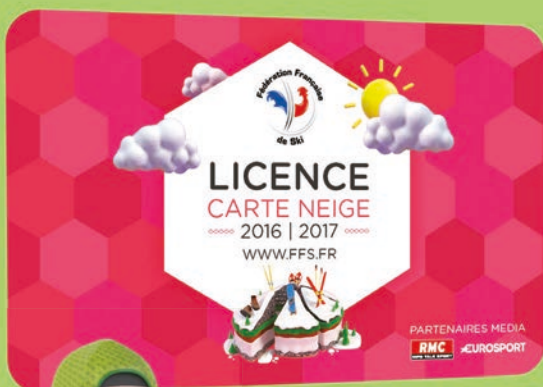


INFORMATION NOTICE &
ACCIDENT DECLARATION

LICENCE CARTE NEIGE

— 2016*2017 —
WWW.FFS.FR



Conception : www.nativecommunications.com - Illustrateur 3D : Benoit Chailand



FOREWORD

The French Ski Federation

50, rue des Marquissats - BP 2451 - 74011 Annecy Cedex
has subscribed through the broker Verspieren

a "Civil Liability and Legal Defence Policy"

No. 031 0004051 from QBE

and

a policy for additional "Bodily injury and Assistance"

No. 58.223.426 from EUROP ASSISTANCE.

As a French Ski Federation licensee, you can benefit from the following coverages. Please note that every French Ski Federation licensee is automatically insured with Civil liability and Legal Defense

Verspieren is the broker in charge of the administration of these policies.

The holder of a Carte Neige license may contact:

Verspieren - Licence Carte Neige

1, avenue François-Mitterrand

BP 30200

59446 Wasquehal Cedex – France

Tél. : 03 20 65 40 00 – Fax : 03 20 65 40 23

E-mail : FFS@verspieren.com

Site Internet : www.ffs.verspieren.com

OPTIONS

| COVERAGE | Primo | Medium | Optimum |
|---|-------|--------|---------|
| G1 – Civil liability | x | x | x |
| G2 – Legal defence | x | x | x |
| G3 – Rescue fees | x | x | x |
| G4 – Medical transportation | x | x | x |
| G5-1 – Ski lift pass | | x | x |
| G5-2 – Ski / snowboard instruction pass | | x | x |
| G6 – Lost and stolen pass | | x | x |
| G7A – Broken skis | | x | x |
| G7B – Ski rental | | | x |
| G8A – Medical expenses | | | x |
| G8C – Medical expenses | | x | |
| G9A – Bodily injury (death, disability) | | | x |
| G9C – Bodily injury (death, disability) | | x | |
| G10 – Assistance / repatriation | | x | x |

| PREMIUMS | | | |
|-------------------------------------|---------|---------|---------|
| Individual | € 11,45 | € 19,24 | |
| Family | | € 63,90 | |
| Cross country skiing | | € 4,15 | |
| Competitor | | | € 32,90 |
| Officials | € 11,45 | € 19,24 | € 32,90 |
| OPTION | | | |
| Mountaineering/rock climbing/rappel | € 15,00 | | |

For further information about the coverage, please refer to the website www.ffs.verspieren.com where the FFS insurance policies are available (also available on request).

The rates above only reflect the amounts of different insurance and/or assistance options available to holders of the Carte Neige License. The cost of membership in an affiliated sports club (club + federation) should be added.

COVERED ACTIVITIES

The practice, anywhere in the world:

- of all forms of skiing (Except the Fond Medium Option*) and including but not limited to alpine skiing, cross country skiing, biathlon, ski jumping, Nordic combined, freestyle skiing, snowboarding, telemark, speed skiing, grass skiing, rollerski, ski trekking and snowshoeing;
- of mountain biking, in geographical Europe only, hiking on trails in geographical Europe individually, and worldwide for activities organised by affiliated clubs.

The exercise of other activities as part of a federation, even if such activities are not wholly sporting activities, and in particular: physical activities under the control or supervision of the FFS, its regional committees, its clubs or any other person authorised by it, except for contractual exclusions.

