



ASO Event Participants' Personal Accident Insurance

Insurance Product Information Document Designed by: Tokio Marine HCC

TOKIO MARINE EUROPE S.A. (TOKIO MARINE HCC), a company registered with the Luxembourg Trade and Companies Register under number B221975, located at 26, Avenue de la Liberté, L-1930, Luxembourg, supervised by the Commissariat aux Assurances (CAA), acting for the purposes hereof through its French branch, governed by the French Insurance Code, registered with the Paris Trade and Companies Register under number B 843 295 221 and located at 36 rue de Châteaudun CS 30099 75441 Paris Cedex 09 and acting in compliance with the French Insurance Code.

This information document provides you with a summary of the main cover and exclusions of the insurance product and does not take into account your specific needs and requests. You will find complete information about the product in any pre-contractual documentation and the policy terms and conditions. In particular, the amount of any payout corresponds to the amounts agreed between the insurer and the policyholder detailed in the coverage table.

What is this type of insurance?

The purpose of "Personal Accident" insurance is to cover a lump sum payout for persons who have subscribed to the group policy set up by ASO, in the event of an accident occurring during their participation in an event for which they registered or is held during the lifetime of the policy.



What is insured?

ALL POLICIES INCLUDE THE FOLLOWING COVER:

- ✓ Death resulting from an accident
- ✓ Total or partial permanent incapacity resulting from an accident
- ✓ Treatment costs following an accident
- ✓ Repatriation assistance

If stated on the proposal form:

Temporary incapacity following an accident

All policies stipulate the cover preceded by a tick.



What is not insured?

- ✗ Bodily injury that is not accidental.
- ✗ Accidents or events occurring outside the site where the event is held.
- ✗ Accidents or events occurring outside the cover period.



Are there any exclusions from cover?

- ! ANY PERSON OR PERSONS CONSIDERED AS THE PERPETRATORS OR INSTIGATORS OF, OR AS RESPONSIBLE FOR, THE INSURED ACCIDENT.
- ! ACCIDENTS DELIBERATELY CAUSED OR BY THE INSURED PARTY, THE CONSEQUENCES OF HIS/HER ACTUAL OR ATTEMPTED SUICIDE, AND ACCIDENTS CAUSED BY THE USE OF DRUGS NOT MEDICALLY PRESCRIBED.
- ! ACCIDENTS CAUSED BY THE INSURED PARTY WHEN HE/SHE IS THE DRIVER OF A VEHICLE AND HIS/HER BLOOD-ALCOHOL LEVEL IS HIGHER THAN THE LIMIT SET BY THE LAW REGULATING VEHICULAR TRAFFIC IN THE COUNTRY WHERE THE ACCIDENT OCCURS.
- ! ACCIDENTS RESULTING FROM THE INSURED PARTY'S INVOLVEMENT IN A FIGHT (EXCEPT IN CASES OF LEGITIMATE DEFENCE OR ASSISTING A PERSON IN DANGER), A DUEL, A MISDEMEANOUR OR A CRIMINAL OFFENCE.
- ! ACCIDENTS OCCURRING WHEN USING, AS A PILOT OR CREW MEMBER, ANY DEVICE USED TO TRAVEL THROUGH THE AIR, OR WHEN TAKING PART IN SPORTS CARRIED OUT WITH OR FROM SUCH MACHINES.
- ! ACCIDENTS CAUSED BY TAKING PART IN A SPORT IN A PROFESSIONAL CAPACITY AND TAKING PART, EVEN AS AN AMATEUR, IN ANY SPORTS REQUIRING THE USE OF MOTORISED MECHANICAL DEVICES, WHETHER AS A DRIVER OR A PASSENGER. TAKING PART IN A SPORT MEANS TRAINING AND PRACTISING AS WELL AS TAKING PART IN SPORTING EVENTS OR COMPETITIONS.
- ! ACCIDENTS CAUSED BY CIVIL OR FOREIGN WARS, WHETHER DECLARED OR OTHERWISE.
- ! ACCIDENTS CAUSED BY IONISING RADIATION EMITTED BY NUCLEAR FUELS OR BY RADIOACTIVE PRODUCTS OR WASTE, OR CAUSED BY WEAPONS OR MACHINES INTENDED TO EXPLODE BY CHANGING THE STRUCTURE OF AN ATOMIC NUCLEUS.



Where am I covered?

- ✓ Only at the location of the sporting event in which the Insured Party is participating.



What are my obligations?

Under penalty of the policy being voided or suspended, or of exclusion from cover:

Upon taking out the policy:

- Communicate the information necessary to take out the policy
- Pay the premium

During the policy term:

- Declare any new circumstances resulting in aggravation of the risks covered

In the event of a claim:

- Report any claim likely to be eligible for cover, under the conditions and within the time limits stipulated
- Provide the supporting documents needed to complete the payout
- Any false statements about the circumstances or consequences of a claim are likely to result in the loss of any entitlement to cover.



When and how do I pay?

The premium, the amount of which is specified at the time of registration, is payable to the online organizer on the event's website.



When does my cover start and end?

Cover starts upon crossing the start line or upon entry into the departure enclosure, and ends at the latest when the finish line is crossed or when the policyholder abandons the event



How can I terminate the policy?

The policy automatically ends at the end of the event for which it was taken out. You have the option to cancel the policy within the statutory period of 14 days from the date of signature in accordance with Article L.112-2-II-1