

Buongiorno Reale
Customer Service

800 320 320

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

Information, assistance and reports.

Find out how to protect your current and future well-being at
www.realemutua.it

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REALE GROUP

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

Società Reale Mutua di Assicurazioni - Via Corted'Appello, 11 - 10122 Turin - Registered in the Register of Companies of Turin - REA no. 9806 - Certified email address: realemutua@pec.realemutua.it

 **bardo.**
**REALE MUTUA AND COLOMION.
A MOUNTAIN OF SECURITY
FOR YOU.**



**NOW GET ON THE SKI SLOPE
AND ENJOY YOUR DAY ON THE SNOW
WITH FULL PEACE OF MIND.**

Before signing, read the contractual documentation
available at the ski lifts and at the Reale Mutua agency in Bardonecchia.

REALE GROUP



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



AGENZIA DI BARDONECCHIA

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

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

Third Party Liability

The insurance indemnifies the policyholders and holders of the ski passes against the amounts they are required to pay, being legally liable, by way of compensation (principal, interest and expenses) for damages involuntarily caused to third parties for death, personal injury and for damage to property, as a result of a collision with people on the ski slopes managed by **Colomion S.p.A.** (Contracting Party) while skiing.

The guarantee is understood to be provided only in favour of the policyholders and holders of ski passes for the winter season.

The insurance cover shall start from the moment of validation of the ski pass and ceases at midnight at the end of the ski pass validity period.

Damages occurring while engaged in competitive skiing and related training, as well as in skiing off piste and outside the specifically designated facilities within the Bardonecchia ski resort are excluded.

Damages occurring while skiing within the areas called "Snow-Park" / "Olympic Half Pipe" are excluded. The ceiling is 250,000 euros per claim, with a limit of 50,000 euros for personal injury and 10,000 euros for damage to property. A 10% excess amount shall remain the responsibility of the Policyholder with a minimum of 500.00 euros per settled claim. In the event of a claim, the Policyholder shall (under penalty of loss of the right to compensation):

- notify Società Reale Mutua di Assicurazioni (Bardonecchia Agency), within 10 days of the date of the claim, proving the purchase and proper use of the ski pass;**
- duly report the event to the Police on the same day that the claim occurred.**

If other policies are applicable, taken out individually by the Policyholders for the same risk, this insurance shall be provided for the excess amount compared to the ceilings of the aforementioned other policies.

The Information Package, consisting of the Insurance Conditions and the Non-Life and Additional Non-Life Precontractual Information Documents are available at:

- the ski lifts in the Bardonecchia ski resort owned by Colomion;**
- The Reale Mutua Bardonecchia Agency, Piazza Europa 18, 10052 Bardonecchia - Tel. 0122 999347 - bardonecchia.115@agenzie.realemutua.it**

Accident insurance

The cover shall only apply to accidents incurred by Policyholders while skiing on the groomed ski slopes in the Bardonecchia ski resort, served by the ski lifts owned by Colomion S.P.A.

The insurance cover shall start from the moment of validation of the ski pass and ceases at midnight at the end of the ski pass validity period. The insurance is valid for individuals in the age range of 0 to 85 years.

Reale Mutua shall, up to the amount of 450 euros per accident and after the deduction of an excess amount of 50 euros, which shall remain the responsibility of the Policyholder, reimburse the costs of first response actually incurred; these are understood to be the costs related to: treatment and doctors' fees, diagnostic examinations, operations and medical supplies, performed within 24 hours of the date of the accident.

Expenses for the recovery of and/or search for the injured person, as well as costs of transportation by any means are not covered.

The insured services shall be paid directly by the insurance company to the medical centre if a medical facility affiliated with Reale Mutua is used. Otherwise, if non-affiliated medical facilities or doctors are used, Reale Mutua shall reimburse the Policyholder for the expenses incurred for insured services.

The written report of the accident shall be received within 10 days of the occurrence of the accident at the Reale Mutua Bardonecchia Agency - Piazza Europa 18 - 10052 Bardonecchia. Tel. 0122 999347 - Mail: bardonecchia.115@agenzie.realemutua.it

Accidents occurring during competitive skiing and related training, as well as in skiing off piste and outside the specifically designated facilities within the Bardonecchia ski resort are excluded.

Accidents occurring while skiing within the areas called "Snow-Park" and "Olympic Half Pipe" are also excluded.

The cover shall apply only provided that the ski slope rescue service organised by Colomion Spa intervenes at the scene of the accident and the Policyholder proves the purchase and proper use of one of the aforementioned tickets, as well as the associated insurance cover.

Refund of season and weekday season tickets

The policy is concluded between **Colomion S.p.A.** (Contracting Party) and **Società Reale Mutua di Assicurazioni** (Reale Mutua) in favour of season or weekday season ticket holders who, in association with the same, have voluntarily purchased the insurance cover called "accidents - first response expense reimbursement" in the event that the same cannot be used in whole or in part by the holders as a result of an accident

occurring within the limits of the General Conditions of Insurance, **involving the inability to ski for at least 60 days, or in the event of hospitalisation, also as a result of illness, for at least 15 days.**

The cover applies only if the ski slope rescue service organised by Colomion S.p.A. has intervened at the scene of the accident and the Policyholder shall provide the rescuers with his or her personal data and indicate that he or she is covered by the insurance policy, showing the appropriate documents to prove the purchase and proper use of the season or weekday season ticket, as well as the associated insurance cover. The insurance cover shall start from the moment of validation of the ski pass and ceases at midnight at the end of the ski pass validity period.

The insurance is valid for individuals in the age range of 0 to 85 years.

Only upon the return of the season or weekday season ticket, attached to the claim report, which shall be received within 10 days of the event directly at Reale Mutua Assicurazioni Bardonecchia Agency, shall Reale Mutua refund 1/250 of the actual price - paid and not used - for each day between the date of the accident and the conventional end of the ski season (3 May of each year). Therefore, only accidents occurring by 3 March of each year shall be compensated. If the return of the above documentation occurs after the 10th day following the event, the refund calculation shall be made from the actual date of receipt of the ticket itself. If the Policyholder intends to regain possession of the ticket after the 60-day period has elapsed, the compensation shall be paid with a reduction of 50%.

In any case, the cover does not apply to FREE tickets.