

G7 - Payment of a daily allowance
for insured persons performing a paid, professional activity, in the amount of €16 per day beginning on the 8th day after the covered accident and running through the 36th day of disability at the latest.

G8 - Cost of academic support
with relative excess of 15 days: €16 per day, up to €305.

G9 - Domestic help
with relative excess of 15 days: €16 per day, up to €305.

G10 - Damage to sporting goods and apparel
(See article requirements on page 10)
These are guaranteed in the event of theft, loss or accidental damage caused to equipment and sports clothing held in any capacity, by members who are sporting practitioners and have purchased the optional guarantee: «Extended Personal Accident Insurance» when engaging in activities guaranteed under Article 2.1. Excess €100. Benefit ceiling €15,000.

G11 - Personal accident insurance
These are guaranteed in the event of theft, loss or accidental damage caused to equipment and sports clothing held in any capacity, by members who are sporting practitioners and have purchased the optional guarantee: «Extended Personal Accident Insurance» when engaging in activities guaranteed under Article 2.1. Excess €100. Benefit ceiling €15,000.

EXCLUSIONS SPECIFIC TO THE G10 GUARANTEE
Without prejudice to the exclusions otherwise provided, the following is also excluded from the guarantee:
• cash, goods and valuables such as securities, jewellery, gems, pearls, precious metal objects, precious stones, statues, paintings, collections, art auction objects, furs, portable hardware (including laptops, hand-held computers, pocket PCs, tablet PCs, e-books, PDAs, organizers, portable phones, «smartphones», cameras and digital cameras, GPS),
• moulds, templates, cylinders and, in general, any data media that is computer-related or not,
• thefts without break-in or violence,
• theft or attempted theft committed by the policyholder or his family,
• damage caused by defects, faulty work, errors, defects that existed or were known at the time of policy purchase,
• damage resulting from wear, normal or gradual deterioration of equipment or materials and their components,
• damage due to dryness, moisture, corrosion or oxidation, rises in temperature beyond performance standards unless they are the consequence of another covered event, such as fire, water damage, or property damage incurred by the air conditioning system,
• damage resulting from an accident, non-observance or nonapplication of the documents and operating instructions provided by manufacturers, salespeople, fitters, maintenance workers and repairers when this non-observance is responsible for or plays a part in the occurrence of damage,
• damage to parts, components or tools that by the nature of their operation require periodic replacement, unless the damage is the result of a covered accident which also damaged other parts of the insured equipment,
• the expenses incurred in remedying breakdowns, malfunctions or defects in settings,
• the cost of servicing or maintenance operations performed by yourself or a third party (repairman, builder),
• damage of an aesthetic nature.

PERSONAL accident benefit exclusions
In addition to the general exclusions, the following are not covered under the “Personal Accident” benefit:
• accidents covered under workplace laws and regulations,
• the following health problems which are not considered to be accidents: muscle and tendon disorders (tendinitis, inflammation, tears, splits), hernias and muscle tears other than those resulting from trauma, lumbago other than that resulting from an accident, back pain and dorsal-lumbar pain, whether acute or chronic, sciatica,
• the sequelae, consequences, or worsening of a traumatic condition resulting from:
  • your temporary or chronic alcoholic condition (blood/alcohol levels equal to or greater than the legal limit, currently 0.50 g per litre of blood), the use of narcotics, barbiturates and tranquillizers without medical prescription, stimulants, anabolic steroids and hallucinogens,
  • your participation in a brawl (except for legitimate cases of defence or assistance to a person in danger), a crime or an intentional
Rescue and medical assistance guarantees

The implementation of repatriation and medical assistance, you must contact MUTUAIDE or have it contacted by a third party, as soon as your situation leads you to believe that you will have to return early or incur costs included within our repatriation assistance cover. For the implementation of repatriation and medical assistance, you must contact MUTUAIDE or have it contacted by a third party, as soon as your situation leads you to believe that you will have to return early or incur costs included within our repatriation assistance cover. You will immediately be assigned a case number and be asked for:

- your FFCAM membership number;
- your address and a telephone number where you can be ratcheted, and for the contact information of the people looking after you;
- to allow MUTUAIDE physicians access to all medical information pertaining to you, or which pertain to the person in need of our intervention.

