



## **INSURANCE REFERENCE: ACCIDENTAL BODILY INJURY IN OUTDOOR SPORTS**

**Validity of Policy Summary:** This document is a Policy Summary for divulgation and for the purpose of information only. The complete original wording is in the Italian language and a copy is in the custody of FSA, the only document valid for any interpretation of coverage.

**CONTENTS OF THE INSURANCE:** Any bodily accident occurring during road running, trail running and skyrunning race competitions including training activities (with your sports club).

**TOTAL SUM INSURED: € 160,000 (euros)** of which:

- **Death € 80,000 (euros)**
- **Permanent disability € 80,000 (euros)** (6% deductible)

\***Option.** Up to € 1,000 for search and rescue, medical treatment, repatriation

### **PERSONAL ACCIDENT POLICY WORDING - Main Definitions**

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

**Age Limit:** the insured person over the age of 15 years

**Area of Coverage:** Europe in outdoor running races and training

**Activities covered:** Any accident, exclusively occurring during outdoor running races associated to an official sports entity in Europe

**Insured person:** Any FSA/CSEN Outdoor Card owner

**Insurer:** CSEN / UNIPOL SAI Assicurazioni

**Permanent disability:** Disablement arising from a covered claim, limited to what is shown in the Dismemberment Evaluation Table (DET) (available in the original Italian policy)

**Policy Holder:** FSA - on behalf of For Skyrunner Associates

**Exclusions:** Unless otherwise stated in the Policy Wording, the Insurer will not pay any claim which is directly or indirectly caused by or contributed to or arising from:

- Psychiatric disorder or condition;
- Influence of drugs/alcoholics, or controlled substances (other than drugs prescribed by doctor and used properly);
- Suicide or deliberately injuring themselves or putting themselves in unnecessary danger (unless trying to save a human life);
- Any criminal act committed by the insured person;
- Any injury directly or indirectly arising out of or contributed to by HIV (Human Immune Deficiency)

Virus), AIDS (Acquired Immune Deficiency Syndrome), AIDS-related complex (ARC) or any related virus or illness;

- Any injury directly or indirectly arising out of or contributed to by pregnancy or childbirth.