



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: As soon as the Insured Person reaches the age of 80, the sums insured in case of an Accidental Death and Permanent Disablement will be reduced to the lower of 50%.

Area of Coverage: WORLDWIDE

Insured person: Any RUN4CARD owner

Insurer: AIG Europe Limited – National REA, Milan n. 1999051 www.aig.co.it
Registered Office: the AIG Building, 58 Fenchurch Street, London EC3M4AB UK

Covered Activities: Any accident, exclusively occurring during outdoor and/or trail running races (no training) and/or races arranged by other Running Entity where RUN4CARD is available.

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 what shown in the Dismemberment Evaluation Table (DET).

Risks Covered: Death or permanent disablement, expenses arising from corpse expatriate and medical expatriate (valid only for foreign resident in respect of race location).

POLICY CONDITIONS

1 – Period of Insurance

Inception date of coverage: Date of release of RUN4CARD Card.

Expiring date of coverage: Expiring Date shown on RUN4CARD Card.
(One year from date of release)

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/London.

3 – Sums Insured

Total Sum Insured: € 130.000 of which:

- Death € 50.000
- Permanent disability € 80.000
- Expatriate corpse expenses € 1.000 - Expatriate medical expenses € 1.000

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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) Each and every activity out ISF outdoor and/or trail running races (no training) and/or races arranged by other Running Entity where RUN4CARD is accepted;
- b) Training before/after any official race and/or any other training, even if organized by federations;
- c) Psychiatric disorder or condition;
- d) Influence of drugs/alcoholics, or controlled substances (other than drugs prescribed by doctor and used properly);
- e) Suicide or deliberately injuring themselves or putting themselves in unnecessary danger (unless trying to save a human life);
- f) Any criminal act committed by the insured person;
- g) 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;
- h) 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 ISF, who will revert all the benefits to the insured person – the RUN4CARD FSA-ISF Owner.

Art.7 - Procedure for claims

In case of accident, the RUN4CARD card owner must give written notice to Federation Service - info@run4cover.org within 10 working days after the occurrence, with a support of all the original medical document in order to support the request; Federation Service will forward to Insurer these document.

Before any payment of benefit the Insurer may investigate on the claim, and eventually carry out technical checks and/or request of further documentation and/or information.

Art.8 – Validity of Policy Summary

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

The whole wording is in Italian language and a copy is in custody of to Federation

Service – Italian Branch, and this is the only document valid for any interpretation of coverage.

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