Sports and other activities organised collectively by and under the responsibility of an FFS group association or affiliate, except for contractual exclusions. **The participation in official competitions organised under the auspices of a sports federation other than a ski federations is not covered.**

In order to subscribe to the Elite option (valid in the entire world) and / or the "mountaineering, rock climbing and rappel" option (within the framework of individual and principal activity covered in geographical Europe only) please visit Verspieren website:

www.ffs.verspieren.com.

* Holders of the Cross Country Skiing option are only covered for the practice of cross country skiing and trail hiking, with or without snowshoes, to the exclusion of any other sport.

THIRD PARTY LIABILITY

TABLE OF THE COVERAGE AMOUNTS IN THIRD PARTY LIABILITY

| COVERAGE | Amount and limits | Deductible per accident (except bodily injury) |
|--|---|--|
| Bodily injury, property damage and consequential or non-consequential financial loss | € 8,000,000 per claim | N/A |
| Consequential material and immaterial damages | € 2,000,000 per claim | € 300 |
| Non consequential immaterial damages | € 1,000,000 per year of insurance and per claim | € 1,500 |
| Criminal defence and appeals (G2) | € 100,000 per claim | € 350 |

The only exclusions from the third party liability coverage are losses or the worsening of losses caused by:

1. Firearms (excepting biathlon carried out under the auspices of the FFS) or devices designed to explode through modification of the structure of the atom.
2. Aircraft or marine vessels where a licence is required to pilot or drive them and which belong to the insured or are used by them.
3. To others by pollution or any form of harm done to the environment that is not of an accidental nature as far as the insured is concerned.
4. By vehicles of which the insured is owner, renter, keeper or user for risks that, by application of French legislation, are compulsory insurable.

Nevertheless, coverage remains in force:

- for any contingent liability incurred by the insured following a loss caused to third parties by their employees using any vehicle that they own or which has been entrusted to them by a third party for any errand necessary for the activity including transporting injured people;
- when moving any vehicle, not belonging to

the insured nor entrusted to the insured, for the purposes of removing it as an obstacle to carrying out the insured activities.

5. Fines, including those that are akin to compensation in civil law.
6. Losses that become unavoidable and foreseeable due to the wilful, conscious and deliberate act when this causes the insurance policy to lose its basis of unpredictability within the meaning of article 16 of the Civil Code.
7. Meetings and events held on open roads or in locations closed to public traffic and including the participation of motorised terrestrial vehicles (articles R. 331-18 to R. 331-45 of the Code of Sport).
8. Losses resulting from the following dangerous sports:
 - boxing, wrestling;
 - caving, hunting and scuba diving;
 - single handed sailing, yachting more than 5 miles from the coastline;
 - airborne sports, except paragliding practised in an association or grouping that is affiliated with the FFS and supervised by qualified paragliding instructors;

- polo;
 - skeleton, bobsleigh ;
 - ice hockey;
 - bungee jumping;
 - motor sports;
 - kite-surfing, sea jousting;
 - luge as a sport on a competition run;
 - freeride in competitions.
9. The consequential damages of a participation to an official competition organised by another sport Federation than a Ski Federation.
 10. Consequential material and immaterial losses to property for which you are the lessee, agent, guardian and more generally the owner in whatever capacity.
 11. Losses caused by the use or possession of explosives.
 12. Losses caused by letting off fireworks or pyrotechnical displays:
 - unauthorised;
 - not carried out by legally authorised personnel or not in compliance with safety perimeters, weather conditions;
 - not stored in conditions according to applicable legislation, the organisation of which would not comply with instructions issued by public authorities
 13. Losses caused by marquees, stands or terraces, removable or fixed, with a capacity of over 500, but only if they do not comply with applicable legislation [chapeaux, tentes et structures (CTS)] or clauses of French legislation [Construction and housing code].
 14. Losses resulting from the practice of medical or paramedical activities.
 15. Losses resulting from the organisation of an event involving temporary occupation of a public place without obtaining the relevant prior authorisation.
 16. Potential claims against a legal entity, legally dependent on the insured and located in the USA or Canada.
 17. Environmental damage, non-consecutive immaterial losses or costs of removing and replacing your products resulting from activity in the USA or Canada.
 18. Losses resulting from theft committed by your employees if no complaint was filed against them.
 19. Losses caused by boats: motor boats minimum 6hp power, sail over 5.50 meters long or any floating equipment (other than boats) including yourself or the people for whom you are legally responsible for the ownership, driving or custody.
 20. Any financial convictions delivered by the courts as disciplinary action against the insured and which would not constitute direct damages for personal injury, property damage, consequential damage as well as "punitive" or "exemplary" damages.
 21. Penalty clauses or prior fixing of damages as stipulated in the contract, in the event of non-execution or delay in carrying out your commitments, including fines and penalties.

