

The AVS insurance protection

Whether during climbing, your free time or traveling on vacation, with the AVS insurance protection we have cover tailored to take good care of you. In the case of rescue, of emergency treatment and of medical recovery and transfers Alpenverein's insurance protection has it all included in the membership fee, and therefore offers comprehensive protection worldwide.

AVS Insurance protection

Overview of the amounts insured:

COVERAGE	Inland	Europe	Worldwide
Rescue costs	Up to 25,000 €		
Emergency treatment First Aid	Up to 2,000 € (for treatment carried out within 24h of rescue)	Up to 10,000€ In case of further outpatient therapy up to 2,000 €	
Recovery and medical transfers	Up to 25,000 €, rescue or recovery costs included	Up to 100% of the expenses	
Emergency service		The emergency service: rescue, transfer and immediate first aid it's carried out by Tyrol Air Ambulance (TAA).	

1. Rescue costs

Under rescue costs we account for the proven expenses of the local rescue organisations that are incurred when the insured subject has an accident or a mountain or water based emergency and they therefore must be recovered injured or uninjured;

the same is valid logically also in case of death. Also accounted for are costs related to the potential need to search for the insured subject and take care of his/her transport to the nearest medical institution or hospital.

Rescue costs excluded:

The insurance does not cover the costs in the case of;

- A. Accidents that happen during professional or other activity for which the member of the organisation is being paid. An exception is represented by the paid activity of the members of the South Tyrolean Association of Mountain Guides (Südtiroler Bergführerverband) in their role of mountain or ski guides, as well as during officially approved and tested excursions or guided mountain bike tours.
- B. Accidents that happen during the use of cars and other vehicles. However, accidents involving cars are insured when they happened on the way (also indirectly) to and from meetings and events of the AVS, as well as on the way to and from statutory (also of private nature) association activities like walking tours, climbing, rock climbing, skiing, ski-touring, snowboarding, white-water canoeing, canyoning , mountain bike/trekking tour; amateur sport-cycling and during trip breaks (with no time limit) as well as accidents during the use of cable cars and lifts.

- C. Accidents that occurred during participation within local, national or international competitions in the field of Nordic and alpine ski-sports, snowboarding as well as free-styling, bobsled, ski-bob or skeleton riding or luge, and during the training thereof.
- D. Accidents during expeditions on mountains higher than 6.000M as well as expeditions in the Arctic, Antarctic and Greenland. Trekking tours are not considered as expeditions and are therefore insured. Should one day summit ascents over 6.000m be offered during these trekking tours, then these will be considered as normal climbs and not as expeditions. These will therefore be covered by the insurance.
- E. Accidents during the use of flying equipment (kites, para-gliders), aircraft (private motor and gliders) and during parachute jumps or sky diving. However the usage of motorised aeroplanes, which are allowed for human transportation (e.g. Commercial aircrafts) is insured.

2. Treatment, recovery and medical transfers required after a leisure accident

The insurance policy is valid for all leisure accidents as well as for illnesses globally in the first 8 weeks of each trip abroad as long as the elements indicated under point a) are adhered to.

The insurance covers:

- a) The full costs of a medically designated ambulance transportation from abroad to a hospital in the home country or to the permanent residence, as well as the costs for the transportation of a person with a close relationship to the claimant. With reference to the transportability of the insured individual, condition for the collection is as follows:
 - the existence of a life threatening disruption to the health conditions of the insured person or
 - the impossibility of being granted an adequate treatment equal to that which would be granted by the standards in the own country or
 - that hospitalisation for a stationary treatment of more than 5 days is expected.
- b) the transfer of a deceased from abroad to his/her last place of residence.
- c) all the expenses sustained abroad (i.e. not in the country of residence) after a leisure accident as well as illnesses as described under a) .
 - an essential treatment that can't be postponed including any prescribed medicine.
 - medically essential transportation to the nearest suitable hospital

up to a total insured amount of € 10,000 of which € 2,000 is destined to go on hospital treatment. The insurance company will anticipate the amount due for the costs for in-patient treatment in advance. Advance payment will be granted exclusively for the hospital portion.

Medical treatment is according to general medical science and knowledge that is deemed suitable for the purpose of restoring health, improving the state or preventing a deterioration of the patient's condition. The treatment ends, when the medical findings indicate that there is no more need for treatment.

- d) inland transfer costs of injured or deceased persons up to an insured amount of € 25,000 inclusive of recovery costs, if a recovery has taken place. Moreover treatment expenses inland up to a total amount of € 2.000 for the medically essential first aid (within 24 hrs) are covered in the insurance as well.

Under transfer costs are meant all transportation costs from one hospital to another nearer to the place of residence or direct to the place of residence. Under relocation costs are meant in regards to the transportation costs of the deceased to his/her own last place of residence.

