Mutuaide

PassProtect®

Season pass protection insurance

General Insurance Conditions (GIC) – 2026 Edition

MUTUAIDE ASSISTANCE, Fribourg Branch (Switzerland)

Group insurance: PassProtect® is a group indemnity insurance policy concluded between the ski lift company or ski school, acting as policyholder, and MUTUAIDE ASSISTANCE, acting as insurer, for the benefit of the policyholder's customers. By joining the insurance when purchasing a ski pass or ski lesson, the insured person acquires a direct right of claim against the insurer (Article 95a ICA).

Customer information (Article 3 ICA)

The information below provides an overview of the insurer's identity and the main elements of the insurance contract. Only these General Insurance Conditions, the group policy and the proof of membership determine the content and scope of the rights and obligations arising from the insurance relationship.

Insurer

The insurer is MUTUAIDE ASSISTANCE, Fribourg Branch (Switzerland), Route de la Fonderie 2, 1700 Fribourg (hereinafter "MUTUAIDE ASSISTANCE" or "the insurer"). By virtue of its activity, the insurer is subject to the supervision of the Swiss Financial Market Supervisory Authority (FINMA).

Policyholder

The policyholder under the group insurance contract is the ski lift company issuing the ski pass or the ski school issuing the invoice for the lesson. It takes out the insurance programme to provide its customers with cover as an ancillary benefit to the purchase of a ski pass or ski lesson.

Insured person

Any person who has joined the PassProtect group insurance when purchasing a ski pass or ski lesson from the policyholder is insured. Membership may be evidenced by any suitable means, in particular the ski pass, the ski school invoice, the purchase confirmation or any other conclusive document ("proof of membership").

Start, duration and end of the insurance

The insurance takes effect on issue of the ski pass or the invoice for the ski lesson and ends on expiry of the period of validity shown on it. Claims arising from the insurance contract are time-barred after five years from the occurrence of the event giving rise to the obligation (Article 46 ICA).

Insured risks and scope of benefits

The insured risks and the scope of cover derive from these General Insurance. The insurance is indemnity insurance for all benefits.

Subsidiarity: PassProtect insurance policy is subsidiary to any other insurance cover available to the insured person (in particular health insurance, accident insurance, travel insurance). It applies only to the portion of the loss for which no claim can be made against a third party or another insurer.

Main cases of exclusion

- events that had already occurred at the time the ski pass or lesson was purchased, or whose occurrence was obvious to the insured person at that time;
- intentional acts, deliberate failure to comply with official prohibitions and gross negligence;
- off-piste skiing, except in areas expressly authorised by the resort;
- participation in competitions, even as an amateur.

This list covers only the most common cases of exclusion; the other exclusions are set out in section 6 as well as in the ICA.

Premium

The amount of the premium depends on the insured risks and the cover agreed. The premium is paid by the insured person at the time of purchasing the ski pass or ski lesson and is collected by the policyholder.

Right of revocation

Where membership of the insurance is for a period of one month or more, the insured person may revoke their membership within 14 days of its acceptance (Articles 2a and 2b ICA). Revocation must be notified to the insurer in writing or by any other means enabling proof by text.

Provision of the GIC and communication

Communication to the insured person is the responsibility of the policyholder, who makes these General Insurance Conditions available to the insured person before membership and informs them of the essential elements of the contract (Article 3 ICA). By joining, the insured person confirms having received, read and understood these General Insurance Conditions.

Complaints and mediation

In the event of disagreement, the insured person may address their complaint, as they choose, to the general agent of the branch or to the management of MUTUAIDE ASSISTANCE's head office. MUTUAIDE ASSISTANCE states that it is not a party to the agreement concluded with the Ombudsman of Private Insurance.

Data protection

The insurer processes personal data in accordance with the Federal Act on Data Protection (FADP) and other applicable provisions, solely for the purposes of concluding and performing the contract, handling claims and combating fraud. Detailed information is set out in the insurer's privacy policy, available on request or on its website.

PassProtect®: pass protection insurance

Important: the benefits described below are granted only to persons who have joined the PassProtect group insurance. Please keep safely any document proving your membership (ski pass, ski school invoice, purchase confirmation).

1. Insured person

Any person who has joined the PassProtect group insurance when purchasing a ski pass or ski lesson from the policyholder is insured. Membership may be evidenced by any suitable means ("proof of membership").

2. Overview of benefits

Benefit	Maximum insured amount
Pro rata temporis reimbursement of the unused ski pass (per period of insurance)	Price actually paid
Pro rata temporis reimbursement of ski lessons not taken (per period of insurance)	Price actually paid
Pro rata temporis reimbursement of unused sports equipment hire (per period of insurance)	Price actually paid

3. Scope of cover

The maximum insured amounts applicable to the benefits below are shown in the overview of benefits at section 2. The insurer reimburses the insured person, on a pro rata temporis basis and up to the price actually paid, for the unused ski pass, ski lessons not taken and unused sports equipment hire, where the insured person is unable to ski for one of the following reasons:

- accident, illness or death of the insured person;
- accident, illness or death of a family member of the insured person, that is, a person with whom they have close family or emotional ties;
- adverse weather conditions (strong winds, avalanche risk, excessive snowfall) resulting in no more than five ski lifts within the area covered by the ski pass being in operation for a whole day; this

event must be the subject of an official announcement by the resort.

Inability resulting from an accident or illness must be evidenced by a medical certificate.

4. Half-season, season and annual passes

For half-season, season or annual passes, cover extends for the duration of the pass as shown on the ski pass; the pro rata reimbursement is payable only if the inability to ski lasts at least seven days. Holders of these passes are not entitled to either the weather-related benefit or the benefit relating to the accident, illness or death of a family member.

5. Start, duration and territorial validity

The insurance is valid for the days shown on the ski pass or on the invoice for the ski lesson, within the ski area to which it relates. It ends on expiry of the period of validity of the ski pass or lesson.

6. Exclusions

The following are not covered:

- events that had already occurred at the time the ski pass or ski lesson was purchased, or whose occurrence was obvious to the insured person at that time;
- pre-existing illnesses and injuries where the inability to ski already existed at the time of purchase;
- events connected with intentional acts, deliberate failure to comply with official prohibitions or gross negligence;
- suicide, attempted suicide and self-harm;
- incorrect or improper use of the ski pass.

7. Applicable common provisions

The provisions of Part A relating to subsidiarity (section 3.5), applicable law and jurisdiction (section 3.2), international sanctions (section 3.3), force majeure (section 3.4), the five-year limitation period (Article 46 ICA) and data protection apply by analogy to this PassProtect insurance.

8. Obligations and procedure in the event of a claim

The insured person must notify the insurer of the claim as soon as possible, in writing or by any other means enabling proof by text, using the following details:

Address	MUTUAIDE ASSISTANCE, Swiss Head Office, Route de la Fonderie 2, CH-1700 Fribourg
Email	mutuaide.ski@swiss-claims.ch
Telephone	+41 26 425 81 20 / +41 26 425 80 00

The following must be enclosed with the request: proof of membership (ski pass, ski lesson invoice or purchase confirmation), the medical certificate in the event of accident or illness, and any supporting document conclusively establishing entitlement to the benefits. In the event of culpable breach of these obligations, the insurer is entitled to reduce or refuse its benefits, unless the insured person proves that the breach had no effect on the occurrence of the claim or on the extent of the benefits owed.