BODILY INJURY

TABLE OF THE COVERAGE AMOUNTS (according to the option chosen)

| COVERAGE | |
|--|--|
| G3 – Reimbursement of mountain search and rescue fees and primary medical transport fees (G4) | <ul style="list-style-type: none"> • actual cost in France • maximum of € 15,245 out of France (for G3+G4) |
| G5-1 Reimbursement of ski lift passes | Up to € 2 500 (if not used for more than 2 consecutive days) |
| G5-2 Reimbursement of ski/snowboard instruction in case of covered events | Actual costs (up to 6 days) |
| G6 Reimbursement if season pass lost or stolen | Prorated reimbursement if over 2 days |
| G7 A Reimbursement of rental expenses for replacement equipment as a result of accidental ski / snowboard breakage | Up to 8 days |
| G7 B Reimbursement of ski/snowboard rental expenses of covered events | Prorated reimbursement if rental over 2 days |

EXCLUSIONS OF G3 AND G4 COVERAGE

In addition to the exclusions that apply to all covered items, the following are excluded from coverage:

1. Accidents that arise from a voluntary act of the insured under the policy and those that result from attempted suicide or self-mutilation.
2. Suicide.
3. Accidents caused by revolt, rioting, plot-

- ting or civil disturbance in which the insured has taken an active part;
4. Accidents occurring during the participation of the insured in a brawl, except in self-defence;
 5. Illness and its after effects (except if the consequence of an accident covered by this insurance), varices, varicose ulcers, rheumatism, lumbago, congestion and other similar complaints (calluses, synovitis, sprained back, etc.), unless they are the result of a covered accident.
 6. Losses resulting from an accident occurring before coverage comes into effect.

G9A – G9B – G9C Bodily injury coverage

| Bodily injury | Coverage limits |
|-------------------------------|---|
| Death compensation | From € 5,000 to € 100,000 depending on the insurance option |
| – G9C Medium | € 5,000 |
| – G9A Optimum | € 10,000 |
| – G9B Elite | € 100,000 |
| Disability compensation | From € 10,000 to € 300,000 depending on the insurance option with a relative deductible of 10% of disability rate |
| – G9C Medium | € 10,000 |
| – G9A Optimum | € 35,000 |
| – G9B Elite | € 300,000 |
| Reimbursement limit per event | € 4,573,471 |

EXCLUSIONS

In addition to the common exclusions for all coverages, the following are also excluded:

1. Your participation in any sport in a professional capacity or under a remunerated contract; this exclusion does not apply to ESF instructors carrying out their activity under the aegis of the FFS, as well as holders of an Elite licence.
2. The practice of motor or aerial sports (with the exception of paragliding practised with regard to an association or group affiliated with the FFS and supervised by qualified paragliding instructors), the use of motor-cycles of 125 bhp and above.
3. The practice of polo, ice hockey, caving, luge racing, scuba diving with or without autonomous equipment, skydiving, hang gliding, bungee jumping or any similar structure as well as those resulting from training or participation in sports competitions.
4. Accidents caused by blindness, paralysis, mental illness, as well as any illness or infirmity existing at the time of subscription to this policy.
5. Your participation in exercises performed under the control of the military authorities apart from those linked with the activities of the FFS.
6. Accidents medically recorded prior to the trip.
7. A disorder for which you are undergoing treatment, and from which you have not recovered and for which you are on a convalescent stay.
8. Pregnancy, voluntary termination of pregnancy, childbirth, in-vitro fertilisation and their consequences.
9. A disorder occurring during a trip undertaken for the purpose of diagnosis and/ or treatment.
10. Accidents resulting from the individual practice of mountaineering, rock climbing or rappel unless subscribed to the “mountaineering, rock climbing, rappel” option.
11. Accidents caused by a shipping company not approved for public passenger transport.

