

Buongiorno Reale
Customer Service

800 320 320

Monday to Saturday from 8 a.m. to 8 p.m.
buongiornoreale@realemutua.it

Information, assistance and reports.

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REALE GROUP

T O G E T H E R M O R E

Società Reale Mutua di Assicurazioni - Via Corte d'Appello, 11 - 10122 Turin - Registered with the Turin Company Registry - R.E.A. no. 9806 - Registered email: realemutua@pec.realemutua.it

 **bardo.**

**REALE MUTUA AND COLOMION.
A MOUNTAIN OF SAFETY
FOR YOU.**



**SKI ON BARDO-VIALATTEA
AND EXPERIENCE YOUR
DAY ON THE SNOW
WITH TOTAL PEACE OF MIND.**

Before signing, read the contractual documents
available at the ski lifts and at the Reale Mutua Bardonecchia branch.

REALE GROUP



T O G E T H E R M O R E



BARDONECCHIA BRANCH
Piazza Europa, 18 - 10052 Bardonecchia (TO)
Tel. 0122 999347 - bardonecchia.115@agenzie.realemutua.it

REALE MUTUA AND COLOMION. A MOUNTAIN OF SAFETY FOR YOU.

Third-party Liability

This insurance indemnifies policyholders and ski pass owners against what these parties are obliged to pay, as civilly liable pursuant to law, by way of compensation (capital, interest, and expenses) for the damage involuntarily caused to third parties for death, bodily injury, and damage to property as a result of a collision between people on the ski slopes managed by **Colomion S.p.A.** (Contractual party) while doing ski sports.

The guarantee is understood to be solely offered to policyholders and winter season ski pass owners.

The coverage takes effect from the validation of the ski pass and ceases at midnight on the day of the pass's validity.

Damage that occurs while doing ski sports competitively and related training is excluded, as well as ski sports undertaken beyond the slopes and facilities specially set up within the Bardonecchia and Vialattea ski resorts.

Damage that occurs while doing ski sports within the areas called "Snow-Park" / "Olympic Half Pipe", and within the Monginevro ski resort, is excluded. The liability limit is € 250,000 per claim, with the limit of € 50,000 for harm to people and € 10,000 for harm to property. For those who hold the "Bardo-Vialattea" season pass only, the liability limit is € 750,000 per claim, with the limit of € 750,000 for harm to people and € 10,000 for harm to property. The Policyholder must pay a deductible of 10% with a minimum of € 500,00 for each claim settled.

In the event of an accident, the Policyholder must (at the risk of losing their right to compensation):

- **communicate this to Società Reale Mutua di Assicurazioni (Bardonecchia Branch), within 10 days of the date of the accident, proving the purchase and regular use of the ski pass;**

- **make a regular report with the Police, the same day that the accident occurred.**

If other policies exist and are operating, which were the Policyholders individually entered into for the same risk, this insurance is offered for the excess with respect to the liability limits stipulated by the above-mentioned other policies.

The Information Set, consisting of the Insurance Terms and Conditions, the Non-Life DIP (pre-contractual information document) and additional Non-Life DIP are available at:

- **the ski lifts of the Bardonecchia resort belonging to Colomion;**
- **Agenzia Reale Mutua in Bardonecchia, Piazza Europa 18, Tel. 0122 999347 - bardonecchia.115@agenzie.realemutua.it**

Insurance against accidents

First aid expenses

The guarantee is only operational for accidents that happened to Policyholders during ski activities carried out on equipped ski slopes in the Bardonecchia and Vialattea ski resorts, excluding the Monginevro ski resort.

The coverage takes effect from the validation of the ski pass and ceases at midnight on the day of the pass's validity. The insurance is valid for people aged between 0 and 85 years.

Reale Mutua reimburses, up to €1,200 per accident, subject to the deduction of excess fees of €70 that the Policyholder remains responsible for, the first aid expenses actually incurred; this means the expenses relating to: treatments and doctors' fees, diagnostic tests, surgical operations, medical supplies, incurred within 24 hours of the day of the accident.

For the Bardonecchia resort only, expenses for recovering and/or finding the injured party are not covered, nor are transport expenses using any means.

Toboggan reimbursement

Reale Mutua reimburses, up to € 250.00 per accident occurring only on the Vialattea slopes (excluding areas within the Monginevro ski resort), the expenses incurred in the event of transport via toboggan.

Hospitalisation daily allowance

Reale Mutua disburses a daily payment for hospitalisation of € 20.00 per day for a maximum of 10 days. This guarantee is not valid if the Policyholder has used the first aid expenses guarantee.

Sports equipment rental reimbursement

In the event of an accident, Reale Mutua reimburses the cost of renting sports equipment up to € 30.00 per day for a maximum of 5 residual days if certified by medical prognosis, subject to the availability of the related personal tax receipt.

The company will directly pay insurance benefits to the medical centre if a Reale Mutua-affiliated health facility is used. Otherwise, if a non-affiliated health or medical facility is used, Reale Mutua will reimburse the Policyholder the expenses incurred for the benefits eligible for compensation.

The written report of the accident must be received within 10 days of the occurrence of the accident (if the return of the above-mentioned documentation occurs beyond the 10-day limit, the reimbursement will be made from the actual day of receipt of the pass) at the Reale Mutua Bardonecchia branch - Piazza Europa 18 - 10052 Bardonecchia. Tel. 0122 999347 - Email: bardonecchia.115@agenzie.realemutua.it.

In addition, at the risk of losing the right to reimbursement, the Policyholder must attach:

- **the medical certificate containing the date of the operation, the identification and personal details of the patient, the diagnosis entailing an inability to ski for at least 60 days, or, in the event of hospitalisation (including for illness), for at least 15 days;**
- **copy of the injured party's ID (if a minor, attach a copy of the parent's ID);**
- **original of the seasonal pass.**

Accidents that occur while doing ski sports competitively and related training are excluded, as well as ski sports undertaken beyond the slopes and facilities specially set up within the Bardonecchia and Vialattea ski resorts.

Accidents that occur while doing ski sports within the areas called "Snow-Park" / "Olympic Half Pipe", and within the Monginevro ski resort, are excluded. The coverage is only valid if the first-aid service on the slopes organised by Colomion S.p.A. for the Bardonecchia consortium and the first-aid service with toboggan for the Vialattea resort, excluding the Monginevro ski resort, intervened at the site of the accident. The Policyholder must provide first responders with their personal details and report that they are covered by insurance. To do this, they must show suitable documents proving the purchase and regular use of the seasonal or work day seasonal pass, as well as the associated insurance coverage.

The coverage takes effect from the validation of the ski pass and ceases at midnight on the day of the pass's validity. The insurance is valid for people aged between 0 and 85 years.

Seasonal pass reimbursement

Only after returning the seasonal pass, which is attached to the accident report that must arrive within 10 days of the event directly at the Reale Mutua Assicurazioni Bardonecchia Branch, will Reale Mutua reimburse 1/250 of the actual price - paid and not used - for each day that separates the accident from the agreement's ski season end date (3 May of each year). Thus, only accidents that occur by 3 March of every year will be compensated. If the return of the above-mentioned documentation occurs after the 10th day from the event, the calculation for the reimbursement will be made from the actual day that the pass is received. The reimbursement takes effect with an excess fee of € 100.00. If the Policyholder intends to take the pass up again, once 60 days have passed, the compensation paid is reduced by 50%.

In any case, the coverage is not valid for GIFT passes.