INFORMATION NOTICE

2026 – 2027

WWW.FFS.FR

Allianz
VERSPIEREN
COURTIER EN ASSURANCES
Mutuaide
Fédération Française de Ski

FOREWORD

THE FRENCH SKI FEDERATION (2 rue René Dumont - Meythet - 74960 Annecy) **has subscribed through the broker Verspieren a "Civil Liability and Legal Defence Policy" No. 64.37.14.39, "Bodily injury" No. 64.37.14.43 from Allianz, as well as an Assistance policy No. 10263 with Mutuaide.**

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 CS 30200 — 59446 Wasquehal Cedex - France
Tél. : 03 20 65 40 00 — E-mail : ffs@verspieren.com — Site internet : www.ffs.verspieren.com

As a French Ski Federation licensee, you can benefit from the following coverages. Please note that (to meet the requirements of the French Sports Code), every French Federation licensee is automatically insured with Civil Liability and Legal Defense. (in the amount of € 10.60 per individual membership and € 37.00 per family membership).

TERRITORIALITY WORLDWIDE & COVERED OFF PISTE SKIING

OPTION/PROTECTION LEVEL	MINIMUM	MEDIUM	HIGH
COVERAGE	**Primo**	**Medium**	**Optimum**
G1 - Civil liability	X	X	X
G2 - Legal defence	X	X	X
Legal assistance for victims of sexual, physical or psychological violence	X	X	X
G3 - Rescue fees	X	X	X
G4 - Medical transportation	X	X	X
G5-1 - Ski lift pass	X	X	X
G5-2 - Ski/snowboard instruction pass (ski school only)		X	X
G7B - Ski equipment rental			X
G8A - Medical expenses			X
G8C - Medical expenses		X	
G9A - Bodily injury (death, disability, coma)			X
Coma compensation		X	X
G9C - Bodily injury (death, disability, coma)		X	
G10 - Assistance / Repatriation		X	X
Psychological support in the event of an accident assault, physical or sexual assault		X	X
Deductible per claim (excluding emergency costs, ambulance and assistance)		X	X
PREMIUMS (Insurance only)			
Individual	€ 16,50	€ 28,10	€ 48,50
Family	€ 57,00	€ 97,00	€ 167,00
Competitor	€ 16,50	€ 28,10	€ 48,50
Officials	€ 16,50	€ 28,10	€ 48,50

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

With this contract, you are covered for :

1) **Individual activities such as :**

   - **All forms of skiing and its teaching, or any sliding sports recognized by FFS.**
   - **Hiking on trails, Nordic walking and mountain biking in geographical Europe.**
   - **Is also guaranteed, non-excluded activities during trainings only for the holders of the option Optimum.**

2) **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 authorized by it, except for contractual exclusions. The participation in official competitions organised under the auspices of a sports federation other that a ski federations is not covered.**

   In order to subscribe to the Gold option (valid in the entire world) please visit Verspieren website : www.ffs.verspieren.com.

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 (G1)	€ 12,000,000 per claim	N/A
Consequential material and immaterial damages	€ 3,000,000 per claim	€ 300
Non consequential immaterial damages	€ 1,000,000 per claim	€ 1,500
Material and immaterial damages consequential of leaving the property into the cloakroom	€ 75,000 per claim limited to € 15,000 per claim during transportation	€ 1,000
Criminal defence and appeals (G2)	€ 100,000 per claim	claims above € 350
Legal assistance for victims of sexual, physical or psychological violence : cover in application of article L321-4 of the Sports Code : • the costs and fees of lawyers and experts of your choice who provide you with legal assistance, • court costs, • costs, unless your case is unsuccessful and you have to reimburse them to the opposing party	€ 5,000	N/A

Third part liability (G1) :

This coverage is intended to ensure the insured entity or natural person, up to € 12,000,000 per claim, against the financial consequences of civil liability that could be incurred in the frame of the coverages under this policy activities, because of injury, damage and loss caused to third parties.

