

WHAT TO DO IN THE EVENT OF AN ACCIDENT

BEsafe insurance · HAUTE ROUTE · To be kept by the participant

Your HAUTE ROUTE registration includes **BEsafe** insurance (personal accident cover for athletes, underwritten by Tokio Marine HCC, distributed by Assur Connect). You are covered worldwide throughout the event — on the loops, day and night, running or walking, solo or in a team. **If an accident occurs, follow the 3 steps below.**

THE 3 STEPS TO FOLLOW

1

On site, during the event — first aid

Go straight to the first-aid post / medical tent at the base camp. The event medical teams are present continuously, day and night, on the course and at the bivouac.

Ask for an initial medical certificate describing the nature of your injuries: it is essential for any claim.

2

Hospitalization or repatriation — call the assistance team FIRST

If your condition requires hospitalization or repatriation, the request must be made BEFORE any treatment, otherwise costs may not be reimbursed.

Phone (24/7): **+33 1 48 82 62 35 — from France 01 48 82 62 35**

Policy number to quote: **ASSUR CONNECT FR015493**

E-mail to open a file: **sinistre@assur-connect.com**

The assistance provider (Tokio Marine Assistance / Mutuaide) arranges and covers medical transport, repatriation and assistance, anywhere in the world.

3

After the event — reimbursement of medical costs

To be reimbursed for your medical expenses, open a claim file as soon as possible:

E-mail: **sinistre@assur-connect.com**

Phone (Mon–Fri, 9:30 am–5:30 pm CET): **+33 (0)1 85 73 31 15 — option 2**

Report the accident within 15 days of becoming aware of it.

DOCUMENTS REQUIRED FOR YOUR CLAIM

- The initial medical certificate (nature of the injuries and probable consequences)
- The date, place and exact circumstances of the accident
- Your paid medical invoices (and social-security / health-insurance statements where applicable)
- Your full name, date of birth and contact details; your bank details (IBAN) for payment

GOOD TO KNOW

- **Treatment in France:** Medical costs covered in the country of residence (UE only) and abroad for non-UE.
- **Main exclusions:** accidents under the influence of alcohol or non-prescribed drugs, pre-existing or non-consolidated injuries, intentional acts, sport practiced on a professional basis.
- **Main covers:** Depending of your country of residence personal accident (death / disability), medical expenses, hospitalization allowance, search-and-rescue costs, private-life civil liability and repatriation assistance. Full details in the BEsafe General Terms provided at registration.

BeSafe insurance for sports bodily damages	Limit and compensation
FOR EUROPEAN RESIDENTS	
Personal accident excluding residents of non-EU and non-Drom countries	
Accidental death	€ 15 000
Total or partial permanent Disability	€ 30 000 deductible € 30
Per diem in case of coma	From 10 consecutive days of coma and for 365 days: 2% of the accidental capital per week of coma with a maximum of € 3,000
Fitting up the vehicle or home following an accident	
Sport membership (annual formula only) excluding residents of non-EU and non-Drom countries	
In case of work interruption of more than 7 days	Sport membership refunded from the day after accident with a limit of € 200 per claim
Daily benefits in case of hospitalisation due to an accident (annual formula only) excluding residents of non-EU and non-Drom countries	
In case of hospitalization of more than 3 days following an accident	Daily allowance of € 50/day during the hospitalization with the application of a relative deductible of 3 days and up to € 5000
Medical expenses in the country of residence following an accident excluding residents of non-EU and non-Drom countries	
Medical expenses in the country of residence following an accident	€ 5 000 per person- deductible € 30
Reimbursement for emergency dental care	€ 150 per person
Repatriation assistance (Worldwide)	
Repatriation or medical transport	Real costs
Medical, surgical and pharmaceutical expenses with the possibility of advance payment of costs.	€ 100 000
Repatriation of the accompanying person	Return transport ticket
Presence with the hospitalised insured person	Transport ticket + Hotel expenses €100 per night - maximum 7 nights
Repatriation or transport of the body in the event of death	Transport ticket
Casket fees	€ 2 000 per person
Advance payment of criminal bail and payment of lawyer's fees	€ 10 000
Personal Third Party Liability excluding residents of non-EU and non-Drom countries	
Bodily injury, material and immaterial damage	€ 4 500 000 per claim Including € 750,000 in material and immaterial damages with an absolute deductible of €150 per claim Limited to €300,000 for the following sports: canyoning, rafting, climbing, mountaineering, skiing, horseback riding, sailing, kitesurfing, scuba diving, caving, bungee jumping, tobogganing, bullfighting.
Property damage and consequential loss with an absolute deductible of €150 per claim	750.000 € par sinistre Limited to €300,000 for the following sports: canyoning, rafting, climbing, mountaineering, skiing, horseback riding, sailing, kitesurfing, scuba diving, caving, bungee jumping, tobogganing, bullfighting.
FOR NON EUROPEAN RESIDENTS	
Repatriation assistance (Worldwide)	
Repatriation or medical transport	Real costs
Medical, surgical and pharmaceutical expenses with the possibility of advance payment of costs.	€ 100 000
Repatriation of the accompanying person	Return transport ticket
Presence with the hospitalised insured person	Transport ticket + Hotel expenses €100 per night - maximum 7 nights
Repatriation or transport of the body in the event of death	Transport ticket
Casket fees	€ 2 000 per person
Advance payment of criminal bail and payment of lawyer's fees	€ 10 000
Search and rescue costs (Worldwide)	
Search and rescue expenses in case of disappearance or endangerment of the Insured following an accident	€ 10 000 per claim

YOUR KEY CONTACTS

Medical emergency / repatriation (24/7)

+33 1 48 82 62 35 · 01 48 82 62 35
Policy: ASSUR CONNECT FR015493

Claims & reimbursement

sinistre@assur-connect.com
+33 (0)1 85 73 31 15 (option 2) · Mon–Fri 9:30–17:30
CET