



↳ ITASnow policy information document

Before registering for the insurance coverage, please take note of the set of information, including the General Insurance Conditions and pre-contractual information document, available on the website www.alpecimbra.it and at the ITAS office in Rovereto at Piazzale Orsi, 24.

↳ General information

For any information regarding the entire contents of the ITASnow policy, as well as on how to report any accidents, the insured may contact:

AGENZIA ITAS DI ROVERETO

Piazzale Orsi, 24 - 38068 Rovereto
Tel: 0464 020400 | Fax 0464 020402
agenzia.rovereto@gruppoitas.it

We summarize for you here some of the definitions present in the insurance conditions

Contractor: Folgariaski

Insured: The skier whose interest is protected by the insurance, i.e. the owner and holder of a skipass properly issued by the contractor, or by other entities it has authorised, bearing the confirmation of having purchased ITASnow in the appropriate box according to the agreed arrangements.

Società: ITAS Mutua



What type of insurance is it?

Made for damages deriving from **Third party liability** and in the event of an injury sustained to protect one's assets, in relation to performing amateur downhill skiing sport activities with skis, snowboards, sledges and toboggans or amateur summer sports activities carried out with a regular skipass on the marked routes within the same area of validity.

ITASnow is an ITAS Mutua product.

Skier's Insurance

With ITASnow, your skiing is insured!

2,50€

per day

Third party liability + injuries

Protect yourself with those
who have known the mountains
for 200 years.



What is insured?

Third party liability

The company, following an accident occurring in relation to performing amateur downhill skiing, snowboarding and sledging with a regular skipass, indemnifies the insured, as civilly liable for how much is required to pay (capital, interest and expenses) for damages unintentionally caused to third parties for death, personal injury and damage to property.

Excess reimbursement

The insurance is understood to be provided as an excess reimbursement to what is already covered by any other insurance policies in force stipulated by the insured and/or contractor.

Injury

a) Death from injury

The company, following an injury to the insured that results in death, pays compensation to the beneficiaries.

b) Permanent disability due to injury

The company, following an injury to the insured that results in the total or partial loss of their ability to carry out any work, pays compensation proportional to the degree of permanent disability and the insured capital.

c) Indemnity for hospitalisation following an accident

The company, in case the insured is hospitalised in a health institution due to an accident, pays a daily allowance for a certain period of the hospitalisation.

d) Medical and emergency costs

The company, following injuries eligible for compensation, reimburses the medical and emergency expenses provided immediately after the injury or at affiliated centres.

e) Refunds for multi-day skipass with a minimum of 3 consecutive days and sports equipment rentals

The company, following an injury to the insured, will reimburse:

- any unused skipasses, specifically for the days of the pass not used **pro rata temporis** (excluding the day of the accident);
- any rental costs for unused ski equipment due to injury **occurring in the first three days after payment of the rental.**

Ceilings and limits of coverage

Ceilings, limits, overdrafts and deductibles

The holders/owners of **morning/afternoon, daily, multi-day or seasonal** skipasses who have signed up for the ITASnow policy are considered insured for:

Art.	Title	Overdraft or deductible for every accident (euros)	Ceiling and compensation limit (euros)
2.1.1	Third party liability	10% per deceased or injured person	200,000 per deceased or injured person and per accident
		500 for damage to property <i>even if they belong to several people</i>	15,000 for damage to property <i>even if they belong to several people compensation limit</i>

Art.	Title	Overdraft or deductible for every accident (euros)	Insured amount and compensation limit (euros)
2.2.3	Permanent disability due to injury	30%	30.000
2.2.4	Death		10.000
2.2.5	Daily allowance for hospitalisation from injury		20 with a limit of 60 days
2.2.6	Medical and emergency costs provided immediately after the accident or at affiliated centres		200 (compensation limit)

The holders/owners of **multi-day (minimum 3 days) or seasonal skipasses** who have signed up for the ITASnow policy are considered insured for:

Art.	Title	Overdraft or deductible for every accident (euros)	Compensation limit (euros)
2.2.7. a	Skipass refund		500
2.2.7. b	Refund for ski equipment rental		50 if multi-day skipass 100 if seasonal skipass

What is not insured?

Please carefully read the insurance conditions and the set of information.

In case of an accident

- ↘ The insurance is valid only if, at the time of the accident, the insured is in possession of a regular skipass, proving the right to use the relevant ski and snowboard slopes or marked routes.
- ↘ In order for the coverage to be valid, the insured must contact the **emergency services at the slopes** where the accident occurred and must report that they are covered by the insurance by showing all the documents required by the ski slope rescue service.

Where is the coverage valid?

The insurance is valid only for ski, snowboard, sledge and toboggan slopes and, for the summer period only, it applies to the marked routes present within the area, which can be used based on the ski pass properly owned by the insured.

Before registering, read the set of information available on www.alpecimbra.it and/or at the ITAS office in Rovereto - Piazzale Orsi, 24.