

# INFORMATION NOTICE

## LICENCE Carte Neige 2018 | 2019

WWW.FFS.FR



Typocentre L'Exprimeur 03 85 39 94 74



# FOREWORD

## The French Ski Federation

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

a "Civil Liability and Legal Defence Policy"

No. QR-0942995 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](http://www.ffs.verspieren.com)

COVERAGE	OPTIONS		
	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 (ski school only)		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, coma)			x
G9C – Bodily injury (death, disability, coma)		x	
G10 – Assistance / repatriation		x	x
PREMIUMS (insurance only)			
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](http://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 (except Cross country 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 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](http://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 (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 €

**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.

**Legal defence (G2) :**

The implementation of this guarantee is given from QBE to :

CFDP ASSURANCE

62 RUE BONNEL - 69003 LYON

Trade and companies Registry No.958

506 156 B.

Disputes must be sent by the insured to Verspieren.

Any FFS licensee is insured for legal defense for an injury suffered by the insured caused by any third party for a covered activity. Coverage applies to claims for losses arising throughout the world with the exception of those resulting from:

- temporary activities outside metropolitan France and the Principality of Monaco with a duration of more than 6 months;
- travel not organised by authorised bodies.

CFDP ASSURANCES ensures financial assistance for proceedings before the French Courts.

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. 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. Fines, including those that are akin to compensation in civil law.
  4. 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.
  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 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.
  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. 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.
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 500, 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.

## 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"><li>• actual cost in France</li><li>• maximum of € 17,500 out of France (for G3+G4)</li></ul>
G5-1 Reimbursement of ski lift passes	Up to € 3,000 (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)
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 10 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 (G5-1):

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

- accident with injuries not allowing you to continue skiing;
- unexpected illness or hospitalization exceeding 24 consecutive hours;
- death of the insured or an ascendant or immediate family member;
- serious damage to your main residence and requiring your presence.

**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 G5-1.

**Loss or theft of season pass (G6) :**

In the event of loss or theft of a season pass purchased for more than two days, we guarantee repayment of the lift pass on a pro rata basis, of the period of the season consumed, 14 from the day after the occurrence of the event, based on submission of the following documents:

- receipt of loss or theft issued by the authorities and/or the insured's affidavit of loss;
- proof of payment for the pass;
- original of the second pass purchased and/ or proof of purchase.

**Reimbursement of ski rental following accidental breakage of your skis/snowboard (G7A) :**

In the event of your ski or snowboard acci-

dental breakage during an activity covered under this agreement, we will reimburse the rental cost of a pair of similar skis (or snowboard) for a maximum of 10 days.

**Reimbursement of ski/snowboard rental (G7B) :**

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 fees 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.

**G9A – G9C Bodily injury coverage**

Bodily injury	Coverage limits
Death compensation <ul style="list-style-type: none"><li>- G9C Medium</li><li>- G9A Optimum</li></ul>	From € 10,000 to € 20,000 depending on the insurance option € 10,000 € 20,000
Disability compensation <ul style="list-style-type: none"><li>- G9C Medium</li><li>- G9A Optimum</li></ul>	From € 15,000 to € 50,000 depending on the insurance option with a relative deductible of 10% of disability rate € 15,000 € 50,000
Reimbursement limit per event	€ 5,000,000

*\* death compensation is limited to €7,500 for minor*

**Compensation increases:**

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

- In the event of death, the compensation is increased by 15% of the death benefit capital and can not be less than €7,500 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 motor-cycles 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. Pregnancy, voluntary termination of pregnancy, childbirth, in-vitro fertilisation and their consequences.
15. A disorder occurring during a trip undertaken for the purpose of diagnosis and/ or treatment.
16. Accidents resulting from the individual practice of mountaineering, rock climbing or rappel unless subscribed to the "mountaineering, rock climbing, rappel" option.
17. 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

