

Collective Accident Coverage

Policy No.; C6 C30 8330

This document is merely informative, so the content of the particular conditions will prevail at all times.

1. GENERAL CONDITIONS

This contract is governed by the General and Specific Conditions in the December 2018 Edition of the company Helvetia Seguros.

Being the Particular Conditions of this policy the ones that predominate in this contract, it is agreed that, in case of contradiction with the General Conditions, these will be repealed and replaced by those.

2. POLICYHOLDER

The Policyholder is, generically, **FEDERACIÓ D'ENTITATS EXCURSIONISTES DE CATALUNYA.**

3. INSURED

Members of the FEEC exclusively during sports practice, with a valid FEEC federation license (including the temporary license granted to carry out specific activities on specific dates, organized by clubs, member entities of the FEEC or by the FEEC itself)

Those people with habitual residence outside the Spanish state will not be covered.

OBJECT AND SCOPE OF THE INSURANCE

By this contract the Insurance Entity undertakes, in exchange for the collection of the premium, to pay the beneficiary, or beneficiaries, the benefits provided for in the Particular Conditions in the event of the occurrence of the insured event in each of the contracted benefits.

4.1.-Scope of contracting benefits

The scope of risk contracting, for all benefits, refers exclusively to the activity indicated below:

Activity : the coverage period is limited exclusively while the Insured is doing sporting activities as an amateur hiker and other sports varieties detailed in each Group that contains these Particular Conditions, in the mountain environment, as well as in the urban sections of the tests and circuits in which the insured participates as a member, provided they are validated by clubs, member entities of the FEEC or by the FEEC itself. Travel in specific means of transport for practicing sports, such as ski lifts, rack railways, cable cars and the like, and stays that the Insured spends in shelters while practicing sports will also be understood to be included.

In the exercise of the above activities, bites caused by animals and insect stings are also included, as well as injuries, including death, caused by lightning strikes and the consequences caused by

climatic factors such as: frostbite, heat stroke. or sunstroke, dehydration, hypothermia, blindness due to refraction or ophthalmia from the snow and the so-called "altitude sickness or acute mountain sickness", as well as high altitude pulmonary and cerebral edema.

Exclusions :

1. All accidents occurring in any means of public or private transport are expressly excluded.
2. All accidents that occur in urban centers are expressly excluded (except that the accident occurs while the insured is participating in tests or circuits as a member, provided they are validated by clubs, member entities of the FEEC or by the FEEC itself, or is carrying out Nordic Walking activity, which is covered in urban centers). In other words, only accidents that occur in the mountain environment are covered, as well as the means of transport necessary to practice sports, such as ski lifts, rack trains, cable cars, etc...

In the event of an accident involving an Insured that occurred during the course of a race or circuit in an urban area, the organizer's statement indicating that the injured party was registered as a participant and that the accident occurred during the course of the event will be necessary to cover the accident. proof.

3. In the mountain bike (MTB) discipline, the following cases are excluded:
 - a) Any claim for material or physical damage caused to third parties in the practice of the aforementioned activity.

b) Any accident that occurred on paved roads or urban areas. However, accidents that may occur on stretches of paved tracks when they are the link with the paths or paths of the planned itinerary are included in the coverage, as well as crossing urbanized residential areas that are not considered an urban center and that are also on the itinerary.

The routes from the town where the club is located to the beginning of the forest track, path or similar, without asphalt, are covered, provided that a distance of 10 km is not exceeded, for which purpose the corresponding validation of the club will be necessary. , entity or FEEC itself.

We define an urban nucleus as the grouping of at least 20 houses dedicated to housing, not more than 50 meters apart and around a common urbanized space.

c) Participation in tests and competitive races.

d) The damages suffered by the practice of mountain biking (MTB) in Bikeparks are expressly excluded.

4. Accidents that occur due to the execution of any work or professional activity, rafting, climbing or descent from or from buildings, bridges and masonry or metal constructions in general, except in places intended for training and suitable climbing walls are excluded from the insurance. to these practices.
5. Also excluded are accidents caused by any means of transport and/or locomotion during the journey that the insured makes from his home to the place where he is going to carry out the activity covered by the insurance, as well as the return journey (In-Itinere accidents).
6. Accidents due to being run over by motor vehicles, nor the practice of any activity carried out with them, are not covered.
7. Injuries due to chafing, muscle overload, joint overload or tendinitis are not considered an accident.
8. Pre-existing or degenerative injuries are excluded from coverage.
9. Treatments with shock waves, magnetotherapy and intra-articular infiltrations of hyaluronic acid and biological factors (growth factors-plasma and stem cells) are not included in the coverage.

10. In accordance with the General Conditions of the policy, accidents derived from criminal actions of the Insured, reckless recklessness or gross negligence ruled by a court are excluded.

4.2.- Basic contractable benefit

Benefit for death by accident, in which the Insurance Entity undertakes to pay the beneficiary the agreed benefit, if the death of the Insured occurs while practicing sports as a result of an accident that occurred during the coverage period and provided that it is proven that such death is a result of this accident. The basic benefit for death by accident while practicing sports will be limited to a maximum period of 18 months after the accident. This coverage does not include any expenses and procedures that involve the funeral and/or burial of the deceased.

4.3.- Other contractable benefits

Having contracted the basic service, the following may also be contracted:

4.3.1.- Death benefit , in which the Insurance Entity undertakes to pay the beneficiary the agreed benefit if death occurs **during sports practice, but without a direct cause** thereof during the coverage period. This benefit is incompatible with the benefit for death by accident defined in section 4.2. of this clause. For these purposes, the Insurance Entity will only pay the benefit derived from the event that occurs first. Therefore, the benefits contracted to cover any other event will be automatically extinguished on the date of the first event. This coverage does not include any expenses and procedures that involve the funeral and/or burial of the deceased.

