

CERN Climbing Club - Insurance information sheet

Climbing is an activity which involves a certain degree of risk. The risks include injury to yourself but also to others (e.g. when belaying). The associated medical, search and rescue, and even legal costs can be high and are not necessarily covered by your normal health or civil liability insurance.

This is why the CERN Climbing Club (CEC) requires you to ensure you have the appropriate insurance coverage for the activities promoted by the Club.

Below we list a few important points you should consider when looking for an appropriate insurance:

- **Search, Rescue and Evacuation:** normally refers to the costs incurred by local rescue organizations in the sequence of an accident and your transport from the place of accident to the nearest road or the nearest hospital. *Conditions can vary, please check carefully what's included in each case.*
- **Repatriation:** normally refers to the transport from the country where the accident occurred to your country of residency, if the accident didn't occur in the latter. *Conditions can vary, please check carefully what's included in each case.*
- **Medical expenses:** normally refers to emergency medical expenses incurred by you in case of an accident **but in many cases it is offered only as a complement to your health insurance.** *Conditions can vary, please check carefully what's included in each case.*
- **Civil Liability:** normally refers to protection from the financial consequences of claims against you for injury, disability, death, financial loss or material damage. *Conditions can vary, please check carefully what's included in each case.*
- **Legal protection:** normally refers to coverage for legal costs in case you require defence from criminal prosecution and in some cases also if you are looking to prosecute others responsible for your injuries/loss. *Conditions can vary, please check carefully what's included in each case.*

In the next pages you will find a list of three insurances that offer different types of coverage for each one of the points above. This list is indicative and aimed at helping you understand what's available in the insurance market. We've tried to make a short summary of the basic coverage offered by each insurance but this can in no way replace the thorough reading of the general conditions of each insurance. The CERN Climbing Club takes no responsibility for your choice of insurance and cannot be liable for any error in the information presented in this information sheet.

Austrian Alpine membership and insurance

The Austrian Alpine Club offers insurance with its membership, which is open to non-residents. The "Alpenverein Worldwide Service" is offered at a membership fee of 62 EUR/year and includes the following benefits:

- **Search and rescue:** insurance for rescues out of wayless area up to 25,000 EUR during leisure time, in the country of main place of residence and abroad
 - **Worldwide repatriation service from abroad:** without limitation on costs *
 - **Medically necessary treatment:** (including medically necessary transport to a hospital) abroad: up to 10,000 EUR *
- *(Valid worldwide during the first eight weeks of any journey abroad, for leisure and occupational accidents as well as illness)
- **European third party liability insurance:** up to 3,000,000 EUR year-round
 - **European criminal law legal protection insurance** up to 35,000 EUR year-round
 - **European damage compensation legal protection** for damage compensation claims after accidents involving personal injury to max. 500 EUR per insured event

Some important details:

- Covers rescue and emergency medical costs worldwide but civil liability and legal protection only in Europe.
- Only covers activities below 6000m altitude.
- Please see link below for other exceptions for extreme activities and competitions.

All details can be found in this brochure:

https://oeav.mitgliederversicherungsservice.at/wp-content/uploads/2020/09/oav_versicherungsbroschuere_EN_2020_fin_screen.pdf



Passeport Montagne

The "Passeport Montagne" is an initiative of the French "Fédération Nationale pour le Développement des Sports et du Tourisme en Montagne" and is available with worldwide coverage (partial, see details) for people who have France as their place of residency (any person with the fiscal address in France) but also for non residents only when they are carrying out a sports activity in France, in the context of a short stay (holidays, climbing trip). The cost is 20 EUR/year including the following benefits:

- **Search, rescue, evacuation, and repatriation:** costs up to 15,000 EUR
- **Interruption of activity:** concerns costs due to interrupted services such as the rental of equipment, up to 500 EUR
- **Third party liability:** covers for the consequences of claims against you for injury caused during the insured activity, up to 3,500,000 EUR and material damage up to 1,000,000 EUR (amounts vary with accident type, please see details in link below)
- **Legal protection:** covers the legal support for the prosecution of the responsible for your injury as well as your defence if you are prosecuted, up to 30,000 EUR

Some important details:

- Only for people residing in France, foreign or not (fiscal address in France) or non residents on a temporary climbing trip to France.
- Possible to buy a medical expenses protection pack at 10 EUR/year but only in complement of your own insurance.

All details can be found in this brochure:

https://www.passeportmontagne.com/media/filer_public/9c/05/9c05398c-fddc-41a0-acb4-e4be3565bb95/contrat_de_base.pdf



And the complementary insurance:

https://www.passeportmontagne.com/media/filer_public/83/f1/83f14dc5-cede-4a34-b2b6-54d27f82835b/2015_contrat_complementaire.pdf



The full contract can be found here:

https://www.passeportmontagne.com/media/filer_public/c6d/cc6d21d9-ece5-4c57-aa77-d7c5da256189/contrat_detaille_des_garanties_passeport_montagne.pdf



Au Vieux Campeur – Multi-risk insurance

The "Vieux Campeur Multi-risk insurance" is a private insurance offered by a well-known French outdoors equipment shop Au Vieux Campeur, which offers worldwide coverage (see details below) for residents of European Union countries, the United Kingdom and Switzerland. The cost is 25 EUR/year including the following benefits:

- **Search, rescue, evacuation:** cover costs in search, rescue and transport operations in case of accident only, up to 11,400 EUR
- **Interruption of activity:** covers both interruption of service and damage to equipment up to 300 EUR
- **Repatriation:** no limit of costs, but must be organised in coordination with the insurance and requires an agreement of the insurance's doctors
- **Medical costs:** only as a complement to existing insurance, up to 1,500 EUR in France and 30,000 EUR in a Foreign country.
- **Civil liability:** covers up to 6,100,000 EUR (limits apply for each type of liability, please see details in the link below)
- **Legal protection:** costs up to EUR 3,000

Some important details:

- The insurance cover and assistance services apply worldwide, except in countries or regions for which the French Ministry for Europe and Foreign Affairs has issued a travel warning.
- **The contract includes a list of excluded items for each coverage, please read carefully the brochure in the link below.**

All details can be found in this brochure:

https://www.auvieuxcampeur.fr/media/wysiwyg/cms/carteclub/Contrat_CarteClub_2021_EN.pdf

