



INFORMATION NOTE – PERSONAL ACCIDENT INSURANCE

INSURED PARTY: Participant enrolled in one of the SPARTAN RACE's event organized by Xchange Sport & Event AG and having confirmed and paid his personal accident coverage request to the organizer and before the start of the event.

GUARANTEE PERIOD: Duration of SPARTAN RACE's sport event to which the participant is registered, having given his agreement to join the contract signed by Xchange Sport & Event AG on behalf of the members.

WHAT IS COVERED:

MEDICAL COSTS: In addition of what is listed above, the company will pay up to 25.000€ for medical costs.

DEATH: Death from any cause, excluding what is listed under the Exclusions section of this heading, either immediate or occurring within maximum of three years following the accident that caused it.
Maximum sum insured amounts to 75.000 €.

PERMANENT INCAPACITY: The permanent incapacity from whatever cause, excluding what is listed under the Exclusions section of the present heading. As soon as consolidation is made, payment will be fixed according to the level of physiological disability. In the event of a total incapacity at 100%, this payment amounts to 150.000 €. More than 67% of physiological incapacity is equal to 100 %.

TEMPORARY INCAPACITY: In case of temporary incapacity, for a maximum of 2 years starting from the date of the accident, compensation of 15.000 € per year will be paid.

WHAT IS NOT COVERED:

Damage resulting from:

- a) **Participation in an air flight other than on a scheduled airline;**
- b) **Participation in competitions of endurance or speed as well as their trials on board of land locomotion, water or air vehicles;**
- c) **Participation in a feat, unless it is declared;**
- d) **Private participation in a flight or an action known as being perilous or an acrobatic act endangering the life of the insured person, except if such acts are carried out in view of attempting to save a person's life or in the event of legitimate self-defence;**
- e) **Practising combat sports, water sports, air sports and motorised sports during the cover period;**
- f) **Involvement in a crime;**
- g) **The use of medicines or drugs/narcotics other than those prescribed by a doctor;**
- h) **Suicide or attempted suicide, intentional mutilation, criminal act, insanity;**
- i) **Pregnancy, birth, menstruation;**
- j) **Cardio-vascular accident.**

**In case of claims: please contact immediately and in the 24 hours after the event the organizer
italia@spartanraceeurope.com or contact@ovatio.eu.**

Contract subscribed by Xchange Sport & Event AG with Landstrasse 38, 9490 Vaduz, Liechtenstein
On behalf of the insured participants upon CIRCLES GROUP SA – 41 avenue de la Gare – L1611
Luxembourg



Intermédiaire en assurances immatriculé à l'ORIAS sous le n° 08 406 06 (www.orias.fr) soumis au contrôle de l'ACPR – !"#%&'()*+,-&+!/012'!
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