Criminal defence and Appeals (G2) :

Allianz IARD undertakes to request amicably or, if necessary, judicially, in France or in the Principality of Monaco or neighbouring countries and in the European Union, compensation for any insured policyholder for damages caused by a third party during a covered event.

Allianz IARD assumes the legal defence of insured parties when they are held liable during a covered event and are prosecuted by a criminal court.

Explicitly excluded from the third party liability cover are damages or aggravations 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) **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.**

3) **Legal fines, fees and sentences for which the policyholder is directly and personally responsible.**

4) **Losses and damages resulting from an intentional or fraudulent fault by the policyholder.**

5) **Losses resulting from the following dangerous sports:**

    - **boxing, wrestling;**
    - **caving, hunting and scuba diving;**
    - **single handed sailing, yachting more than 5 miles from the coast-line;**
    - **airborne sports, except ski-paragliding practised in an association or grouping that is affiliated with the FFS and supervised by qualified ski-paragliding instructors;**
    - **polo;**
    - **skeleton, bobsleigh;**
    - **ice hockey;**
    - **bungee jumping;**
    - **motor sports;**
    - **kite-surfing, sea jousting;**
    - **luge as a sport on a competition run;**

6) **The consequential damages of a participation to an official competition organised by another sport Federation than a Ski Federation.**

7) **Consequential material and immaterial losses to property for which you are the lessee, agent, guardian and more generally the owner in whatever capacity.**

8) **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.**

9) **All damages resulting from the sea, river or lake sailing of vessels of which the policyholder is the owner, hirer, or caretaker.**

10) **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).**

11) **Losses caused by marquees, stands or terraces, removable or fixed, with a capacity of over 3000, but only if they do not comply with applicable legislation [chapiteaux, tentes et structures (CTS)] or clauses of French legislation [Construction and Housing Code].**

12) **Losses resulting from the organisation of an event involving temporary occupation of a public place without obtaining the relevant prior authorisation.**

INSURANCE COVERAGE
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)	• **actual cost in France** • **maximum of € 17,500 out of France (for G3+G4)**
G5-1 – Reimbursement of ski lift passes	**From € 200 in Primo, to € 500 in medium, to € 3,000 in optimum (if not used for more than 2 consecutive days)**
G5-2 – Reimbursement of ski/snowboard instruction (ski school only) in case of covered events	**Actual costs (up to 8 days)**
G7-B – Reimbursement of ski/snowboard rental expenses of covered events	**Prorated reimbursement if rental over 2 days**

Coverage or reimbursement of mountain search and rescue fees (G3) and primary medical transportation fees (G4):

We cover or we will reimburse the cost of search and rescue in the mountains (G3) as well as fees for primary transport and return trip from the medical centre or hospital (G4), the fees charged by a duly authorised provider.

Reimbursement of ski lift and ski/snowboard passes or access to ski slopes (G5-1):

We refund ski lift passes or access to ski slopes, for more than two unused consecutive days, prorated for unused days starting from the day after one of the following events:

- accident or faintness that occurred during the practice of a covered activity (on presentation of the medical certificate).

Reimbursement of ski/snowboard instruction (G5-2):

We refund ski or snowboard lessons subscribed directly with a ski school (limited to 8 days) starting from the day after one of the same events as described for G-5-1.

Reimbursement of ski/snowboard rental (G7-B):

We will reimburse the rental cost of unused skis/snowboard for more than two consecutive days, equipment limited to a helmet, a mask and one pair of skis, sticks and boots (if several pairs of skis are rented, we will refund the rent of the most expensive) on a pro rata basis, from the day after the occurrence of one of the same events described for G5-1.

Additional reimbursement of medical expenses incurred in France following an insured accident (G8):

We refund your medical expenses on the French territory, following a covered accident and up to the amounts listed in the table page 8 and 9 in the present notice.

G9-A – G9-C BODILY INJURY COVERAGE

BODILY INJURY	COVERAGE LIMITS
Death compensation	
• **G9C Medium**	**€ 5,000**
• **G9A Optimum**	**€ 15,000**
Disability compensation	**Permanent disability benefit based on the disability rate (relative deductible of 10 % of disability rate)**
• **G9-C Medium**	**€ 7,500**
• **G9-A Optimum**	**40,000**
Reimbursement limit per event	**€ 5,000,000**

Death compensation is limited to € 7,500 for an optimum option insured, under fifteen years old.

