

INSURANCE CONTRACT 2016

1) Object of the insurance

The insurance is valid for the reimbursement of expenses sustained by members of DOLOMITI EMERGENCY ONLUS as specified in art. 3) below, during the carrying out of any activity, including competitive activity.

2) Individual amounts insured

Each individual is insured for € 15,000.00 per insurance year for the reimbursement of rescue expenses. This limit is raised to € 20,000.00 for events occurring abroad, in countries within geographical Europe.

3) Reimbursement of rescue expenses

Reimbursement is guaranteed exclusively for expenses sustained for the intervention of rescue squads belonging to CNSAS (Corpo Nazionale Soccorso Alpino e Speleologico) and BRD (Bergrettungsdienst), rescue vehicles and their staff, supported by the insured parties, in the cases contemplated in the following paragraph of this article, regardless of the activity the member was engaged in at the time of the accident and only when the intervention was authorised by the SUEM 118 emergency service of the province of Belluno and/or similar rescue services operating in Italy and/or the countries of geographical Europe.

For persons not resident in Italy, the insurance cover is valid exclusively on Italian soil, and does not include expenses sustained for transport back to the country of origin.

The follow rescue interventions are covered by the insurance guarantee:

- for injury: injury is an incident due to accidental, violent and external causes, which produces lesions to the body that may objectively be observed, resulting in death, permanent invalidity or temporary incapacity;
- for illness: illness is an alteration of an individual's health conditions which:
 - a) appears suddenly and requires help;
 - b) could not be predicted;
 - c) is not caused by imprudent conduct in the event of an existing health condition known to the Insured Party;
- for danger: when the Insured Party's life is, or may presumed to be, at risk, or if s/he is unable to tackle the situation of danger with the means available to him/her there and then.

Reimbursement is guaranteed of the expenses sustained by the Insured Party and/or by his/her heirs in order to search for, rescue, recover and transport the Insured Party, even if deceased, carried out using any means, including rescue helicopters, to take the Insured Party to the nearest suitably equipped healthcare facility, or transfer to another healthcare facility if so prescribed by medical staff.

Up to € 2700.00 per claim and per insurance year, the Company shall also reimburse, for each injury, the expenses sustained by the Insured Party rescued for:

- diagnostic tests;
- medical and specialist appointments;
- consultations;
- surgical operations (including prostheses or therapeutic devices applied during the operation);
- medical and nursing assistance and psychological assistance for the injured party or the family of the victims;
- healthcare;
- fees for time spent in hospital (excluding charges for the hospital bar, TV and telephone services);
- medicines;
- physiotherapy and rehabilitation;
- spa treatments (excluding hotel expenses);
- plaster casts;
- plastic surgery or stomatological operations or operations necessary as a result of the injury;
- applications not requiring surgery for the fitting of orthopaedic, hearing or dental devices (purchase, maintenance and repair)
- dental care;

The expenses detailed above are indemnifiable only if strictly related to an event for which expenses may be reimbursed, as set forth under point 1) of this article. They may be reimbursed for an unlimited period of time, if

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sustained while the Insured Party is hospitalised, and for up to 90 days if sustained subsequent to hospitalisation, or from the date of an injury for which hospitalisation was not required.

"Faithful companion" guarantee (valid only if specifically requested on the membership card and if the pertinent premium has been paid).

The guarantee provided under the terms of this policy also covers expenses sustained for the rescue of the Insured Party's dog accompanying the owner, both in the event of the member requiring rescue and in the event of physical injury to the dog only, and in all cases within the limit of the amount established in article 2 of this insurance contract.

In the event of an occurrence as contemplated in the preceding paragraph, this contract also covers the veterinary expenses for the treatment of the injured dog and any treatment necessary for the animal, up to an amount of € 600.00 per claim and per insurance year. These expenses will be paid out upon presentation on the part of the entitled party of the pertinent invoices and bills, deducting excess set at € 100.00 per claim and providing that the animal is not euthanized as a result of the accident.

4) Excess

In the event of a claim eligible for reimbursement under the terms of this policy, the Company shall reimburse the expenses sustained, deducting excess of 10%

5) Validity of the insurance guarantee.

The insurance cover shall become operative 24 hours from the effective date of payment of the membership fee, and shall automatically cease upon expiry of the contract (on 31/12 of the current year for contracts signed by 31/08 of the same year, and on 31/12 of the following year for contracts signed after 01/09, extended in both cases until 15.01).

6) Reporting claims

Claims must be reported to DOLOMITI EMERGENCY ONLUS, attaching the report on the intervention of the rescue organisation contacted, on which must appear the name of the Insured Party and a copy of the receipt attesting to membership of the person injured for the current year. A copy must also be provided of any other policy taken out by the Insured Party, individual or collective, covering the same risks, because this policy is valid as secondary cover compared with other policies taken out for the same risks and as surplus cover where appropriate.

It is the responsibility of the insured party to send the documentation attesting to payment of the expenses sustained for rescue in order to obtain any reimbursement due.

7) Age limits

There are no age limits.

APPENDIX FOR ALPINE GUIDES

Licensed alpine guides are insured for the same risks by their own insurance cover. Therefore, as members of DOLOMITI EMERGENCY ONLUS, this guarantee is valid exclusively as additional cover, i.e. DOLOMITI EMERGENCY ONLUS will respond only for the portion of damages in excess of the upper limits of the primary risk policy, up to the maximum amounts indicated in this contract, without application of the excess agreed upon in art. 4).

Therefore, when reporting claims, in addition to the documentation indicated in art. 6), a copy must also be provided of the claim for damages presented to the aforesaid Companies, as well as a copy of any settlement received.

In the event the primary insurance policy refuses to pay out compensation, said compensation shall be due as established in this policy, with the application of the excess agreed upon in art. 4).

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