CARTE NEIGE LICENSE Medical expenses in France
Benefits payable after social security and any other personal protection payment except those in% actual expenses
HOSPITALIZATION
Medical in-patient
Surgical in-patient
Private room
MAINSTREAM MEDICINE
General practitioner consultation visits
Specialist consultation visits
Laboratory work
Radiology
Physician's assistants
Specialist procedures
Medical prostheses
PHARMACY
Pharmacy 35%
Pharmacy 65%
OPTICAL
Lenses
Refused, accepted, disposable lenses
Frames
DENTAL
Dental care
Dentures
Orthodontics
OTHER COVERAGE
Hearing aids
Medical check-up
Hospitalization benefits

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

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

G8 A (Optimum)			G8 C (Medium)		
% Taxes incl.	Actual costs	Other basis or limit	% Taxes incl.	Actual costs	Other basis or limit
200%			150%		
200%			150%		
		€ 50/day			€ 50/day
200%			150%		
200%			150%		
200%			150%		
200%			150%		
200%			150%		
	100%	€ 460 MAX		100%	€ 460 MAX
	100%			100%	
	100%			100%	
	100%	€ 900 MAX		100%	€ 900 MAX
	100%			100%	
	100%	€ 460 MAX		100%	€ 460 MAX
200%	100%		150%		
	100%	€ 460 MAX		100%	€ 460 MAX
	100%	€ 460 MAX		100%	€ 460 MAX
	100%	€ 460 MAX		100%	€ 460 MAX
€ 23/day with a maximum of 100 days Deductible 5 days			€ 23/day with a maximum of 100 days Deductible 5 days		

## 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 Europ Assistance : 01 41 85 88 03 from mainland France or +33 1 41 85 88 03 from abroad.

Assistance to people in the event of illness or injury	Coverage limits
Medical contact	Linking with a doctor
Repatriation <sup>(1)</sup>	Actual costs
Transport	Actual costs
– 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	
Return of a companion	Transport <sup>(2)</sup>
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	From € 30,000 to € 100,000 depending on the insurance option subscribed:
– Medium	€ 30,000
– Optimum	€ 100,000
Additional reimbursement of medical expenses out of France	From € 30,000 to € 100,000 depending on the insurance option subscribed:
– Medium	€ 30,000
– Optimum	€ 100,000
Reimbursement of emergency dental care	€ 160
Psychological support and counselling	
– 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)	€ 1,500
– in the event of Assault to the insured	€ 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 <sup>(2)</sup>
Payment for coffin	€ 2,500
Accompanying the deceased (death formalities)	Round trip Transport <sup>(2)</sup>
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,	Return transport <sup>(2)</sup>
– in the event of an attack,	Return transport <sup>(2)</sup>
– in the event of a natural disaster	Return transport <sup>(2)</sup>
Accompaniment of children under 18 years	Round trip Transport <sup>(2)</sup>
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:

- 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.
- 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 31<sup>st</sup> 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.

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 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 consequences 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 consequences and costs arising therefrom.
26. 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 rappelling, practised on an individual basis unless the FFS licensee has subscribed to the «mountaineering, rock climbing and rappelling 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](http://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 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:

### 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 email: [medical@europ-assistance.fr](mailto:medical@europ-assistance.fr)
- **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](http://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](mailto:ffs@verspieren.com)

[www.ffs.verspieren.com](http://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  
BP30 200- 59446 Wasquehal cedex  
[reclamationsspecialites@verspieren.com](mailto:reclamationsspecialites@verspieren.com)

If his answer does not satisfy the insured, he/she may make a complaint to:

**For liability coverage, legal defence and appeals:**

### QBE FRANCE

Service Réclamations  
Cœur Défense Tour A  
110 Esplanade du Général de Gaulle  
92931 La Défense Cedex  
[service.reclamations@fr.qbe.com](mailto:service.reclamations@fr.qbe.com)

**For other coverage and insurance:**

### EUROP ASSISTANCE

Service «Remontées clients»

1, promenade de la bonnette  
92633 Gennevilliers cedex  
[remontees\\_clients@europ-assistance.fr](mailto:remontees_clients@europ-assistance.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](http://www.ffs.fr) or on its insurance broker's site [www.ffs.verspieren.com](http://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](mailto:ffs@verspieren.com)**

### DRUG USE

#### Article R232-52 of the Sports Code

If the athlete to be tested is a minor or a legally protected adult, any test specimen requiring an invasive technique such as a blood sample may be obtained only with the written consent of the parent/legal guardian of the license holder at the time of enrolment or renewal. Failure to provide such consent implies a refusal to comply with the testing measures in place.