Compensation increases :

In some cases, the table of Amount of Guarantees may be increased :

- In the event of death, the compensation is increased by € 7500 per child under 25 years fiscally in charge of the insured, with a maximum indicated in the Table of Amount of Guarantees.
- In the event of death or total/partial disability, the compensation shall be increased by 50 % if the death/disability is the result of a terrorist attack, an act of terrorism or a popular movement, unless if you have taken an active part in the event in question.

Allowances following coma :

When a licensee is the victim of a guaranteed accident and is medically established in a state of coma for an uninterrupted period of more than 14 days, the insurer pays the beneficiary a compensation of 2 % of the death compensation per week of coma within the limit of 50 weeks. The maximum amount paid under this guarantee, by licensee and by accident, is the amount of the death compensation.

The amount paid in respect of the guarantee is deducted from the indemnities provided in case of death.

EXCLUSIONS

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

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, plotting 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.**
7. **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.**
8. **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 motorcycles of 125 bhp and above.**
9. **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.**
10. **Accidents caused by blindness, paralysis, mental illness, as well as any illness or infirmity existing at the time of subscription to this policy.**
11. **Your participation in exercises performed under the control of the military authorities apart from those linked with the activities of the FFS.**
12. **Accidents medically recorded prior to the trip.**
13. **A disorder for which you are undergoing treatment, and from which you have not recovered and for which you are on a convalescent stay.**
14. **A disorder occurring during a trip undertaken for the purpose of diagnosis and/ or treatment.**
15. **Accidents resulting from the individual practice of mountaineering, rock climbing or rappel.**
16. **Accidents caused by a shipping company not approved for public passenger transport.**

G8A - G8C – ADDITIONAL REIMBURSEMENT OF MEDICAL EXPENSES FOLLOWING AN INSURED ACCIDENT IN FRANCE FOR 18 MONTHS MAXIMUM FROM THE DATE OF THE ACCIDENT

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 € 1000 per event. French social non-insured persons also benefit the guarantee, within the limit of € 1000.

CARTE NEIGE LICENSE - Medical expenses in France	G8A (Optimum)			G8C (Medium)		
Benefits payable after social security and any other personal protection payment except those in % actual expenses	% Taxes incl.	Actual costs	Other basis or limit	% Taxes incl.	Actual costs	Other basis or limit
HOSPITALIZATION						
Medical in-patient	150 %			100 %		
Surgical in-patient	150 %			100 %		
Private room			€ 50/day			€ 50/day
MAINSTREAM MEDICINE						
General practitioner consultation visits	150 %			100 %		
Specialist consultation visits	150 %			100 %		
Laboratory work	150 %			100 %		
Radiology	150 %			100 %		
Physician's assistants	150 %			100 %		
Specialist procedures	150 %			100 %		
Medical prostheses		100 %	€460 MAX		100 %	€460 MAX
PHARMACY						
Pharmacy 35 %		100 %			100 %	
Pharmacy 65 %		100 %			100 %	
OPTICAL						
Lenses		100 %	€900 MAX		100 %	€900 MAX
Refused, accepted, disposable lenses		100 %			100 %	
Frames		100 %	€460 MAX		100 %	€460 MAX
DENTAL						
Dental care	150 %			100 %		
Dentures		100 %	€460 MAX		100 %	€460 MAX
Orthodontics		100 %	€460 MAX		100 %	€460 MAX
OTHER COVERAGE						
Hearing aids		100 %	€460 MAX			€460 MAX

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

ASSISTANCE

G10 – ASSISTANCE TO PEOPLE IN THE EVENT OF ILLNESS OR INJURY

TABLE OF COVERAGE AMOUNTS FOR ASSISTANCE

IMPORTANT - When requiring Assistance, you must contact Mutuaide : 01 55 98 51 36 from mainland France or +33 1 55 98 51 36 from abroad.