Important:
Decisions will be made solely on the basis of your medical condition. Our doctors will contact the medical establishments on-site and, if necessary, your regular GP, to gather the information required to make the best decisions for your condition. The decision to repatriate will be made and handled by medical personnel with a legally recognised degree in the country where he/she traditionally practises his/her professional activity. If you refuse to follow the decisions made by our medical team, you will be releasing us from any responsibility and lose all entitlement to benefits or compensation from us.

G14 - Accompaniment of repatriated beneficiary
As part of repatriation in the event of serious bodily injury or death of the beneficiary, we will organise and take charge of the return home for the beneficiary’s family members, who are also beneficiaries, or a person without a family relationship, also a beneficiary, who was accompanying this person. We will pay for a one-way airline ticket, in economy class, or by train, in first class, provided that the means that has been initially planned for their return travel cannot be used or modified.

G15 - Replacement driver
In the event of serious bodily injury and if your state of health prevents you from driving your car back to your home in geographical Europe and none of the passengers accompanying you can replace you in the driver’s seat, we will provide you with a driver to drive it to your home in geographical Europe via the shortest possible route or we will provide and pay for a single economy class airplane ticket or 1st class train ticket so that a person designated by yourself or one of your beneficiaries can go and collect your vehicle. You will remain responsible for your hotel, food, fuel, toll and parking expenses. This benefit will only be granted if your vehicle is in perfect working condition, meets all National and International Highway Code rules and satisfies the standards of minimum MOT testing.

G16 - Repatriation in case of death
In case of death of an insured person, we will arrange and pay for:

- travel of the body from the location of the coffin to the burial site. The funeral costs up to €2,500; with the choice of companies used in the repatriation process being at our exclusive discretion.
- escort of the deceased.

b - Benefit conditions and amounts
Benefits will be paid exclusively under the following conditions:

- Benefits will only be paid if you have social security medical cover and/or any other personal or group provisions covering the costs of repatriation or medical assistance.
- The cover will only apply to costs resulting from serious bodily injury occurring and certified abroad during the term of cover, and remaining at your expense after any payments by the national health system, your mutual insurance and/or any other personal or group provident organisation of which you are a beneficiary.

If these claims bodies do not cover the medical and/or hospitalisation costs incurred, we will reimburse you for these expenses, up to the limit of the benefit cap, on condition that you provide us with:

- the original invoices for your medical and surgical costs;
- and the certificates of refusal of cover by the claims bodies or bodies.

Expenses giving rise to benefits: costs of visits, consultations, medication, medical and surgical hospitalisation, including medical and dental fees, and in general, any medical or surgical act linked to your pathology.

G11 - Medical repatriation
In the event of serious bodily injury and if your state of health requires repatriation, we will assist you as follows:

- Organisation and payment of your return journey or your transport to a hospital.
- We will arrange and pay for your return home or your transport to the hospital nearest your home and/or the hospital best able to provide the treatment required by your state of health. In this case, if you so desire, we can then arrange for your return home once your medical condition allows.

G12 - Visit from a loved one
If your condition precludes or does not require repatriation and if your local hospital stay is more than 6 consecutive days (hospitalisation without excess in the case of a minor or if the survival of a family member is at risk), we will provide a return ticket 1st class or a hospitalisation minor to a family member or friend (the mother or father in the case of a minor), on an economic class flight or 1st class train ticket to travel to the hospital. For beneficiaries at the legal age of majority, this benefit will only be provided in the absence on site of an adult family member. We will cover accommodation costs (room and breakfast only), for up to €30 per night and for a maximum of 6 consecutive nights. Any other temporary accommodation arrangements will not give rise to compensation.