4.3.2.- Benefit for permanent partial disability due to an accident during sports practice, in which the Insurance Entity undertakes to pay the beneficiary the agreed benefit, if the anatomical loss or functional impotence of those limbs or organs defined in the scale collected below occurs, as consequence of an accident that occurred during the coverage period, provided that it is proven that such loss or impotence is a consequence of this accident and it is proven within a period not exceeding one year from the date of occurrence of the accident.

This concept of disability due to accident does not correspond to the one used in a generic way by the Official or competent Organizations in matters of disability to designate situations of permanent, professional, total, partial or similar disability in labor matters.

The concept of invalidity of this contract refers to the consequences that are described below and are valued as a percentage, provided they are irreversible or permanent and whose recovery is not considered foreseeable according to the opinion of the medical experts appointed in accordance with the Article 104 of Law 50/80 on Insurance Contracts.

Table of sequelae for Permanent Partial Disability	Partial Disability
The complete loss or absolute and permanent functional impotence of both arms or hands, both legs or feet, or of one upper limb and another less than the time	100%
Total and incurable mental derangement	100%

Complete blindness or complete paralysis	100%
Total loss of movement of the entire spine, with or without neurological manifestations	100%
	right left
Total loss of arm or hand	60% 50%
Total loss of movement of the shoulder	25% 20%
Total loss of movement of the elbow	20% 15%
Total loss of wrist movement	20% 15%
Total loss of thumb and forefinger	40% 30%
Total loss of three fingers, including the thumb or forefinger	35% 30%
Total loss of three fingers, other than thumb or index	25% 20%
Total loss of the thumb and one other finger, other than the index	30% 25%
Total loss of the index finger and one other finger, other than the thumb	20% 17%
Total loss of thumb only	22% 18%
Total loss only from the index	15% 12%
Total loss of the middle, ring or little finger	10% 8%
Total loss of two of these last fingers	15% 12%
Total loss of one leg or above the knee amputation	50%
Partial loss of one leg below the knee or amputation of one foot	40%
Partial amputation of one foot, including all the toes	50%
Total loss of motion of the subtalar joint	10%
Complete loss of movement of the throat of one foot	20%
Total loss of the big toe of one foot	10%
Unhealed fracture of a leg or foot	25%
Unhealed fracture of a patella	20%
Total loss of movement of a hip or knee	20%
Shortening of at least two inches of a lower limb	15%
(The total anatomical loss of one metatarsal will be equivalent to the loss of the third phalanx of the corresponding finger)	
Total loss of one of the other toes of one foot	5%
Complete loss of movement of the cervical spine, with or without neurological manifestations	33%
Complete loss of movement of the thoracic spine, with or without neurological manifestations	33%
Complete loss of movement of the lumbar spine, with or without neurological manifestations	33%

Total loss of one eye or half reduction of binocular vision	30%
If the vision of the other was lost before the accident	50%
Complete deafness of both ears	40%
Complete deafness in one ear	10%
If the deafness of the other already existed before the accident	20%
Total loss of one ear	7.5%
Total loss of both ears	15%
Deformation or deviation of the nasal septum that prevents normal respiratory function	5%
Total loss of the nose	15%
Total loss of the lower jaw or complete removal of the mandible	30%
The loss of bone substance in the cranial wall will be equivalent to a percentage of 1% for each square centimeter that has not been replaced by materials	
suitable, but with a maximum of one.	15%

If the Insured is left-handed, the percentages established in the scale for the right and left sides will be inverted.

In cases not indicated in the sequelae table, the compensation will be set in proportion to the severity of the disability, compared to the listed disabilities.

If the Insured simultaneously loses several of said members, the compensation will be set by adding the respective appraisals, but in no case may it exceed one hundred percent. When the payment of amounts derived from partial permanent disability due to accident reaches one hundred percent of the amount insured by this benefit, the insurance relationship will terminate.

The functional or absolute impotence of a member is similar to the total loss of the same.

If the Insured had bodily defects before the accident, the disability caused by said accident cannot be classified to a higher degree than it would be if the victim were a normal person from the point of view of bodily integrity.

In the event of disability occurring to the Insured as a result of a guaranteed accident that leaves residual injuries correctable by means of prostheses, the Insurer will pay the amount reached by the first orthopedic prosthesis performed on the Insured, without exceeding ten percent of the indemnity capital in case of Disability and up to the amount of 150 euros.

If, after payment of the compensation for disability, the Insured dies as a result of the accident within the year following its occurrence, the Insurer will pay the difference between the compensation paid and the insured in case of death, if this is higher, otherwise, no refund will be made by the Beneficiary.

The partial permanent disability guarantee due to accident is excluded for Insureds over 75 years of age.

4.3.3.- Health care benefits for accidents during sports practice, in which the Insurance Entity undertakes regarding the cases of accidents guaranteed by the insurance contract, to assume the expenses indicated below. All this within the limit indicated in the Particular Conditions and for a maximum period of 18 months from the date of the accident, which occurred during the coverage period, and provided that, in case of travel, the accident occurs during the first ninety days consecutive from the beginning of the same. Expeditions to areas where more than 90 days are required, temporary stays abroad for special training, provision of temporary services as a monitor, teacher or coach in FEEC sports, temporary stays to study and/or attend monitor, teacher or coach courses, as well as the stays in which the federated attend as students courses organized by the FEEC or by one of its member clubs. In the case of trips abroad, the 90 days will begin to count from the moment the insured leaves Spain.