Assistance to people in the event of discomfort or injury	COVERAGE LIMITS
Medical contact	Linking with a doctor
Repatriation [1]	Actual costs
Transport • 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 [2]
Hospitalization (> 3 nights)	€ 125/night x 7 nights + Transport
Arrangements and provision of a replacement driver	Driver's salary
Advance payment for hospitalization out of France • Medium • Optimum	From € 20,000 to € 100,000 depending on the insurance option subscribed : € 20,000 € 100,000
Additional reimbursement of medical expenses • Medium • Optimum	From € 20,000 to € 100,000 depending on the insurance option subscribed : € 20,000 € 100,000
Reimbursement of emergency dental care	€ 160
Psychological in the event of an accident or physical, or sexual aggression • organization and management of telephone sessions	3 telephone sessions
Payment for face-to-face consultations • in the event of the death of the insured (for family) • in the event of Assault to the insured	 € 1,500 € 1,500
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 [2]
Payment for coffin	€ 2,500
Accompanying the deceased (death formalities)	Round trip Transport [2]

Travel assistance	COVERAGE LIMITS
Bail bond Abroad	€ 20,000
Payment of legal fees Abroad	€ 10,000
Early return: • 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 [2] Return transport [2] Return transport [2]
Accompaniment of children under 18 years	Round trip Transport [2]
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

1. Geographical Europ only: Repatriation to home or to an adapted medical centre near home.

2. First class train or economy class regular flight

When you use our assistance, any decisions relating to the nature, timing and organisation of measures to take belong exclusively to our assistance services.

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

1. Expenses incurred without our prior consent or not expressly provided for in this policy.

2. 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.

3. The consequences of a condition being treated, unconsolidated, for which the insured is in convalescence.

4. Travel for the purpose of diagnosis and/or medical treatment or plastic surgery, their consequences and costs arising therefrom.

5. Possible consequences (exams, additional treatments, recurrences) of an ailment that led to a previous repatriation.

6. 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.

7. 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.

8. Requests regarding procreation or gestation on behalf of others, its consequences and the related costs.

9. **Repatriation of residents in geographical Europe (outside France) beyond the 31st day of staying at the resort.**

10. **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.**

11. **The consequences of intentional acts by you or the consequences of fraudulent acts, attempted suicide or suicide.**

12. **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.**

13. **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.**

14. **Expenses not expressly mentioned as eligible for reimbursement, the deductibles shown on the reimbursement records or flat rate contributions 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.**

15. **Expenses not evidenced by original documents.**

16. **Incidents occurring in countries excluded from the coverage or outside the policy's validity dates, including past the period of intended travel abroad.**

17. **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.**

18. **Medical equipment and prostheses (dental, hearing, medical).**

19. **Spa treatments, their consequences and costs arising therefrom.**

20. **Medical expenses incurred in your country of residence**

21. **Planned Hospitalizations, their conse-quences and costs arising therefrom.**

22. **Optical expenses (glasses and contact lenses, for example).**

23. **Vaccines and vaccination costs.**

24. **Medical consultations, their consequences and costs arising therefrom.**

25. **Stays in a nursing home, their conse-quences and costs arising therefrom.**

26. **Medical or paramedical services and products purchased whose therapeutic benefits are not recognised by French law, and costs arising therefrom.**

27. **Screening or prevention check-ups, regular treatments or analyses, their consequences and costs arising therefrom.**

28. **The organization of search and rescue of missions, especially in the mountains and at sea.**

29. **The costs related to excess baggage weight during air transport and the baggage handling fees when they cannot be carried with you.**

30. **Reimbursement of apartment rentals and ski rentals.**

31. **Trip cancellation fees.**

32. **Meal expenses.**

33. **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 level equal to or higher than the legal limit.**

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 an 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 ski-paragliding practised in an association or group that is affiliated with the FFS and supervised by a qualified ski-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:

- **your carte neige licence;**

- **send in confidence to the Verspieren doctor 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 8 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 :

Mutuaide
Services available 24/24 and 7/7

By phone on 01 55 98 51 36, if calling from mainland France, or on (+33) 1 55 98 51 36 if calling from abroad.