G13 - Dispatch of a doctor to the insured person abroad
If circumstances so require, the insurance company’s medical team may decide to send a doctor on site to better assess the measures to be taken for repatriation of the insured person and to make the necessary arrangements. The insurer will cover the travel expenses and consultation fees of the doctor they have assigned to the case.
EXCLUSIONS to the medical and surgical costs covered

The exclusions common to all the cover under the present agreement and the exclusions specific to medical assistance shall apply. Further, the following costs will give rise to neither advances, nor reimbursements nor payments:

- costs incurred in the country of residence of the beneficiary;
- vaccinations;
- prostheses, devices, glasses or contact lenses;
- anesthetic treatments or surgical operations that are not the result of an accident;
- spa treatments, stays in rest homes or physiotherapy.

Medical Assistance

EXCLUSIONS

The following are excluded and shall not give rise to cover by MUTUAIDE or be compensated for any reason whatsoever:

- medical interventions and/or reimbursements relating to medical tests, check-ups or screenings undertaken for preventive purposes;
- benign infections and wounds that can be treated on site and that do not prevent the beneficiary from continuing to travel;
- convalescence or infections already being treated that have not yet consolidated and/or that entail further scheduled care;
- pre-existing illnesses or injury, diagnosed and/or treated and having been the subject of a medical consultation or hospitalization during the 6 months leading up to the request for assistance;
- any consequences (examinations, treatment complements, relapse, etc.) of an ailment that had previously given rise to repatriation;
- any consequences of pregnancy: childbirth, Caesarean section, care for the newborn, etc.;
- termination of pregnancy;
- plastic surgery;
- attempted suicide and its consequences;
- travel undertaken for the purpose of diagnosis and/or treatment;
- any consequences of failure or inability to obtain a vaccination or treatment necessitated or required by travel or a journey, or of the effects of such a vaccination or treatment; repeated transport made necessary by the state of health of the beneficiary.

G20 - Search and rescue costs

This insurance benefit applies in the event of Serious Bodily Injury or a situation that directly jeopardises your physical integrity, capable of resulting in bodily injury, should there be no intervention. The Accident or situation must have taken place during a covered activity, following the intervention of public services, professional rescuers or authorised private search and rescue services.

a - Subject of the cover

This insurance covers reimbursement of the search and rescue costs incurred with certified or recognised professional rescuers, on a private or public domain. This cover will come as a complement after exhaustion of any similar cover that you may have elsewhere.

b - Benefit amount

In all cases, the benefits are limited to €30,000 per beneficiary, per incident.

EXCLUSIONS to the Search and rescue costs guarantees

In addition to the general exclusions of the present agreement, the following are also excluded:

- The search and rescue costs resulting from failure to observe the prudential rules set out by the site’s operators and/or the regulatory provisions governing the activity practised by the Beneficiary.
- Search and rescue costs engendered by the practice of a professional sport.

Europe Zone

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

Foreign countries

All countries outside the country of residence.

Family member

Any individual designated by the beneficiary or one of his/her heirs, domiciled in the same country as the beneficiary.

Serious personal injury

Illness or accident the nature of which is bodily, unforeseeable, and which threatens to result in a serious worsening in the condition of the beneficiary, within a short timeframe, if adequate care is not provided rapidly.

Personal injury

Any sudden event, seen and unforeseen external to the victim or the damaged item, constituting the cause of the damage. The operative events listed below which are considered part of the accident giving the right to the following cover, if the relevant options have been purchased: “Search and/or rescue costs”, “medical repatriation”, “visit of a family member”, “repatriation in the event of death” and “Insurance for medical and surgical costs abroad”.

The following are considered accidents:

- Altitude sickness;
- Consequences of asphyxiation, drowning, or immersion syncope;
- Intoxication, poisoning, or burns, caused by gas, vapours, or venomous substances or corrosive substances, or due to spoiled food, whether their absorption is due to an error or another’s action;
- Asphyxiation through immersion or release of gas or vapour.