The provision of health care, as a result of a sports accident, is provided throughout the world for emergency cases, depending on the territorial scope of each type of license. Health services that are not emergencies are only covered when they are provided in Spain and must be requested through the means of the Insurance Entity. Health care claims from the public health system will only be dealt with in the case of vital urgency derived from an accident, or up to the maximum limit established in these Particular Conditions for non-subsidized centers. Vital urgency is understood as that clinical situation that requires immediate attention given that a delay in it can lead to a vital compromise or irreparable damage to the physical integrity of the patient. The Insurance Entity will be responsible for the invoices derived from the vital emergency assistance provided until the doctor treating the patient considers that they can be transferred to another center arranged by the Insurer Entity. In case of permanence in the public health system, the Insurance Entity will only assume the payment of the invoices derived from the services provided up to the maximum limit established in these Particular Conditions for non-subsidized centers.

For the purposes of this contract, health care due to accident is understood to be the medical and therapeutic acts necessary for the healing and recovery of the Insured's injuries caused by accidents covered in the policy, until their stabilization and consolidation, leaving out of coverage those benefits intended for the care of the Insured that do not imply an improvement in their state of health, since it is irreversible, and palliative care.

Specifically, the following expenses are included in this coverage:

- a) Medical-pharmaceutical assistance and surgical interventions.
- b) Stay in clinics and hospitals and transfer to them from the scene of the accident, whenever it is necessary due to the nature of the injuries.
- c) Assistance in hospital, of the costs of prosthesis and osteosynthesis material, in its entirety.
- d) Expenses originated by rehabilitation.

- e) Expenses arising from the acquisition of orthopedic material to cure a sports accident (not prevention), up to 70% of the total amount of the invoice and against the appropriate supporting documents.
- f) Expenses originated in odonto-stomatology, due to mouth injuries caused by a sports accident. These expenses will be covered up to 300.00 €.

In cases of trauma surgery, due to an accident guaranteed by this insurance contract, for which osteosynthesis material is implanted, which later has to be removed, the maximum term will be twenty-four months from the date of the accident. . Likewise, in the case of mountain injuries due to frostbite, the maximum coverage period will also be twenty-four months from the date of the accident.

Health care, pharmaceutical expenses, rehabilitation, the acquisition of orthopedic material or other covered expenses must be, in any case, prescribed by the doctor in charge of care. The transportation expenses of the injured party from the place of the accident to the place where he must be treated must be prescribed by the attending physician and obey a justified cause.

This coverage may be contracted through one of the following options:

1) **Subsidized centers** specified by the Insurance Entity. The Insurance Entity will assume the costs of health care up to the maximum limit established in the Particular Conditions of the contract.

For the purposes of this policy, a subsidized center shall be understood as those health and/or hospital centers with which the Insurance Entity maintains a contractual relationship through which the corresponding rates are agreed for the provision of health care services covered in the present insurance contract, and provided by the contracted center to the Insured who have suffered an accident covered in this policy.

2) **Centers not subsidized**, assistance may be provided at any center and the coverage will reimburse the Insured for the expenses incurred up to the maximum limit established in the Particular Conditions of the contract.

In this case, the Insurance Entity will not assume the health care expenses that exceed the maximum limits established for non-subsidized centers.

However, the Insured may subsequently opt to receive the necessary healthcare at a subsidized center of the Insurance Entity, as long as the expense for healthcare services is within the maximum limits established in the policy for subsidized centers.

In the case of "Temporary Licenses", the health care coverage in subsidized and non-subsidized centers are not cumulative.

Both the medical professionals chosen directly by the Insured outside the framework of subsidized centers, as well as those who work in such subsidized centers, enjoy full autonomy, independence and responsibility in the provision of health care, in no case assuming the Insurance Entity responsibilities direct, jointly or subsidiary by actions and/or omissions of the professionals in question. The Insurance Entity, in this sense, does not have any control over the acts of the aforementioned professionals to the extent that it is prohibited by the prohibition of

intrusion by third parties in the health activity, the protection of professional secrecy and the confidentiality of health data. .

In accordance with the provisions of the Insurance Contract Law in relation to health care expenses, the Insurance Entity will be subrogated, by the mere fact of payment of compensation, in all rights and actions that correspond to the Insured against third parties responsible for the accident, being able to exercise such rights on their own behalf or on behalf of the Insured, in which case the latter must grant the necessary powers to do so, the cost of which will be borne by the Insurance Entity. In any case, the Insured must cooperate fully and faithfully with the Insurance Entity for the best processing of the action that is brought.

For the purposes of this benefit, it will be necessary for the first health care that is intended to be covered by the policy to be communicated within 7 days following the occurrence of the corresponding accident guaranteed by the insurance contract .

4.3.4.- Benefits for Travel Assistance, Rescue and Repatriation due to accidents during sports practice, in which the Insurance Entity undertakes, with respect to cases of accidents guaranteed by the insurance contract, to assume the expenses of the benefit established in the coverages listed below. All this with the maximum limit indicated therein and as a consequence of an accident that occurred during the coverage period, and provided that, in the case of travel, the accident occurs during the first ninety consecutive days from the start of the period. Expeditions to areas where more than 90 days are required, temporary stays abroad for special training, provision of temporary services as a monitor, teacher or coach in FECC sports, temporary stays to study and/or attend monitor, teacher or coach courses, as well as the stays in which the federated attend as students courses organized by the FECC or by one of its member clubs. In the case of trips abroad, the 90 days will begin to count from the moment the insured leaves Spain.