#### Download the consent form at

[www.ffs.fr/autorisation-prelevement-mineur](http://www.ffs.fr/autorisation-prelevement-mineur)

### PROTECTIONS OF PERSONAL DATA

Find all the information concerning the protection of your personal data in the general conditions of the contract n° 58 223 426 issued by EuropAssistance

### MEDICAL CERTIFICATE AND HEALTH QUESTIONNAIRE

- Obtaining a first sports license: Subject to the submission of a doctor's certificate to the Club stating there are no medical reasons prohibiting my participation in sports, or, where appropriate, the discipline concerned, which was issued less than one year ago. When the requested license allows participation in competitions organised by a sports federation, the doctor's certificate states there are no medical reasons prohibiting participation in the sport or the discipline concerned in competition.
- Renewal <sup>(1)</sup> of a sports license that allows participation in competitions organised by the federation («Competitor» license): presentation of a doctor's certificate every three years (issued less than one year ago). In the meantime, the requirement remains to complete the «health questionnaire» each year. Special case: A doctor's certificate is mandatory every year to participate in the biathlon.
- Renewal <sup>(1)</sup> of a «Director's» or «Recreational» sports license: Submission of a doctor's certificate every 20 years (issued less than one year ago). In the meantime, the requirement remains to complete the «health questionnaire» each year.

Additional information available at [www.ffs.fr/questionnaire-sante](http://www.ffs.fr/questionnaire-sante).

<sup>(1)</sup> The renewal period applies from one calendar year to the next.

**This document has no contractual value and does not commit QBE, EUROP ASSISTANCE and Verspieren beyond the limits of the insurance policies to which it refers.**

# PLEASE PROVIDE THE FOLLOWING INFORMATION FOR THE LICENSE HOLDER OR THE PARENT/LEGAL GUARDIAN OF MINOR LICENSE HOLDERS

To be kept on record by the Club for 10 years

## TO BE COMPLETED BY THE ADULT LICENSE HOLDER AND/OR THE LEGAL REPRESENTATIVE FOR MINOR LICENSE

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

License holder or legal guardian of the minor license holder: .....

### Acknowledge:

☐ Having received the «Carte Neige License Information Notice 2018-2019» and having full knowledge of its contents by reading the paper copy or the FFS web site [www.ffi.fr](http://www.ffi.fr) or its insurancebroker's web site [www.ffi.verspieren.com](http://www.ffi.verspieren.com), including the scope of the insurance and/or assistance coverage described therein and having been informed of the option to enroll for additional coverage for me or for the minor license that I legally represent when I subscribed. (see page 15)

### I hereby certify:

☐ I have submitted a doctor's certificate (issued less than three year ago for competitors or less than twenty years for Director's or Recreational license) to the Club stating there are no medical reasons prohibiting my participation in sports during the period my license is valid. \*

☐ Not had a license interruption since I gave my doctor's certificate

☐ I certify having provided accurate information and not having any of the medical conditions listed in the QS-SPORT Cerfa No. 15699\*01 form, available at [www.ffi.fr/questionnaire-sante](http://www.ffi.fr/questionnaire-sante)

### If one of the three box above is not checked:

☐ I certify having presented to my club a doctor's certificate (issued less than one year) before the validation of the license 2018-2019

### \*Particular case for license holder practicing biathlon (competitor & recreational) :

☐ I certify having presented to my club a doctor's certificate (issued less than one year) before the validation of the license 2018-2019

The doctor's certificate must be presented to the club every year and must mentioned the absence of contraindications to the practice of biathlon "in competition" if necessary.