G8A – G8B – G8C – Additional reimbursement of Medical expenses following an insured accident in France

| CARTE NEIGE LICENSE Medical expenses in France | | | |
|--|--|---------------------|-----------------------------|
| Benefits payable after social security and any other personal protection payment except those in% actual expenses | G8 A (Optimum) | | |
| | % Taxes incl. | Actual costs | Other basis or limit |
| HOSPITALIZATION | | | |
| Medical in-patient | 200% | | |
| Surgical in-patient | 200% | | |
| Private room | | | € 50/day |
| MAINSTREAM MEDICINE | | | |
| General practitioner consultation visits | 200% | | |
| Specialist consultation visits | 200% | | |
| Laboratory work | 200% | | |
| Radiology | 200% | | |
| Physician's assistants | 200% | | |
| Specialist procedures | 200% | | |
| Medical prostheses | | 100% | € 460 MAX |
| PHARMACY | | | |
| Pharmacy 35% | | 100% | |
| Pharmacy 65% | | 100% | |
| OPTICAL | | | |
| Lenses | | 100% | € 900 MAX |
| Refused, accepted, disposable lenses | | 100% | |
| Frames | | 100% | € 460 MAX |
| DENTAL | | | |
| Dental care | 200% | | |
| Dentures | | 100% | € 460 MAX |
| Orthodontics | | 100% | € 460 MAX |
| OTHER COVERAGE | | | |
| Hearing aids | | 100% | € 460 MAX |
| Medical check-up | | | |
| Hospitalization benefits | € 23/day with a maximum of 100 days Deductible 5 days | | |
| Non contracted services sector covered from the 1st € | G8 A (Optimum) | | |
| | Physical therapy | Actual costs | Other basis or limit |
| Physical therapy | | | |

Foreigners who hold a valid Carte Neige card benefit from this coverage in the same way as if they were covered by the French Social Security system, according to the amounts indicated in the tables below of this notice, but limited to € 500 per event.

Note: the standard deductible chosen by CPAM is not reimbursed by the insurer.

| G8 B (Elite) | | | G8 C (Medium) | | |
|--|--------------|----------------------|--|--------------|----------------------|
| % Taxes incl. | Actual costs | Other basis or limit | % Taxes incl. | Actual costs | Other basis or limit |
| 400% | | | 150% | | |
| 400% | | | 150% | | |
| | | € 100/day | | | € 50/day |
| 400% | | | 150% | | |
| 400% | | | 150% | | |
| 400% | | | 150% | | |
| 400% | | | 150% | | |
| 400% | | | 150% | | |
| | 100% | € 1,000 MAX | | 100% | € 460 MAX |
| | 100% | | | 100% | |
| | 100% | | | 100% | |
| | 100% | € 900 MAX | | 100% | € 900 MAX |
| | 100% | | | 100% | |
| | 100% | € 460 MAX | | 100% | € 460 MAX |
| | 100% | | 150% | | |
| | 100% | € 900 MAX | | 100% | € 460 MAX |
| | 100% | € 900 MAX | | 100% | € 460 MAX |
| | 100% | € 900 MAX | | 100% | € 460 MAX |
| | 100% | € 80/exam | | | |
| € 56/day with a maximum of 200 days Deductible 5 days | | | € 23/day with a maximum of 100 days Deductible 5 days | | |
| G8 B (Elite) | | | G8 C (Medium) | | |
| % TC | Actual costs | Other basis or limit | % TC | Actual costs | Other basis or limit |
| | 100% | € 5,000 MAX | | | |