They are excluded of the coverage of Benefits for Travel Assistance, Rescue and Repatriation:

- The intervention of any Official Emergency Relief Organization or the cost of its services, except in those cases in which, based on the legislation, such costs are chargeable to the Insured.
- Rescue, search or salvage operations that have occurred as a direct or indirect consequence of reckless recklessness by the Insured.
- Rescue, search or salvage operations when there is no accident and the situation does not represent a risk to the life or physical integrity of the Insured.

3.3.4.1. Search and rescue in Spain and abroad . The Insurance Entity will be responsible for the expenses that are originated as a result of the search and/or rescue of the Insured, when the latter has suffered an accident or the situation represents a clear risk to his life or physical integrity. In the latter case, the first urgent healthcare will also be understood to be covered.

Once the rescue has been carried out, the injured mountaineer has the obligation to go or indicate that he must be transferred to the nearest Hospital Center at the same moment of having been rescued or evacuated, to be assisted and medically recognized

and thus certify the cause of the accident, accident and its diagnosis, which will subsequently be reported to the Insurance Entity.

The maximum limit insured for this concept is established in the Particular Conditions of the contract.

3.3.4.2. Transport or repatriation of deceased in Spain and abroad . The Insurance Entity will be responsible for the procedures and expenses that, according to current regulations, are necessary for the transfer of the mortal remains of the deceased Insured, provided that sports practice is the direct cause of death, from the place of occurrence of the death, up to the place of burial in Spain, with the maximum insured limit for this concept of 6.000 € if the death occurred in Spain, and 12.000 € if the death occurred abroad. This coverage does not include expenses and some procedures that imply funeral honors and/or burial of the deceased

3.3.4.3. Transport or medical repatriation of wounded in Spain and abroad . In the event of an accident to the Insured, the Insurance Entity will be responsible for the following expenses:

- Transport by ambulance to the nearest clinic and hospital, provided it is prescribed by the attending physician and obeys a justified cause.
- Control by your medical team, in contact with the doctor treating the injured Insured, to determine the appropriate measures for the best treatment to follow and the most suitable means for eventual transfer to another more suitable hospital or to your home.
- The transfer by the most appropriate means of transport, of the injured person, to the prescribed hospital center or to his habitual residence. If the Insured is admitted to a hospital far from his home, the Insurance Entity will be responsible, at the time, for the expenses of the subsequent transfer to his home.

The means of transport used in Europe and countries bordering the Mediterranean, when the urgency and seriousness of the case so require, will be the special medical plane.

In another case or in the rest of the world, it will be carried out by regular airline, rail or ship, depending on the circumstances.

In the case of benign conditions or minor injuries that, in the opinion of the medical team, do not give rise to repatriation, transportation will be carried out by ambulance or any other means, to the place where adequate care can be provided.

3.3.4.4. Return ticket for a family member and hotel expenses in Spain and abroad. When the Insured is hospitalized and his hospitalization is expected to last more than 5 days, a round-trip ticket will be made available to a family member in order to go to his side. The Insurance Entity will be responsible for the expenses of the relative's stay in a hotel

against the appropriate supporting documents up to an amount of 150 € per day, with a maximum of 4,500 euros for the total travel and accommodation expenses.

3.3.4.5. Expenses for prolongation of the Insured's stay in a hotel in Spain and abroad. When the provision of health care during a trip is applicable, the Insurance Entity will cover the costs of extending the Insured's stay in a hotel, after hospitalization and under medical prescription, up to an amount of 150 € daily, with a maximum of 4.500 €.

3.3.4.6. Companion in case of transfer due to death of the Insured and hotel expenses abroad. The relatives of the Insured who died abroad will be entitled to a plane ticket (round trip) or the appropriate means of transportation, so that the person they designate can travel to the place where the death occurred and return with the corpse. If the companion should remain in the place of death due to procedures related to the transfer of the deceased, the Insurance Entity will be responsible for the stay and subsistence expenses against the appropriate supporting documents, up to an amount of 150 € per day and a maximum of 10 days.

3.3.4.7. Search and transportation of luggage and personal effects abroad . In the event that the Insured suffers a theft or loss of their luggage, the Insurance Company will assist them in their search and location, advising them on the management to file the corresponding complaint. If the luggage is located, the Insurance Entity will send it to the place of destination provided by the Insured, or at his choice, to his habitual residence.

3.3.4.8. Advance of funds abroad . The Insured will be provided with an advance of funds up to a maximum of 900 € as an interest-free loan in the event of an accident, or in the event of theft of their means of payment (money, credit cards, etc.) after reporting to the Competent authority. The Insured agrees to repay the amount of the loan received when he returns to his habitual residence and, in any case, sixty days after the date the loan was received. The Insurance Entity reserves the right to demand, prior to making the advance, that a person designated by the Insured in Spain take charge of the refund of the advance in a reliable manner, by means of the corresponding debt acknowledgment.

3.3.4.9. Sending medicines abroad. If the Insured has made use of the health care guarantee during a trip, the Insurance Entity will assume the costs of sending the medicines necessary for the Insured's cure, prescribed by a doctor, and that cannot be found in the place where it is located.

3.3.4.10. Early return of the Insured from abroad due to the death of a relative. If during a trip the Insured's spouse, an ascendant or descendant in the first degree, a brother or sister of the Insured person dies in the country of habitual residence of the Insured and in the event that the means used for their trip or the ticket contracted return did not allow him to anticipate the same, the Insurance Company will be responsible for the expenses of his transport to the place of burial in Spain of the relative and, where appropriate, the expenses of a return ticket to the place where he was when it occurred. the event, if for professional or personal reasons you need to continue your trip.