INFO

First aid, that is to say immediate assistance (from the place of accident to the nearest medical consultation or hospital) is provided by the local emergency team.
• Snake bites, cases of rabies or anthrax subsequent to being bitten or slung by an animal,
• Acts of aggression against the insured person (assassination, hold up, hostage-taking, kidnapping) Bodily injury resulting from burns, electrocution, lightning strikes
• Infectious bites/stings and their consequences,
• Sprains, tears, hernias, and tearing of muscles, tendons, or ligaments, back strain and lumbago due to an accident,
• Damage resulting from acts of terrorism (airplane hijacking, hostage-taking, attacks), riots, or popular uprisings, where the Insured has not voluntarily participated,
• Accidental damage occurring during flooding, storms, cyclones, hurricanes, avalanches, earthquakes, and natural disasters,
• The death of an Insured party, victim of accidents, tendons, or ligaments, back strain and lumbago due to an accident,
• Sudden and unforeseeable worsening in the beneficiary’s health as observed by a competent medical authority.

Medical authority
Any person holding a degree in medicine or surgery valid in the country where the beneficiary is present.

Hospitalisation
Unforeseen stay, of a duration greater than 24 hours, in a public or private healthcare establishment, prescribed medically, for medical or surgical treatment following serious bodily injury and the occurrence of which was not known to the beneficiary within five days prior to its onset.

Family member
Any individual designated by the beneficiary or one of his/her heirs, domiciled in the same country as the beneficiary.

Funeral expenses
The costs of a post mortem, laying in the coffin, the coffin and coffin arrangements necessary for transportation.

Excluding funeral, ceremony, burial or cremation costs.

Deductible
Part of the damages payable by the beneficiary.

Events provided for
Serious personal injury or death occurring while performing an insured activity.

Should you call on our assistance, all decisions pertaining to the nature, opportunity, and organisation of steps to be taken shall be made solely by our Assistance department.

When abroad, after an involuntary infractions of the law or a regulation, committed by the beneficiary, and for any act not qualified as a crime, we will intervene at your written request if legal proceedings are brought against you.

G21 - Advance of bail bond
While abroad, we will advance the bail bond required by the authorities for your release or to allow you to avoid incarceration. This advance will be paid via the intermediary of a lawyer on location, up to a maximum of €8,000 per event.

You must reimburse this advance to us:
• upon return of the bond in case of dismissal or acquittal;
• within 15 days of a court decision becoming enforceable in the event of a conviction;
• in all cases, within 90 days of the date of payment of the bond.

G22 - Lawyer’s fees
We will cover the fees of your attorney on site, up to a maximum of €1,600 per event.

LEGAL ASSISTANCE GUARANTEES

The following shall not be paid or reimbursed:
• your voluntary participation in gambling, crimes or fights, save in the case of self-defense, civil or international war, riot, popular movements, strikes, hostage taking or arms handling;

The following shall not be paid or reimbursed:
• costs associated with excess baggage during air transport and costs for routing baggage that cannot be transported with the beneficiary;
• costs not justified by original documents;
• costs incurred by the beneficiary to obtain any official documents;
• any intervention initiated and/or organized at the State or inter-State level by any government or non-governmental authority or organisation.

Articles

EXCLUSIONS SHARED BY ALL EMERGENCY ASSISTANCE CONTRACT BENEFITS (MUTUAIDE CONTRACT N° 3462)

In addition to the exclusions stated in the clauses of This contract, all consequences resulting from the following are excluded and may not result in our intervention, nor shall they be covered by any compensation whatsoever under any regard:
• abusive use of alcohol (observed blood-alcohol levels greater than the limit established by current regulations), the use or ingestion of medications, drugs, or narcotics that have not been medically prescribed;
• damage caused by intentional tort or wilful misconduct by the Beneficiary;
• intentional non-observance of regulations in the visited country or the practice of activities not authorised by the local authorities;
• professional practice of any sport, or amateur practice of aerial sports (with the exception of the aerial sports identified in the section on covered activities), defensive sports or combat sports;
• participation in competitions or endurance or speed tests and their preparatory trials, on board any land, nautical or aerial craft;
• damage resulting from voluntary or inexcusable violation of legal or regulatory provisions applicable to the activity;
• radioactive nuclear effects;
• damage caused by explosives which the beneficiary may possess;
• your voluntary participation in gambling, crimes or fights, save in the case of self-defense, civil or international war, riot, popular movements, strikes, hostage taking or arms handling;
GENERAL EXCLUSIONS FOR ALL COVER