ASSISTANCE

G10 – Assistance to people in the event of illness or injury

TABLE OF COVERAGE AMOUNTS FOR ASSISTANCE

| Assistance to people in the event of illness or injury | Coverage limits |
|--|--|
| Medical contact | Linking with a doctor |
| Transport/Repatriation <ul style="list-style-type: none"> – medical transport from the first medical centre to another better-suited hospital, – return from the medical centre to the resort or place where the insured was staying | Actual costs |
| Return of a companion | Transport (1) |
| Hospitalization (> 3 nights) | 125 €/night x 7 nights + Transport (1) |
| Arrangements and provision of a replacement driver | Driver's salary |
| Advance payment for hospitalization out of France <ul style="list-style-type: none"> – Medium – Optimum – Elite | From € 30,000 to € 300,000 depending on the insurance option subscribed: € 30,000 € 100,000 € 300,000 |
| Additional reimbursement of medical expenses out of France <ul style="list-style-type: none"> – Medium – Optimum – Elite | From € 30,000 to € 300,000 depending on the insurance option subscribed: € 30,000 € 100,000 € 300,000 |
| Reimbursement of emergency dental care | € 160 |
| Psychological support and counselling <ul style="list-style-type: none"> – organization and management of telephone sessions | 3 telephone sessions |
| Payment for face-to-face consultations <ul style="list-style-type: none"> – in the event of the death of the insured (for family) – in the event of Assault to the insured | € 1,500 € 1,500 |
| Additional reimbursement of medical expenses following a covered accident (Elite option only) | € 5,000 |
| Assistance in the event of a death | Coverage limits |
| Transportation in the event of death of the beneficiary | Actual costs |
| Early return in the event of the death of a family member | Round trip Transport (1) |
| Payment for coffin | € 2,500 |
| Accompanying the deceased (death formalities) | Round trip Transport (1) |
| Travel assistance | Coverage limits |
| Bail bond Abroad | € 20,000 |
| Payment of legal fees Abroad | € 10,000 |
| Early return: <ul style="list-style-type: none"> – in the event of a loss at one's residence, – in the event of an attack, – in the event of a natural disaster | Return transport (1) Return transport (1) Return transport (1) |
| Accompaniment of children under 18 years | Round trip Transport (1) |
| Transmission of urgent messages | Actual costs |
| Shipment of prescription drugs | Extradition expenses |
| Theft and loss assistance | Hotline |

| | |
|--|---------------------------------|
| Cash advance (in the event of theft, loss or destruction of identity papers and/or means of payment) | Advance € 2,500 |
| Travel information | Hotline and website |
| Health Information | Hotline and website |
| Sports Health Information | Hotline |
| Specialized sports-related injury facilities | Hotline |
| Global limitation of guarantees under assistance services in the event of an attack, terrorism, riots or uprisings | € 700,000/event for all insured |

In addition to the exclusions common to all coverage, the following are also excluded under all assistance:

- Expenses incurred without our prior consent or not expressly provided for in this policy.
- Pre-existing or previously treated illnesses and/or injuries that led to continuous hospitalization, day hospitalization or outpatient hospitalization in the 6months prior to any request, whether the re-appearance or worsening of said state.
- The consequences of a condition being treated, unconsolidated, for which the insured is in convalescence.
- Travel for the purpose of diagnosis and/or medical treatment or plastic surgery, their consequences and costs arising therefrom.
- Possible consequences (exams, additional treatments, recurrences) of an ailment that led to a previous repatriation; this exclusion does not apply to holders of an Elite license.
- The organisation and management of the transport referred to in Chapter 4.9.1 "Transport/repatriation" for benign infections or lesions that can be treated on site and do not prevent you from continuing your journey or your stay.
- The consequences of pregnancy except for clear and unforeseeable complications, and in all cases, requests for assistance relating to abortion or assisted reproduction, their consequences and costs arising therefrom.
- Requests regarding procreation or gestation on behalf of others, its consequences and the related costs.
- Repatriation of residents in geographical Europe (outside France) beyond the 31st day of staying at the resort.
- The consequences of potentially infectious situations in an epidemic, exposure to infectious biological agents released intentionally or accidental exposure to poison gas type chemicals, incapacitating agents, nerve agents or their persistent neurotoxin effects.
- The consequences of intentional acts by you or the consequences of fraudulent acts, attempted suicide or suicide.
- The insured's participation in any sport professionally or under contract with pay, as well as training that does not take place under the monitoring, supervision or with the authorization of the French Ski Federation or any other person authorized by it. This exclusion does not apply to French Ski School instructors exercising their activity under the auspices of the FFS, or holders of an Elite license.
- The consequences of an accident during the insured's practice of a motor sport, air sports (except paragliding practiced in the context of an association or group affiliated with the French Ski Federation and supervised by a qualified paragliding instructor), polo, skeleton, bobsleigh, ice hockey, scuba diving with an independent device, caving, bungee jumping, skydiving, hang gliding.
- Expenses not expressly mentioned as eligible for reimbursement, the deductibles shown on the reimbursement records issued by Social Security or any other insurance organization as well as any restoration costs and expenses for which you could not produce a receipt.
- Expenses not evidenced by original documents.
- Incidents occurring in countries excluded from the coverage or outside the policy's validity dates, including past the period of intended travel abroad.
- Consequences of incidents during trials, races, competitions or motorized races (or qualification tests), by regulations subject to prior government approval, when you participate as a competitor, or during tests on the circuit subject to prior approval by the public authorities, and even if you use your own vehicle.
- Medical equipment and prostheses (dental, hearing, medical).
- Spa treatments, their consequences and costs arising therefrom.
- Medical expenses incurred in your country of residence.
- Planned Hospitalizations, their consequences and costs arising therefrom.
- Optical expenses (glasses and contact lenses, for example).
- Vaccines and vaccination costs.
- Medical consultations, their consequences and costs arising therefrom.
- Stays in a nursing home, their consequences and costs arising therefrom.
- Physical therapy, massages, chiropractors, their consequences and costs arising therefrom.

27. Medical or paramedical services and products purchased whose therapeutic benefits are not recognised by French law, and costs arising therefrom.
28. Screening or prevention check-ups, regular treatments or analyses, their consequences and costs arising therefrom.
29. The organization of search and rescue of missions, especially in the mountains and at sea.
30. The organization of search and rescue missions in the wilderness, and the associated costs.
31. The costs related to excess baggage weight during air transport and the baggage handling fees when they cannot be carried with you.
32. Reimbursement of apartment rentals and ski rentals.
33. Trip cancellation fees.
34. Meal expenses.
35. Custom fees.

COMMON EXCLUSIONS TO ALL GUARANTEES

Apart from those exclusions specific to each coverage item and except where there are provisions to the contrary, all damages of any nature is excluded when it results from:

1. Wilful misconduct on the part of any party insured, per application of article L. 121.2 of the Insurance Code.
2. Civil of foreign warfare, as provided for in article L. 121.8 of the Insurance Code (it is up to the insurer to prove that the damage was caused by civil war).
3. Earthquake, volcanic eruption, tidal wave, flood, subsidence or landslide (except in the case of a natural disaster upon interministerial order pursuant to the provisions of the law of 13 July 1982).
4. Direct or indirect effects of explosion, radiation or heat emanating from nuclear transmutation or radioactivity.
5. Being in a state of drunkenness or obviously under the influence of alcohol, if it transpires that at the time of the accident, the insured had a blood-alcohol reading of 0.50g per litre of blood, or higher.
6. The taking of drugs or any narcotic set out in the Public Health Code and which has not been medically prescribed. Nevertheless, coverage by the insurer remains in force if it is established that the accident was not connected to that fact.
7. Fines and any other financial penalty imposed as punishment which does not constitute direct compensation for any bodily injury or property damage.
8. The use of firearms or compressed air weapons where possession is forbidden, except for participants in the biathlon discipline.
9. Except for other exclusions set forth in the policy:
 - taking part in a motorised or airborne sport (except paragliding practised in an association or group that is affiliated with the FFS and supervised by a qualified paragliding instructor), hang gliding, polo, skeleton, bobsleigh, ice hockey, scuba diving, cave exploration, bungee jumping or parachuting;
 - sledging carried on as a sporting discipline on a competition track;
 - participation in official competitions organised by or under the auspices of another sport Federation than a Ski Federation;
 - the consequences of mountaineering, rock climbing and rappel, practised on an individual basis unless the FFS licensee has subscribed to the «mountaineering, rock climbing and rappel option».