3.3.4.11. Early return of the Insured from abroad due to fire or accident at home. If in the course of a trip, while the Insured is away from his habitual residence, an accident of such seriousness occurs that it becomes uninhabitable, the Insurance Entity will assume the costs of a train or plane ticket to return to your home or to the point of departure, provided that it is not possible for you to use your own means of transport used for the trip.

3.3.4.12. Interpreter in case of accident or illness abroad. If, as a consequence of an accident covered by the policy or serious illness that occurred abroad, the intervention of an interpreter at the place of occurrence is necessary, it will be made available to the Insured as urgently as possible. The expenses covered by the Insurance Entity are limited to 30 euros per day with a maximum per claim of 180 euros.

3.3.4.13. Transmission of messages abroad. The Insurance Entity will be in charge of transmitting the messages entrusted to it by the Insured, derived from events covered by this policy.

4. GROUPS OF INSURED: CAPITALS, ACTIVITIES AND SCOPE OF COVERAGE.

Modality A and B (Groups 1, 2 and 3)

Youth (17 years) and adults (from 18 years)

Activities: Hiking, Camps (except igloo camp), Walking, including Nordic Walking except in high mountains (walking in urban centers is included) and water walking, Hiking and Hiking with “joelette” adaptable chairs. (Skiing is not included in any of its modalities, nor is climbing, nor High Mountain - High Mountain is considered when the activities require technical means of progress and protection such as ice axes, crampons, ropes, skis, etc.-).

Scope: Spain, Andorra, French Pyrenees and Portugal. In the hiking activity, the scope of coverage will also extend to the areas of influence of the French Pyrenees.

Guarantees and capital:

- Death by accident, during sports practice: 15.000 €
- Accidental death, when it occurs during sports practice but without direct cause with it: 3.000 €
- Partial permanent disability due to accident during sports practice: 25.000 €
- Health Care due to an accident during sports practice limited to:
 - In concerted centers: UNLIMITED up to the maximum capacity of the insurance.
 - In centers not subsidized, limited to: 2.000 €
 - Abroad, limited to: 20.000 €
- Assistance, rescue and repatriation due to an accident during sports practice: INCLUDED according to the limits indicated for each coverage in the General Conditions or supplement to them.
- Search and rescue expenses limited to: 9.000 €

- Transportation or medical repatriation of the injured in Spain and abroad: Unlimited .
- Transport or repatriation of deceased:
 - From Spain, limited to 6.000 €
 - From the abroad, limited to 12.000 €

*Optional guarantee: Mountain Plus mode
Family Unit Discounts*

Modality C (Groups 4, 5 and 6)

Youth (17 years) and adults (from 18 years)

Activities: Hiking, Camps, Marches, including Nordic Walking (the march carried out in urban centers is included) and the Aquatic March, Hiking, Hiking with adaptable “joelette” chairs, Mountaineering, High Mountain - High Mountain is considered when the activities require of technical means of progress and protection such as ice axes, crampons, ropes, skis, etc ...-, Climbing (including climbing in ice cascades, climbing in rock walls, boulders, mobile zip lines of the FEEC and similar and speleology learning facilities, although are not in the mountain environment), Psycobloc, Canicross, Canyoning, Igloo Camps, Mountain Biking, , Electric Mountain Bike “XROVER” Adaptive Mountain Bikes, Mountain Races, Ultra Endurance Races, Vertical Kilometer Races, Slackline (included as long as it is carried out at a maximum height of 50 centimeters and that the tape has a minimum width of 2.50 centimeters), Caving (including caving in mines, provided that the same material is used to progress in caves), Snowshoes, Tibetan Bridge, Mountain Duathlon and Via Ferratas and rocky roped routes. **Skiing is not included in any of its modalities.**

Likewise, the activities that the Insured may carry out as a federation instructor of one of the activities included in this modality will also be understood to be included.

Scope: Spain, Andorra, French Pyrenees, Portugal and Morocco. In the hiking activity, the scope of coverage will also extend to the areas of influence of the French Pyrenees.

Guarantees and capital:

- Death by accident, during sports practice: 15.000 €
- Accidental death, when it occurs during sports practice but without direct cause with it: 3.000 €
- Partial permanent disability due to accident during sports practice: 25.000 €
- Health Care due to an accident during sports practice limited to:
 - In concerted centers: UNLIMITED up to the maximum capacity of the insurance.
 - In centers not subsidized, limited to: 2.000 €
 - Abroad, limited to: 20.000 €
- Assistance, rescue and repatriation due to an accident during sports practice: INCLUDED according to the limits indicated for each coverage in the General Conditions or supplement to them.
- Search and rescue expenses limited to: 12.000 €
- Transportation or medical repatriation of the injured in Spain and abroad : Unlimited.
- Transport or repatriation of deceased:
 - From Spain, limited to 6.000 €
 - From abroad, limited to 12.000 €

*Optional guarantee: Mountain Plus mode
Family Unit Discounts*

Modality D (Groups 7, 8 and 9)

Youth (17 years old) and adult (from 18 years old)

