

Summary of General Policy Conditions

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.

Area of Coverage: Europe.

Insured person: Any Run4Cover insurance policyholder.

Insurer: Federation Service Associates, assured through Assitec Srl, VAT n. 896190202, via Accademia 11, Mantova, Italy.

Covered Activities: Any accident, exclusively occurring during running races recognized by a Federation or national official body World Wide and/or during running training in Europe.

Deductible: An amount the insurer will deduct from the loss before paying up to its policy limits.

Permanent disability: Disablement arising from a covered claim, limited to that shown in the Dismemberment Evaluation Table (DET).

Risks Covered: Death or permanent disablement.

POLICY CONDITIONS

1. Period of Insurance

Inception date of coverage: Date of Run4Cover Card issue.

Expiry date of coverage: Expiry Date shown on Run4Cover Card. (One year from date of issue).

2. Governing Law and Jurisdiction

This Policy is governed by the laws of Italy and any dispute arising from its interpretation will be subject to the exclusive jurisdiction of the Courts of Milan.

3. Sums Insured

Total sum Insured: € 160,000 of which:

- Death € 80,000
- Permanent disability € 80,000 (in excess of 7% disablement assessment)
- Expatriate corpse expenses € 1,000
- Expatriate medical expenses € 1,000

4. Deductible

No benefit will be paid out for permanent disablement of a degree equal to or lower than the deductible percentage identified within the DET scales and with reference to the above sums insured.

If the degree of permanent disablement exceeds such percentages, the benefit will be paid only in respect of the excess.

5. 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:

- a) Psychiatric disorder or condition;

- b) Influence of drugs/alcoholics, or controlled substances (other than drugs prescribed by a doctor and properly used);
- c) Suicide or deliberately injuring themselves or putting themselves in unnecessary danger (unless trying to save human life);
- d) Any criminal act committed by the insured person;
- e) 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;
- f) Any injury directly or indirectly arising out of or contributed to by pregnancy or childbirth.

Art.6 - Payment of benefit

Insurer will pay the appropriate due benefit shown in the schedule and/or other benefits in force of the coverage shown in the previous art. 3, directly to the policyholder, who will revert all the benefits to the insured person, the Run4Cover card owner.

Art.7 - Procedure for claims

In case of accident, the Run4Cover card owner must give written notice to the policyholder via email to: claims@run4cover.org within 10 working days after the occurrence, providing all the original medical documents supporting the claim; the policyholder will forward these documents to the Insurer. Before any payment of benefit, the Insurer may investigate the claim, and eventually carry out verifications and/or request further documentation and/or information.

Art.8 – Validity of Policy Summary

This document is a Policy Summary for divulgation and for the purpose of information.

The full policy wording is in custody of Assitec Srl, via Accademia 11, Mantova, Italy and this is the only document valid for any interpretation of coverage.

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