

# Terms and Conditions - ESS-Protect Insurance

"ESS-Protect" is an insurance policy offered to customers to insure lessons purchased from ESS Veysonnaz in the event of accident, illness or when lessons are not held due to the closure of the ski area or ski lift facilities.

## **Insurer**

The insurer is ESS Veysonnaz, which offers insurance under the brand name "ESS-Protect".

## **Policyholder**

The policyholder is a person who has booked or purchased lessons from ESS Veysonnaz and has taken out "ESS-Protect" insurance.

## **Insured benefits**

"ESS-Protect" only insures courses booked or purchased from ESS Veysonnaz.

## **Amount of the premium**

CHF 5 per day per person

## **Validity of the insurance**

The insurance is valid from the time of purchase and specifically during the period of the course days purchased from ESS Veysonnaz. Only the insured person's own courses shall be covered by "ESS-Protect".

## **Purpose of the contract**

The insurer guarantees the pro rata reimbursement or replacement of missed lessons in accordance with the insurance conditions below.

## **Conditions of insurance**

"ESS-Protect" will provide the above benefits in the following situations

- In the event of an accident to the insured person, upon presentation of a medical certificate only.
- In the event of illness of the insured person, upon presentation of a medical certificate issued during the period of validity of the insurance.
- In the event of a complete closure of the ski area.
- In the event of partial closure of the ski area and only if the relocation of the course (place & time) is not feasible for the insurer.

## **Reimbursement**

Reimbursement on a pro rata basis or replacement of lessons is to be made directly to the ESS Veysonnaz office during the insured person's stay in Veysonnaz. Only cases of illness or accident that do not allow the insured person or his/her family to travel can be settled later by post or email.

Legal basis

This contract is subject to Swiss law and the place of jurisdiction is Sion. In addition, the provisions of the Swiss Federal Law on Insurance Contracts (VVG) and the Swiss Code of Obligations (CO) shall apply.

## **Exclusions from cover**

All situations other than those mentioned. Use of drugs, narcotics, medication not prescribed by a doctor, state of intoxication, intentional and deliberate acts, conscious non-compliance with official prohibitions. Suicide, attempted suicide or self-harm.

Our passes are only refundable if 100% of the lifts are closed.