Activities: Hiking, Camps, Marches, including Nordic Walking (the march carried out in urban centers is included) and Water March, Hiking, Hiking with adaptable "joelette" chairs, Mountaineering, High Mountain - High Mountain is considered when the activities require technical means of progress and protection such as ice axes, crampons, ropes, skis, etc-, Climbing (including climbing in ice cascades, climbing in climbing walls, boulders, mobile zip lines of the FEEC and similar and speleology learning facilities, although they are not in the mountain environment), Psycobloc, Canicross, Canyoning, Igloo Camps, Mountain Biking, "XROVER" Adaptive Mountain Bikes, Mountain Racing, Ultra Endurance Racing, Vertical Kilometer Races, Slacklining (included provided that it is carried out at a maximum height of 50 centimeters and that the tape has a minimum width of 2.50 centimetres), Caving (including caving in mines, provided that the same material is used to progress in caves), Snowshoes, Tibetan Bridge, Mountain Duathlon, Via Ferrata, Rocky roped routes, Ski Touring (Mountain), Cross Country Skiing, Alpine Skiing (piste), Nordic Skiing, Roller Skiing, Snowkite, Telemark, Freeski, FreeRide, Snowboarding, Splitboarding, Dog Sledding and Mountain Raids (including sections that take place outside the mountain environment, such as participation in stages of using inline skates on asphalt, paddle surfing, swimming, rowing and/or canoeing) .

Likewise, the activities that the Insured may carry out as a federation instructor of one of the activities included in this modality will also be understood to be included.

Scope: Everyone (including desert and jungle areas) except for activities carried out: 1) above 7.000 meters. or 2) in polar areas.

Loss declarations made below 7.000 meters derived from accidents that occurred or due to ills derived from stays above 7.000 meters will not be covered.

The delimitation of the polar zones will be done: (1) according to the geographical definition of the Antarctic Circle: Parallel 66° 33'46" (variable depending on the season) south latitude, and (2) according to the parallel 70° north latitude by the Polar Circle Arctic.

Guarantees and capital:

- Death by accident, during sports practice: 20.000 €
- Accidental death, when it occurs during sports practice but without direct cause with it: 3.000 €
- Partial permanent disability due to accident during sports practice: 35.000 €
- Health Care due to an accident during sports practice limited to:
 - In concerted centers: UNLIMITED up to the maximum capacity of the insurance.
 - In centers not subsidized, limited to: 6.010 €
 - Abroad, limited to: 20.000 €

- Assistance, rescue and repatriation due to an accident during sports practice: INCLUDED according to the limits indicated for each coverage in the General Conditions or supplement to them.
- Search and rescue expenses limited to: 18.000 €
- Transportation or medical repatriation of the injured to Spain and abroad: Unlimited
- Transport or repatriation of deceased:
 - To Spain, limited to 6.000 €
 - Abroad, limited to 12.000 €

Optional guarantee: Mountain Plus mode

Family Unit Discounts

Mode E (Group 10)

Adult (from 18 years old)

Activities: Hiking, Camps, Marches, including Nordic Walking (the march carried out in urban centers is included) and Water March, Hiking, Hiking with adaptable "joelette" chairs, Mountaineering, High Mountain - High Mountain is considered when the activities require technical means of progress and protection such as ice axes, crampons, ropes, skis, etc-, Climbing (including climbing in ice cascades, climbing in climbing walls, boulders, mobile zip lines of the FEEC and similar and speleology learning facilities, although they are not in the mountain environment), Psycobloc, Canicross, Canyoning, Igloo Camps, Mountain Biking, Electric Mountain Bike "XROVER" Adaptive Mountain Bikes, Mountain Racing, Ultra Endurance Racing, Vertical Kilometer Races, Slacklining (included provided that it is carried out at a maximum height of 50 centimeters and that the tape has a minimum width of 2.50 centimetres), Caving (including caving in mines, provided that the same material is used to progress in caves), Snowshoes, Tibetan Bridge, Mountain Duathlon, Via Ferrata, Rocky roped routes, Ski Touring (Mountain), Cross Country Skiing, Alpine Skiing (piste), Nordic Skiing, Roller Skiing, Snowkite, Telemark, Freeski, FreeRide, Snowboarding, Splitboarding, Dog Sledding and Mountain Raids (including sections that take place outside the mountain environment, such as participation in stages of using inline skates on asphalt, paddle surfing, swimming, rowing and/or canoeing) .

Scope: Everyone (including desert or jungle areas), as well as activities carried out above 7.000 meters. or in polar areas.

Guarantees and capital:

- Death by accident, during sports practice: 20.000 €
- Accidental death, when it occurs during sports practice but without direct cause with it: 3.000 €
- Partial permanent disability due to accident during sports practice: 35.000 €
- Health Care due to an accident during sports practice limited to:
 - In concerted centers: UNLIMITED up to the maximum capacity of the insurance.
 - In centers not subsidized, limited to: 6.010 €
 - Abroad, limited to: 20.000 €
- Assistance, rescue and repatriation due to an accident during sports practice: INCLUDED according to the limits indicated for each coverage in the General Conditions or supplement to them.

- Search and rescue expenses limited to: 50.000 €
- Transportation or medical repatriation of the injured to Spain and abroad: Unlimited
- Transport or repatriation of deceased:
 - To Spain, limited to 6.000 €
 - Abroad, limited to 12.000 €

Optional guarantee: Mountain Plus mode

Mountain Plus Modality (Optional Supplement Groups 11 and 12)

Adults, on all modalities A, B, C, D and E, may hire the Mountain Plus supplement, which, in the event of an accident covered by the policy, will guarantee (1) the payment of a capital in case of death of the insured equal to 3 times the capital due to death that corresponds to him according to the contracted modality, and (2) the immediate availability of an advance of up to 5.000 euros, on account of the final compensation for death, to cover burial expenses.

