



## **INSURANCE POLICY EXTRACT – MAIN DEFINITION ACCIDENT AND CIVIL LIABILITY INSURANCE - OPES APS ABSTRACT**

**ACCIDENT:** A sudden, external and unexpected event causing bodily injury. In cases where a sudden and unexpected event was caused by an existing or pre-existing condition, only injuries or death directly related to the event will be covered.

**BENEFICIARY:** OPES APS- on behalf of RUN4COVER BAS.

**AREA OF COVERAGE:** Worldwide – except nations at war, Russia and Belarus.

**COVERED ACTIVITIES:** Any accident, exclusively occurring during official recognised skyrunning events.

**INSURED PERSON** – Any OPES APS Run4Cover Card BAS owner.

**INSURER:** AIG Europe Ltd - General Representative for Italy.

**PERMANENT DISABILITY:** Disablement arising from a covered claim, limited to the Dismemberment Evaluation Table (DET).

**POLICY HOLDER** - OPES APS - on behalf of RUN4COVER BAS.

**RISKS COVERED:** Death, permanent disablement, third-party liability. The Company provides insurance, within the limits set by the **A Base** combination, for injuries sustained by the Insured while participating in non-professional outdoor sports:

- Non-competitive, related to skyrunning national calendars.
- Competitive races related to the ISF race calendar, excluding air sports, and mountaineering involving rock climbing below the U.I.A.A. 3° scale.

See the following articles:

### **POLICY CONDITIONS**

#### **1. PERIOD OF INSURANCE**

**Date of coverage inception:** Date of issue of Run4Cover Card BAS & ISF Card.

**Date of coverage expiry:** Expiry Date shown on Run4Cover Card BAS and ISF Card.

#### **2. GOVERNING LAW AND JURISDICTION**

This Policy is governed by the laws of Italy and any dispute arising from its interpretation will be subject to the exclusive jurisdiction of the Courts of Milan.

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### **3. SUMS INSURED - CARD "A BASE"**

- **Death € 80,000**
- **Permanent disability € 80,000 (deductible-uncovered 9%)**
- **Third-party liability €25,000 (deductible-uncovered €4,000)**

### **4. DEDUCTIBLE**

No benefit will be paid out for permanent disablement of a degree equal to or lower than the deductible percentage identified within the DET scale and with reference to the above sums insured.

If the degree of permanent disablement exceeds such percentages, the benefit will be paid only in respect of the excess.

### **5. EXCLUSIONS**

Insurance excludes accidents directly resulting from:

- a) professional sporting activities;
- b) parachuting, recreational or sport flying, air sports in general, mountaineering involving rock climbing higher than the U.I.A.A. (International Climbing and Mountaineering Federation) 3° grade, without a licensed guide, ski or water ski jumping, freestyle skiing, sledding, and caving, unless expressly waived in the policy;
- c) driving aerial vehicles and the use of private aerial vehicles;
- d) driving any motorized vehicle or vessel only if the Insured does not have the required qualification; remains valid for a maximum period of 14 days from the declaration of a state of war;
- j) Suicide or attempted suicide;
- k) OFAC EXCLUSION (Sanctions Limitations Exclusion Clause);  
The [Insurers] [Reinsurers] are not obligated to provide any coverage or make any compensation under this contract if doing so would involve any violation of international sanctions laws or regulations, which would expose the [Insurers] [Reinsurers], their parent company, or their controlling company to any violation of international sanctions laws and regulations;
- e) malicious acts committed by the insured or by his or her participation in brawls or riots, or by violations of any prohibitions imposed by state or sports regulations, except in the case of acts committed out of a duty of human solidarity or in self-defense;
- f) drunkenness, abuse of psychotropic drugs, or non-therapeutic use of narcotics or hallucinogens;
- g) the use of performance-enhancing drugs in violation of sports regulations, as determined in accordance with applicable laws;
- h) energetic transformations or adjustments of the atomic nucleus, whether natural or artificially caused, and acceleration of atomic particles (nuclear fission and fusion, radioactive isotopes, accelerators, X-rays, etc.);

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**ART.6 PAYMENT OF BENEFIT**

Insurer will pay the appropriate due benefit shown in the schedule and/or other benefits in force of the coverage shown in art. 3, directly to OPES APS which will revert all the benefits to the insured person – the Run4Cover Card BAS owner.

**ART.7 PROCEDURE FOR CLAIMS**

In case of accident, the OPES APS RUN4CARD owner must give written notice to [athletes@skyrunning.com](mailto:athletes@skyrunning.com) within 30 days after the occurrence, with the support of all the original medical documents; ISF will forward these documents to Insurer. Before any payment of benefit, the Insurer may investigate the claim and eventually carry out technical checks and/or request further documentation and/or information. The insurance applies, provided that all covered activities are carried out in accordance with the methods, times, and locations established by the regulations, in the official calendars, on a specific date, and with the card being issued prior to the event that gave rise to the claim.

**ART.8 VALIDITY OF POLICY SUMMARY**

This document is a Policy Summary for divulgation and for information purposes only. The full document is in the Italian language, and a copy is in custody of the Italian Branch. This is the only document valid for any interpretation of coverage.