> **IMPORTANT :**
> you will need to have your contract **number 10263** and 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
CS 30 200 59446 Wasquehal Cedex

03 20 65 40 00
ffs@verspieren.com
www.ffs.verspieren.com

WHAT YOU SHOULD DO IN CASE OF COMPLAINT?

In the event of difficulties, the insured must first consult with his usual partner:

Verspieren
Service réclamations Spécialités
1, avenue François Mitterrand
CS 30200 - 59446 Wasquehal cedex
reclamationdpas@verspieren.com

If his answer does not satisfy the insured, he/she may make a complaint to : For liability coverage, legal defence and appeals :

Allianz FRANCE
Allianz Relations Clients
Case Courrier S 1803
1, cours Michelet – CS 30051 92076
Paris La Défense Cedex
clients@allianz.fr

Mutuaide Service Qualité Client
126, rue de la Piazza
CS 20010 – 93196 Noisy Le Grand
CEDEX

qualite.assistance@mutuaide.fr

> **If his/her disagreement persists after the response given by the insurer after having conducted a final review of the request in exhausting all internal remedies, the insured can then call upon the ombudsman whose contact details will be included in the insurer's response letter.**

IMPORTANT INFORMATION

ADDITIONAL INSURANCE/ASSISTANCE COVERAGE OPTIONS

The FFS has negotiated with Verspieren, its insurance broker, the optional coverage offered to license holders and described in this Information Notice. Each license holder may subscribe to one of these options by choosing the most extensive coverage desired for the risk of bodily injury that the license holder may be exposed to while performing his/ her sport. In addition to the Information Notice, license holders may review the general conditions on the FFS website www.ffs.fr or on its insurance broker's site www.ffs.verspieren.com.

Our insurance broker Verspieren can provide more comprehensive insurance and assistance coverage than the policies offered by the Club upon membership.

Contact : +33 (0)3 20 65 40 00
or ffs@verspieren.com

PROTECTIONS OF PERSONAL DATA

Find all the information regarding the protection of your personal data:

- **By the FFS: https://monespace.ffs.fr/confidentialite**
- **By the insurer: in the general terms and conditions of assistance contract No. 10263 issued by Mutuaide and individual accident liability insurance contract No. 64 37 14 43 issued by Allianz**

HEALTH QUESTIONNAIRE AND MEDICAL CERTIFICATE

For registered members under age (on the date the licence is taken out):

Obtaining or renewing a Carte Neige licence (all types of licence) is subject to the joint completion of a health questionnaire (questionnaire concerning the underage athlete's state of health, available on the federal website) by the minor and the person(s) exercising parental authority. The person(s) exercising parental authority must certify that each section of the questionnaire has been answered in the negative. Otherwise they must produce a medical certificate less than 6 months old certifying that there are no contraindications to the practice of the sport or discipline concerned.

For registered members of age (on the date the licence is taken out):

For COMPETITION licenses: Obtaining or renewing a COMPETITION Carte Neige licence requires the completion of a health questionnaire (questionnaire concerning the state of health of the athlete of age, available on the federal website). The COMPETITION registered member certifies that each section of the questionnaire is answered in the negative. Otherwise, they must produce a medical certificate less than 6 months old certifying that there are no contraindications to the practice of the sport or discipline concerned in competitions.

With "LOISIR" or "DIRIGEANT" licences: Obtaining or renewing a "LOISIR" or "DIRIGEANT" Carte Neige licence is not subject to the presentation of a medical certificate or a health questionnaire*.

Special case for licensees, minors or adults, practicing biathlon (competitor and leisure):

Medical certificate, dated less than one year, of "no contraindication to the PRACTICE OF BIATHLON" (if applicable, "the practice of BIATHLON IN COMPETITION") to be provided EVERY YEAR.

The BIATHLON discipline must BE INCLUDED on the medical certificate. A MODEL of a medical certificate, recommended by the FFS, is available on the FFS website and the BAO.

This medical certificate is issued following a medical examination during which special attention is paid to the neurological examination and mental health, hearing acuity and the examination of the dominant upper limb.