Modality C – IN (Groups 13, 14 and 15)

Children: Sub-14 (up to 13 years old) and Sub-17 (from 14 to 16 years old)

Activities: Hiking, Camps, Marches, including Nordic Walking (the march carried out in urban centers is included) and Water March, Hiking, Hiking with adaptable “Joelette” chairs, Mountaineering, High Mountain - High Mountain is considered when the activities require technical means of progress and protection such as ice axes, crampons, ropes, skis, etc-, Climbing (including climbing in ice cascades, climbing in rock walls, boulders, mobile zip lines of the FEEC and similar and speleology learning facilities, although not are in the mountain environment), Psycobloc, Canicross, Canyoning, Igloo Camps, Mountain Biking, Electric Mountain Bike “XROVER” Adaptive Mountain Bikes, Mountain Races, Junior Trail Races, Ultra Endurance Races, Vertical Kilometer Races, Caving (including mine caving, provided that to progress the same material is used to progress in caves), Snowshoes, Tibetan Bridge, Mountain Duathlon and Via Ferrata and rocky roped routes. (Does NOT include skiing in any of its modalities).

Scope: Spain, Andorra, French Pyrenees, Portugal and Morocco. In the hiking activity, the scope of coverage will also extend to the areas of influence of the French Pyrenees.

Guarantees and capital:

- Death by accident, during sports practice: 6.015 €
- Accidental death, when it occurs during sports practice but without direct cause with it: 3.000 €
- Partial permanent disability due to accident during sports practice: 12.025 €
- Health Care due to an accident during sports practice limited to:
 - In concerted centers: UNLIMITED up to the maximum capacity of the insurance.
 - In centers not subsidized, limited to: 2.000 € Only for emergency care
 - Abroad, limited to: 12.000 €
- Assistance, rescue and repatriation due to an accident during sports practice: INCLUDED according to the limits indicated for each coverage in the General Conditions or supplement to them.
- Search and rescue expenses limited to: 9.000 €

- Transportation or medical repatriation of the injured to Spain and abroad: Unlimited
- Transportation or repatriation of deceased;
 - To Spain, limited to 6.000 €
 - Abroad, limited to 12.000 €

Family Unit Discounts

Modality D - IN (Groups 16, 17 and 18)

Children: Sub-14 (up to 13 years old) and Sub-17 (from 14 to 16 years old)

Activities: Hiking, Camps, Marches, including Nordic Walking (the march carried out in urban centers is included) and Water March, Hiking, Hiking with adaptable "Joelette" chairs, Mountaineering, High Mountain - High Mountain is considered when the activities require technical means of progress and protection such as ice axes, crampons, ropes, skis, etc-, Climbing (including climbing in ice cascades, climbing in rock walls, bouldering, FEEC mobile zip lines and similar and speleology learning facilities, although not are in the mountain environment), Psycobloc, Canicross, Canyoning, Igloo Camps, Mountain Biking, Electric Mountain Bike, "XROVER" Adaptive Mountain Bikes, Junior Trail Racing, Mountain Racing, Ultra Endurance Racing, vertical kilometers, Caving (including caving in mines, provided that the same material is used to progress as to progress in caves), Snowshoes, Tibetan Bridge, Mountain Duathlon, Via Ferrata, rocky roped routes, Ski Touring (Mountain), Alpine Skiing (piste), Nordic Skiing, Roller Skiing, Snowkite, Telemark, Snowboard, Freeski, FreeRide, Splitboard, Dog Sledding, Mountain Raids (including sections that take place outside the mountain environment such as participation in stages of use of inline skates on asphalt, paddle surfing, swimming, rowing and/or canoeing).

Scope: Everyone (including desert and jungle areas), except for activities carried out: 1) above 7.000 meters. or 2) in polar areas.

Loss declarations made below 7.000 meters derived from accidents that occurred or due to ills derived from stays above 7.000 meters will not be covered.

The delimitation of the polar zones will be done: (1) according to the geographical definition of the Antarctic Circle: Parallel 66° 33'46" (variable depending on the season) south latitude, and (2) according to the parallel 70° north latitude by the Polar Circle Arctic.

Guarantees and capital:

- Death by accident, during sports practice: 6.015 €
- Accidental death, when it occurs during sports practice but without direct cause with it: 3.000 €
- Partial permanent disability due to accident during sports practice: 12.025 €
- Health Care due to an accident during sports practice limited to:
 - In concerted centers: UNLIMITED up to the maximum capacity of the insurance.
 - In centers not subsidized, limited to: 2.000 € Only for emergency care
 - Abroad, limited to: 20.000 €

- Assistance, rescue and repatriation due to an accident during sports practice: INCLUDED according to the limits indicated for each coverage in the General Conditions or supplement to them.
- Search and rescue expenses limited to: 12.000 €
- Transportation or medical repatriation of the injured to Spain and abroad: Unlimited
- Transportation or repatriation of deceased;
 - To Spain, limited to 6.000 €
 - Abroad, limited to 12.000 €

Family Unit Discounts

5. TEMPORARY LICENSES

Temporary 1 (Groups 19, 20, 21)

Activities: Walks and Popular Marches.