In addition to the exclusions inherent to each guarantee, your contracts don’t guarantee:
• damage of any intentionally caused or provoked by you or with your complicity;
• your intentional acts or wilful misconduct, including suicide and attempted suicide;
• use of alcohol, drugs and any other narcotic mentioned in the Code of Public Health, not medically prescribed;
• your voluntary participation in gambling, crimes or fights, save in the case of self-defence;
• non-random events: Damage where the operative event does not have a random nature for you;
• civil or international war, riot, popular movements, strikes, hostage taking or arms handlings;
• events of a catastrophic nature: the Damages caused by volcanic eruptions, earthquakes, the action of the sea, tidal waves, landslides and other events of a catastrophic nature unless these events are declared a “Natural Disaster”;
• any nuclear effect or other effect caused by a source of ionising radiation;
• damage caused directly or indirectly by: asbestos or its derivatives, lead and its derivatives, toxic mould;
• B.S.E.: Damage resulting from transmissible subacute spongiform encephalitis;
• damage caused directly or indirectly by: persistent organic pollutants as follows: aldrin, chlordane, DDT, dioxins, dieldrin, endrin, furans, heptachloride, hexachlorobenzene mirex, polychlorophenyls (PCB), toxaphene formaldehyde, methyl tertiary butyl ether (MTBE),
• penal sanctions and their consequences;
• all damage resulting from participation by the insured party in real speleunking rescues.

LEGAL FRAMEWORK

1. LIMITATION PERIOD

Any action concerning your contracts, initiated by you or by us, can only be exercised during a period of 2 years from the date of the event that gave rise to that action under the conditions defined by Articles L 114-1 and L 114-2 of the Insurance Code.

2. PERIOD OF COVER

For each licensed member, the cover will only be effective upon payment in full of FFCAM dues. For new licensed members and licence renewals, the cover will be effective from 1st October through 31 October of the following year. An early cover option can be obtained as from 1st September.

3. DATA PROTECTION ACT

For emergency assistance cover under the contract Mutuaide n° 3462

As part of quality control of the services we provide, telephone conversations between beneficiaries and the offices of MUTUAIDE ASSISTANCE may be recorded as evidence. In accordance with amended law 78-17 of 6 January 1978 relating to information technology, files and freedoms, the beneficiary shall be informed that the personal data to be collected during the call is vital to implementing the support services defined in these general terms and conditions. Failure to respond shall result in forfeiture of the benefits provided under the agreement. This information is for internal use by MUTUAIDE ASSISTANCE as well as persons called upon to intervene and responsible for the provision, management and performance of the contract within the limits of their respective powers. MUTUAIDE ASSISTANCE is committed to taking all appropriate precautions to ensure the confidentiality and security of personal data (and generally all of the data), and particularly to prevent it from being distorted, damaged or communicated to unauthorised third parties and more generally to implement appropriate technical and organisational measures to protect personal data against accidental or unlawful destruction, accidental loss, alteration, disclosure or unauthorised access, especially when processing involves transmission of data over a network and against any unlawful form of processing. It is committed to making the same pledge on behalf of its subcontractors.

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

Data Protection Act

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

4. CLAIM PROCESSING

For emergency assistance cover of Mutuaide contract no. 3462

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

• To Mutuaide by telephoning the
0033 1 55 98 57 98
or by writing to medical@mutuaide.fr

or on our website.

or by writing to: GRAS SAVOYE MONTAGNE
3B Rue de L’octant 38433 ECHIROLLES
09 72 72 22 43

- Legal Assistance.
- To Mutuaide by telephoning the
0033 1 55 98 57 98
by writing to medical@mutuaide.fr

61 rue Taitbout – 75009 PARIS.