* Except with the practice of the biathlon, for which a medical certificate less than one year old must be provided to the club every year.

FIGHT AGAINST DOPING

Article R.232-52 of the Sports Code

If the athlete being tested is a minor, any sample collection requiring an invasive technique may only be carried out with the written authorisation of the person(s) with parental authority, given at the time of application for or renewal of the licence, in addition to the authorisation of the athlete themself.

If the athlete being tested is a protected adult and the taking of such a sample falls within the categories of acts for which the person concerned benefits from the assistance of the person in charge of their protection under the conditions of article 459 of the Civil Code, the sample may only be taken with written authorisation from this person given under the same conditions. The absence of an authorisation constitutes the evasion of a sample collection within the meaning of 1° of Article L. 232-9-2.

CHECKS ON THE GOOD CHARACTER OF VOLUNTEER SUPERVISORS AND OPERATORS

Pursuant to Articles L. 212-9, L. 212-1 and L. 322-1 of the Sports Code, the activities of:

- Volunteer sports instructors, federal officials (including competition judges, technical delegates, course setters, and timekeepers), or individuals who "work with minors";
- Operators of physical activity and sports facilities (this includes all holders of a "Dirigeant" license, all members of the governing bodies of clubs, ski committees, departmental committees, regional leagues, and the federation, as well as the executive directors of these same organizations).

In this context, the French Ski Federation automatically transmits certain data (title, birth name, first name, date and place of birth) of its registered members concerned to the State services for the purpose of checking the good character of these volunteers.

SECTIONS THAT MUST BE COMPLETED BY REGISTERED MEMBERS OR THE LEGAL REPRESENTATIVE OF MINORS/PROTECTED ADULTS

To be kept by the club for 10 years

TO BE COMPLETED BY REGISTERED MEMBERS OF AGE AND/OR LEGAL REPRESENTATIVES OF MINOR/PROTECTED ADULT REGISTERED MEMBERS

I, the undersigned, Mr/Mrs ....

In my capacity as a registered member and/or legal representative of a registered member

INSURANCE AND/OR ASSISTANCE COVER

I acknowledge:

☐ that I have received the leaflet "Information on the Carte Neige Licence" and that I have read, in this document or on the FFS website www.ffs.fr or that of its insurance broker www.ffs.verspieren.com, the extent of the insurance and/ or assistance coverage indicated in it, and that I have been informed of the option of taking out, on my behalf or that of the minor/protected adult for whom I am the legal representative, additional cover when I join the FFS (see page 14).

HEALTH QUESTIONNAIRE/MEDICAL CERTIFICATE

NB: "loisir" and "dirigeant" members of legal age are not required to complete a health questionnaire or provide a medical certificate*

MINOR MEMBER (ALL LICENCE TYPES)*

I certify on my honour that:

☐ I and the underage registered member have completed and answered "no" to all sections of the questionnaire on minor athletes' state of health, avaiable on www.ffs.fr/questionnaire-sante-mineur

If the box above is not checked:

☐ I have presented to my club, prior to the validation of the license, a medical certificate less than 6 months old, attesting that there are no contraindications to the practice of the sport or discipline concerned

ADULT COMPETITOR MEMBER

I certify on my honour that:

☐ I have completed and answered "no" to all sections of the health questionnaire on the state of health of athletes of age, available at www.ffs.fr/ questionnaire-sante-majeur

If the box above is not checked:

☐ I have presented to my club, prior to the validation of the licence, a medical certificate less than 6 months old, attesting that there are no contraindications to the practice of the sport or discipline concerned in competitions

* Special case for registered members, whether of age or underage, practising the biathlon (competition and leisure):

I certify on my honour that:

☐ I have presented to my club, prior to the validation of the licence, a medical certificate less than one year old attesting that there are no contraindications to the practice of the BIATHLON ("in competition" if appropriate)

The medical certificate must be provided each season to the club. This medical certificate is issued following a medical examination during which special attention is paid to the neurological examination and mental health, hearing acuity is the examination of the dominant upper limb. **A MODEL of a medical certificate, recommended by the FFS, is available on the FFS and BAO websites.**

FIGHT AGAINST DOPING

Only for underage and protected adult members (when the taking of such a sample falls within the categories of acts for which the person concerned benefits from the assistance of the person responsible for their protection under the conditions of article 459 of the Civil Code)

I authorise :

- ☐ Within the framework of anti-doping regulations, in particular article R. 232-52 of the Sports Code, any sampling requiring an invasive technique with the minor over whom I have parental authority/the protected adult for whose protection I am responsible.