Scope: Spain

Guarantees and capital:

- Death by accident, during sports practice: 6.000 €
- Accidental death, when it occurs during sports practice but without direct cause with it: 1.800 €
- Partial permanent disability due to an accident during sports practice: 12.000 €
- Health Care due to an accident during sports practice limited to:
 - In concerted centers: 3.000 € up to the maximum capacity of the insurance.
 - In centers not subsidized, limited to: 1.200 €
 - Abroad, limited to: 2.500 €
- Accident assistance and rescue during sports practice limited to: 9.000 €
- Transport or repatriation of deceased:
 - From Spain, limited to 6.000 €

Discounts for Groups > 25 and > 50 insured

Temporary 2 (Group 22)

Activities: Catalan Cups of Resistance Walks and Technical Marches.

Scope: Spain

Guarantees and capital:

- Death by accident, during sports practice: 6.000 €
- Accidental death, when it occurs during sports practice but without direct cause with it: 1.800 €
- Partial permanent disability due to an accident during sports practice: 12.000 €
- Health Care due to an accident during sports practice limited to:

- In concerted centers: 3.000 € up to the maximum capacity of the insurance.
- In centers not subsidized, limited to: 1.200 €
- Abroad, limited to: 2.500 €
- Accident assistance and rescue during sports practice limited to: 9.000 €
- Transport or repatriation of deceased:
 - From Spain, limited to 6.000 €

Temporary 3 (Groups 23 and 24)

Activities: Competitions of the official FEEC calendars, Mountain races, Ultra resistance races in the mountains, Vertical Kilometer races, Mountain Raids, Ski Mountaineering, Snowshoes, Sport Climbing.

Scope: Spain

Guarantees and capital:

- Death by accident, during sports practice: 9.000 €
- Accidental death, when it occurs during sports practice but without direct cause with it: 1.800 €
- Partial permanent disability due to accident during sports practice: 20.000 €
- Health Care due to an accident during sports practice limited to:
 - In concerted centers: 3.000 € up to the maximum capacity of the insurance.
 - In centers not subsidized, limited to: 1.200 €
 - Abroad, limited to: 2.500 €
- Accident assistance and rescue during sports practice limited to: 9.000 €
- Transport or repatriation of deceased:
 - To Spain, limited to 6.000€

Temporary 4. Activities of the Entities (Groups from 25 to 39)

Activities: Official outings of hiking entities and/or sports clubs, outings for hiking, mountaineering, climbing, ski mountaineering, mountain races, skiing, snowshoeing, canyoning, Nordic walking (covered in urban areas), mountain biking and the rest of FEEC sports, as well as training activities (promotion courses, social courses, technical conferences...), stays (meetings, youth, techniques,...).

Scope: Spain, Andorra and the French Pyrenees. In the Hiking activity, the scope of coverage will also extend to the areas of influence of the French Pyrenees.

Guarantees and capital:

- Death by accident, during sports practice: 6.000 €
- Accidental death, when it occurs during sports practice but without direct cause with it: 1.800 €
- Partial permanent disability due to an accident during sports practice: 12.000 €
- Health Care due to an accident during sports practice limited to:
 - In concerted centers: 3.000 € up to the maximum capacity of the insurance.
 - In centers not subsidized, limited to: 1.200 €

- Abroad, limited to: 2.500€
- Accident assistance and rescue during sports practice limited to: 9.000 €
- Transport or repatriation of deceased:
 - From Spain, limited to 6.000 €
 - From abroad, limited to 12.000 €

Discounts for Groups > 25 and > 50 insured

Temporary 5. Activities of the Entities in Europe (Groups from 40 to 44)

Activities: Official outings of hiking entities and/or sports clubs, outings for hiking, mountaineering, climbing, ski mountaineering, mountain races, skiing, snowshoeing, canyoning, Nordic walking (covered in urban areas), mountain biking and the rest of FEEC sports, as well as training activities (promotion courses, social courses, technical conferences...), stays (meetings, youth, techniques,...).

Scope: Europe.

Guarantees and capital:

- Death by accident, during sports practice: 6.000 €
- Accidental death, when it occurs during sports practice but without direct cause with it: 1.800 €
- Partial permanent disability due to an accident during sports practice: 12.000 €
- Health Care due to an accident during sports practice limited to:
 - In concerted centers: 3.000 € up to the maximum capacity of the insurance.
 - In centers not subsidized, limited to: 1.200 €
 - Abroad, limited to: 2.500 €
- Accident assistance and rescue during sports practice limited to: 9.000 €
- Transport or repatriation of deceased:
 - From Spain, limited to 6.000 €
 - From abroad, limited to 12.000 €

Volunteers Modality (Group 45)

Activities: Accident occurred while participating in an event organized by FEEC.

Setting: Where the test is performed.

Guarantees and capital:

- Death by accident, during sports practice: 7.500 €
- Accidental death, when it occurs during sports practice but without direct cause with it: 1.800 €
- Partial permanent disability due to accident during sports practice: 15.000 €
- Health Care due to an accident during sports practice limited to:
 - In concerted centers: UNLIMITED up to the maximum capacity of the insurance.
 - In centers not subsidized, limited to: 2.000 €
 - Abroad, limited to: 2.500 €

- Accident assistance and rescue during sports practice limited to: 4.500 €
- Transport or repatriation of deceased:
 - From Spain, limited to 4.500 €

6. PROCESSING OF CLAIMS

CONTACT INFORMATION

Accident Attention Center

Telephone: 939 347 652

Email: helvetiaaccidentes@hna.es

Free Choice Centers

Email: siniestros.personales@helvetia.es

Functional diversity

Email: tramitacionaccesiblehelvetia@hna.es

Travel Assistance

Telephone: 936 347 650

The Insurance Entity makes available to the FEEC the specific claims protocol that is attached to these Particular Conditions. The provisions of said claim protocol must be followed at all times.

INSURANCE HELVETIA