Date and license holder's signature:

# LICENCE

## Carte Neige

### 2018 | 2019

#### WWW.FFS.FR



## La Licence Carte Neige est électronique.

Retrouvez-la dans  
**vos e-mails** et emmenez-la  
**partout avec vous.**

**LICENCE**  
**Carte Neige**  
**2018 | 2019**  
WWW.FFS.FR

**CHOIX LICENCE**  
 NOM LICENCIÉ  
 ANNÉE DE NAISSANCE  
 COMITÉ DE SKI  
 CLUB  
 Assistance (appel obligatoire) : Europ Assistance  
 +33 (0) 41 82 88 03

N° LICENCE  
 Fin de validité



**LICENCE**  
**Carte Neige**  
**2018 | 2019**  
WWW.FFS.FR

#### RÈGLEMENTATION

##### Certificat médical et questionnaire de santé

• **Obtention d'une première licence sportive** : elle est subordonnée à la présentation d'un certificat médical datant de moins d'un an et permettant d'établir l'absence de contre-indication à la pratique du sport ou, le cas échéant, de la discipline concernée. Lorsque la licence sollicitée permet la participation aux compétitions organisées par une fédération sportive, le certificat médical atteste l'absence de contre-indication à la pratique du sport ou de la discipline concernée en compétition.

• **Renouvellement<sup>(1)</sup> d'une licence sportive qui permet la participation aux compétitions** organisées par la fédération (licence « Compétiteur ») : présentation d'un certificat médical tous les 3 ans (le « certificat médical doit dater de moins d'un an ») ; dans l'intervalle, obligation de remplir chaque année le « questionnaire de santé ». **Cas particulier** : le certificat médical est obligatoire tous les ans pour le biathlon.

• **Renouvellement<sup>(1)</sup> d'une licence sportive « Dirigeant » ou « Loisir »** : présentation d'un certificat médical tous les 20 ans (le certificat médical doit dater de moins d'un an) ; dans l'intervalle, obligation de remplir chaque année le « questionnaire de santé ». Informations et renseignements complémentaires disponibles sur [www.ffs.fr/questionnaire-sante](http://www.ffs.fr/questionnaire-sante)

(1) La période de renouvellement d'un certificat médical doit être de moins d'un an.

##### Article R232-82 du Code du Sport

• Si le sportif contrôlé est un mineur ou un majeur protégé, tout prélèvement nécessitant une technique invasive, notamment un prélèvement de sang, ne peut être effectué qu'au vu d'une autorisation écrite de la ou des personnes investies de l'autorité parentale ou du représentant légal de l'intéressé remise lors de la prise ou du renouvellement de la licence. L'absence d'autorisation est constitutive d'un refus de se soumettre aux mesures de contrôle. Formulaire téléchargeable sur [www.ffs.fr/autorisation-prelevement-mineur](http://www.ffs.fr/autorisation-prelevement-mineur)

#### ASSURANCES

Sur demande auprès du courtier en assurance de la FFS, Verspiëren : tél. 03.29.65.40.00 ou [ffs@verspiieren.com](mailto:ffs@verspiieren.com), vous pouvez souscrire des garanties d'assurance et d'assistance plus étendues.

Pour connaître l'étendue des garanties d'assurance et/ou d'assistance que vous avez choisies, consultez notre site internet [www.ffs.fr](http://www.ffs.fr) (rubrique « Licence Carte Neige - Garanties d'assurance ») ou reportez-vous au dépliant « Notice d'informations Licence Carte Neige 2018/2019 ». L'intégralité des contrats d'assurance / assistance sont téléchargeables sur [www.ffs.fr](http://www.ffs.fr) ou [www.ffs-verspiieren.com](http://www.ffs-verspiieren.com)

**WWW.FFS.FR**

[www.ffs.fr/avantages](http://www.ffs.fr/avantages)

PROFITEZ DE NOMBREUX  
AVANTAGES ET REDUCTIONS



Conformément à la loi n° 2016-1033 relative à la transparence de l'information et à la lutte contre la fraude, nous vous informons que vous pouvez accéder en tout temps à la Fédération Française de Ski (FFS), nous informons d'un droit d'accès et de rectification aux informations que nous conservons.

Vous pouvez également, pour nos outils numériques, nous signaler un traitement des données vous concernant.

**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  
BP 30 200 - 59446 Wasquehal Cedex  
E-mail : ffs@verspieren.com  
Website : 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:

## **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 email:** medical@europ-assistance.fr

**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.orias.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

\* Vous vivez, nous veillons