CHECKS ON THE GOOD CHARACTER OF VOLUNTEER SUPERVISORS AND OPERATORS

I certify on my honour that :

- ☐ Serve as a volunteer coach (as defined in Article L. 212-1 of the Sports Code), a federal official (including competition judges, technical delegates, course setters, and timekeepers), or work with minors.
- ☐ Be an operator of a physical and sports activity facility (as defined in Article L. 322-1 of the Sports Code). This includes all holders of a “Dirigeant” license, all members of the governing bodies of clubs, ski committees, departmental committees, regional leagues, and the federation, as well as the executive directors of these same organizations.

If at least one of the two boxes above is ticked :

- ☐ I acknowledge that the licence I am applying for qualifies me for the functions of sports educator, official and operator of physical and sports activities establishments and/or to work with minors (within the meaning of articles L. 212-1 and L. 322-1 of the Sports Code).
- ☐ In this respect, I understand that the elements constituting my identity will be transmitted by the French Ski Federation to the State services so that an automated control of my good character within the meaning of article L. 212-9 of the Sports Code can be carried out.

PERSONAL DATA PROTECTION

I authorise :

- ☐ The French Ski Federation to use personal data belonging to me (or the minor or the protected adult for whom I am the legal representative), in particular my email address, for promotional or commercial purposes for its own activities and any it carries out on behalf of its partners or official suppliers, without transferring the data to these third parties.
- ☐ The French Ski Federation to transmit some of my personal data (or those of the minor or protected adult for whom I am the legal representative) to third parties and in particular its partners and official suppliers, for commercial, association-related or humanitarian purposes.

Date and signature of the adult registered member or legal representative (for minors and protected adults) :

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

Verspieren – LICENCE CARTE NEIGE
1, avenue François Mitterrand
CS 30200 - 59446 Wasquehal Cedex

E-mail : ffs@verspieren.com
Site web : www.ffs.verspieren.com
Tél. : 03 20 65 40 00

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 :

MUTUAIDE
Ready to help 24/7

By phone **at 01 55 98 51 36** for calls from mainland France
or **au +33 1 55 98 51 36** for calls from abroadr

IMPORTANT :
Remember to have your Carte Neige number handy.

For all other information requests, please contact the French ski federation : (+33) 4 50 51 98 75 - contact@ffs.fr

ALLIANZ IARD

Limited Company with a capital of

€ 991 967 200 A company governed by the French Insurance Code
Headquarters : 1 Cours Michelet
CS 30051 – 92076 Paris Défense Cedex

SIRET Number : 542 110 291 04757
VAT Registration number :
FR 76 542 110 291
ACPR Number : 402 0200
LEI Number : 969500I7XU- D776A1HP65
Approval number : 542110291

MUTUAIDE

Public limited company (SA) with share capital of €15,180,660 – Company governed by the French Insurance Code.

Subject to supervision by the Autorité de Contrôle Prudentiel de Résolution – 4 Place de Budapest, CS 92459, 75436 Paris Cedex 09, France – Bobigny Trade and Company Registry No. 383 974 086 – VAT FR 31 383 974 086

VERSPIEREN

A Limited Company with a Board of directors 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.orias.fr.

The ALLIANZ and VERSPIEREN companies are controlled by the ACPR, Prudential Control and Resolution Authority, 4 place de Budapest
CS 92459 - 75436 Paris Cedex 09.

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2 rue René Dumont Meythet
74960 Annecy

Allianz

VERSPIEREN
COURTIER EN ASSURANCES

Mutuaide

Fédération Française de Ski