WHAT SHOULD YOU DO IN THE EVENT OF AN ACCIDENT?

You or your dependants can make a claim quickly and easily online within **5 days** of becoming aware of the accident, at: www.ffs.verspieren.com

You must include with your claim:

- a legible photocopy of both sides of your Carte Neige licence;
- an initial medical certificate specifying the nature of your injuries and the length of time you will be unable to practice sporting activities;
- the original (both sides) of the ski pass and the detailed invoice in your name for your ski lift pass, the latter having to have a validity of more than 2 days;
- the detailed invoice for any ski lessons that you may have subscribed to directly with a French ski school, up to a limit of 6 days of lessons;
- photocopies of your medical treatment claim forms and/or invoices, before having sent them to the national health service and your private health insurance provider;
- your bank account details.

WHAT SHOULD YOU DO IF YOU NEED ASSISTANCE?

When requesting assistance, before taking any measures to return, or incurring any expenses falling within the scope of the 'Repatriation Assistance' cover, you must contact:

EUROP ASSISTANCE

Services available 24/24 and 7/7

By phone on 01 41 85 88 03

if calling from mainland France,

or on +33 1 41 85 88 03 if calling from abroad

By fax on 01 41 85 85 71

Important: you will need to have your Carte Neige licence number at hand

You can find the insurance policies and get help by visiting www.ffs.verspieren.com, or get in touch with us by post or telephone.

For any information you require please contact us:

Verspieren – LICENCE CARTE NEIGE

1, avenue François-Mitterrand

BP 30 200 59446 Wasquehal Cedex

03 20 65 40 00

ffs@verspieren.com

www.ffs.verspieren.com

The holder of the Carte Neige License can get in touch with the broker responsible for policy management FFS:

Verspieren – CARTE NEIGE LICENSE

1, avenue François-Mitterrand

BP 30 200

59446 Wasquehal Cedex

03 20 65 40 00

Web site: www.ffi.verspieren.com



To request assistance, it is imperative to make first contact before doing anything about your return or paying out any expenses falling within the scope of the assistance/repatriation coverage:

EUROP ASSISTANCE

Ready to help 24/7

By phone at 01 41 85 88 03 for calls from mainland France, or (+33) 1 41 85 88 03 for calls from Abroad

By fax at 01 41 85 85 71

Remember to have your carte neige number handy.

EUROP ASSISTANCE

Europ Assistance, a company governed by the Insurance Code, a limited company with a capital of 35,402,785 euros, registered with the Nanterre Trade and Companies Register under No. 451 366 405, whose registered office is at 1, promenade de la bonnette – 92230 Gennevilliers.

QBE INSURANCE (EUROPE) LIMITED

Etoile Saint-Honoré - 21, rue Balzac - 75406 Paris Cedex 08. Company governed by the Insurance Code for policies signed or executed in France – Paris Trade and Companies Register No. B 414 108 001. Registered office: QBE Insurance (Europe) Limited – Plantation Place, 30 Fenchurch Street, London EC3M 3BD – UK. English company - Capital of GBP 500 million. QBE Insurance (Europe) Limited is a member of QBE European Operations, a division of the QBE Insurance Group. QBE is a company approved by the Prudential Regulation Authority and regulated by the UK Financial Conduct Authority and Prudential Regulation Authority. Registered in England under the No. 1761561.

VERSPIEREN

A Limited Company with a Management Board and Supervisory Board with a capital of € 1,000,000 - Lille Trade and Companies Register No. 321 502 049, Registered Office: 1, avenue François-Mitterrand, 59290 Wasquehal - registered with the Insurance Intermediaries (ORIAS No.: 07 001 542) www.oriass.fr. The EUROP ASSISTANCE, QBE and Verspieren companies are controlled by the ACPR, Prudential Control and Resolution Authority, 61, rue Tailbout. 75436 Paris Cedex 9.

FRENCH SKI FEDERATION

50, rue des Marquissats
BP 2451
74011 Annecy Cedex