The services indicated at point 2a, 2b and 2d must be carried out by the contracted organisations indicated on the AVS membership card, otherwise only a maximum amount of € 750,- will be reimbursed.

The insured sums are valid per person and per travel abroad.

Treatment, recovery and transfer costs excluded:

The insurance policy does not cover the following;

- a) treatment that was started before the trip commenced;
- b) treatment for chronic diseases, except when they become necessary as a consequence of acute attacks or acute phases of the illness claimed for;
- c) treatment that is the actual reason for the temporary stay abroad;
- d) dental treatment, which is not meant as an initial treatment to subdue the pain;
- e) abortions as well as examinations or deliveries, except if premature, when they happen at least two months before the natural due date. This applies by analogy also to the premature infants;
- f) treatment required following alcohol abuse, drug abuse be that illegal or prescribed medicines.
- g) cosmetic and spa treatments, as well as post-operative rehabilitation measures;
- h) prophylactic vaccines; treatment for illnesses as result of incidents caused by any type of warfare related events by active participation, related disorders or deliberate criminal offences;
- j) treatment of diseases / illnesses and results of accidents caused by active participation in local, national or international competitions in the field of Nordic and alpine ski sports, snowboarding, free-styling, bob-sledding, ski-bob, skeleton bob riding or luge as well as the training for them. Furthermore illnesses and results of accidents caused by the active participation (for money) in an official sports competition as well as the training for it. The exception being climbing competitions as a member of the Italian Association of Climbing Sports (FASI);
- k) treatment for illnesses and results of accidents due to participation to motor sports competitions (also performance trials and rallies) and the training rides in preparation thereof;
- l) treatment for illnesses and results of accidents due to the use of aircrafts and skydiving (see also point "exceptions concerning the costs of recovery);
- m) treatment for diseases / illnesses and results of accidents due to the damaging effects of nuclear energy;
- n) treatment for injuries and results of accidents sustained by members of rescue organisations, when these are sustained during the professional retributed actions of rescue or other paid activities on behalf of the rescue organisation;
- o) treatment for illnesses and results of accidents caused by the participation of expeditions (according to point 1d);

Term of insurance

Insurance is granted only when the membership fee has been paid regularly before the accident.

The insurance covers the insured member from January 1st of each year through to January 31st of the following year as long as insurance is not prolonged by payment of the due membership amount by this date.

When payment is made later than the due date, the insurance will start covering from the first calendar day at 00.00 after the payment. Should the event of an injury be sustained between January 1st and January 31st and the membership fee for the current year has not yet been paid, then a service will be delivered only when the membership fee for the current year is paid and when the membership fee for the year prior had been paid regularly. New members who register by October 1st are considered already insured until January 1st of the for the remaining part of that same year and throughout the whole of the following year.

Who is insured?

Every AVS-Member who has paid his/her membership fee for the current insurance period, independently from his/her place of residence inland or abroad. Free-of-charge members are also fully insured as long as they are regularly registered with the association and in possession of a valid membership card.

What should be done in case something happens?

Attention! Before recovery, transfer and relocation (not in the case of rescue) it is imperative to call the 24h-emergency service of Tyrol Air Ambulance, otherwise the maximum amount reimbursed will be € 750.

In the case of damage reports for recovery, out-of-hospital medical treatment, as well as any liability action and matters of legal protection we ask you to contact the national AVS headquarters. The form can be downloaded from the website www.alpenverein.it. The accident notification must be done in writing and include all information and details requested, as well as enclosure of all relevant documentation.

ONLY FOR ASSOCIATION'S ACTIVITIES

Liability insurance

AVS members are insured globally against liability for damages to persons and objects for a total amount of up to 7,000,000€, when the claim is caused by any of the association's activities.

Legal protection

AVS members are entitled to legal and extra judicial assistance for a total amount of € 30,000 per person and per event where damages against the accused follow breach of the penal provisions due to negligence, when the accusation is caused by any of the association's activities."

By association's activities we mean:

The participation within any of the events and activities advertised by the individual department or the general body of the AVS association.

Global rescue service:

Emergency services of the Tyrol Air Ambulance (TAA)

Tel +43 (0)512 / 22422

taa@taa.at – www.taa.at

The contact details are printed on the membership card!

- 24h emergency service
- worldwide medical diagnosis by a specialised team of doctors
- medical and emergency psychological accompaniment
- advance payment for in patient treatments abroad
- specialised emergency jets

Policy contract basis is represented by the framework of contracts agreed between AVS and the insurance companies as well as the general terms and conditions on which the respective agreement is based.

Insurance is secondary. This means that any service will only be provided in case and to the extent that it is not provided or does not have to be provided by another insurance e.g. social insurance, private insurance. There will be no claim in case a service is or should be provided to the insured individual on a free basis.

Contacts:

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