* French prudential and supervision authority

5. AUTORITÉ DE CONTRÔLE

Assistance of MUTUAIDE cover under contract no. 3462

The supervisory authority of MUTUAIDE is L’AUTORITÉ DE CONTRÔLE PRUDENTIEL ET DE RÉSOLUTION (ACPR)*
6/14 avenue des Frères Lumière
94368 BRY-SUR-MARNE CEDEX

MUTUAIDE undertakes to acknowledge receipt of your letter within 10 working days. It will be processed within 2 months.

If the dispute persists, you can appeal to Insurance Mediation. Their contact details appear on the response letters to your claim or on our website.

* French prudential and supervision authority
In case of a claim

For Repatriation Assistance, (convention n° 3462)

You must contact MUTUAIDE or have it contacted by a third party, as soon as your situation leads you to believe that you will have to return early or incur costs included within our repatriation assistance cover.

Tel: 01 55 98 57 98 or 33 1 55 98 57 98

If you are outside France, 24 hours a day, 7 days a week.

You will immediately be assigned a case number and be asked for:
- your FFCAM licenced number;
- your address and a telephone number where you can be reached, and for the contact information of the people looking after you,
- to allow MUTUAIDE physicians access to all medical information pertaining to you, or which pertain to the person in need of our intervention.

WARNING: any organisation by the Beneficiary or his/her entourage of all or part of the assistance benefits set out in the present agreement, without prior approval from our offices, as demonstrated by a file number, may not result in reimbursement.

For any other benefits garanties

File your claim within 5 days with GRAS SAVOYE MONTAGNE,

- directly online: ffcam.grassavoye-montagne.com
- or either by post:
  GRAS SAVOYE MONTAGNE
  Service FFCAM
  Parc Sud Galaxie - 3B, rue de l’Octant
  BP 279 - 38433 Échirolles Cedex
  Contact : ffcam@grassavoye.com
  Tél. : 09 72 72 22 43 or +(33) 9 72 72 22 43 if you are outside France

MUTUAIDE ASSISTANCE
8/14 avenue des Frères Lumière - 94368 Bry sur Marne Cedex
5A au capital of 12.558.240 € entièrement versé.
Entreprise régie par le Code des Assurances sous le contrôle de l’Autorité de Contrôle Prudentiel et de Résolution située 61 rue Taitbout - 75009 Paris - 383 974 086 RCS Créteil

AXA France IARD
Entreprise régie par le Code des assurances
Siège social : 26 , rue Drouot - 75009 Paris
Société anonyme au capital de 214.799.030 €. 722 057 460 RCS Paris

CHUBB EUROPEAN GROUP LIMITED
Compagnie d’assurance de droit anglais sise 100 Leadenhall Street, London, EC3A 3BP, immatriculée sous le numéro 1112892 et dont la succursale pour la France est sise Le Colisée, 8, avenue de l’Arche à Courbevoie (92400), numéro d’identification 450 327 374 R.C.S. Nanterre.

GRAS SAVOYE
Société de courtage d’assurance et de réassurance
Société par actions simplifiée à capital de 1 432 600 €.
311 248 637 RCS Nanterre, N° FR 61311248637
Siège Social : Immeuble Qual 33 - 33/34 quai de Dion-Bouton
CS 70001 - 92814 Puteaux Cedex
Tél. : 01 41 43 50 00. Télécopie : 01 41 43 55 55.
http://www.grassavoye.com
Intermédiaire immatriculé à l’ORIAS sous le n° 07 001 707
(http://www.orias.fr)
Gras Savoye est soumis au contrôle de l’ACPR
(Autorité de Contrôle Prudentiel et de Résolution)
61 rue Taitbout - 75436 Paris Cedex

The present document is a simple summary of the guarantees of the contract to which it is advisable to refer in case of disaster.
Non-contractual document Cover picture: Luc Jourjon - FFCAM - Connivence Claix.