

DSV GEAR – Winter Sports Equipment Insurance Cover –



Confirmation of Insurance

We, the contracting company of DSV aktiv/Freunde des Skisports e.V. (FdS) in the Deutscher Skiverband e.V. (DSV, German Ski Association), confirm the requested insurance cover within the scope of the group insurance contract existing with DSV aktiv, the provisions of which are printed in the following information sheet on insurance cover. The group insurance contract is fully subject to German law. The DSV GEAR cover that you have taken out is documented in your confirmation of membership and insurance cover.

ARAG Allgemeine Versicherungs-AG
ARAG Platz 1, 40472 Düsseldorf

Supervisory Board Chair: Dr. Dr. h. c. Paul-Otto Faßbender
Management Board: Christian Vogée (Speaker), Uwe Grünewald,
Zouhair Haddou-Temsamani, Katrin Unterberg
Registered office: Düsseldorf, HRB 10418, VAT ID No. DE 811125216

A. Start and end of insurance cover

DSV aktiv membership together with DSV GEAR, can only be purchased directly when buying a new ski or snowboard. The insurance cover begins immediately upon joining DSV aktiv or immediately after selecting the insurance cover. If you have selected the insurance cover directly in connection with joining DSV aktiv, the insurance cover shall initially be valid for one year after joining DSV aktiv in accordance with the duration of your membership. If you have selected insurance cover in the course of an ongoing membership year, the insurance cover will initially be valid until the end of the corresponding membership year. In this case, you will only be charged a pro rata premium for the insurance cover. In both cases, the insurance cover will be renewed together with your membership after the end of the membership year by a further membership year if you do not object to the extension with a notice period of three months to the end of the respective membership year.

B. DSV Winter Sports Equipment Insurance Cover

Article 1 Insured objects

The insurance covers the pair of skis/snowboard with bindings and brakes, as well as the ski poles, ski/snowboard boots, ski helmets, as specified in the application in accordance with the purchase receipt, when used by the insured member. Insofar as a helmet, ski/snowboard boots and/or poles (insured accessories) were connected to the purchase, these items are also insured.

Article 2 Insured risks

- Insurance cover is provided during the use of the winter sports equipment, including during breaks at the winter sports site and during the stay at the winter sports resort, for the following circumstances, regardless of the will of the policyholder:
 - sudden and violent breakage or damage;
 - loss or theft incurred.
- The insurer is only liable for loss or theft if it can be proven that
 - the damage occurred during the day between 6.00 am and 10.00 pm (local time); or
 - the winter sports equipment was not in use and left inside an unmoving enclosed space or locked motor vehicle during the remaining time (10 pm to 6 am).

Article 3 Exclusions

- The insurer shall not pay compensation for
 - damage covered by the manufacturer's warranty (e.g. manufacturing and material defects);
 - wear damage, normal wear and tear (e.g. ski damage to the base, edges, sidewalls and surfaces, as well as due to loss of tension);
 - if the insured object is left lying, standing or hanging, unless the insured object was left behind knowingly and intentionally;
 - damage caused by loss during transport by motor vehicle (except by public transport at the winter sports resort);
 - theft damage at the policyholder's place of residence, except during use at the winter sports site;
 - damage caused intentionally or by gross negligence;
 - rental costs for winter sports equipment.
- The following risks are excluded
 - war, civil war, warlike events or internal unrest;
 - nuclear energy;
 - confiscation, seizure or other interference by public authorities.

Article 4 – Scope of insurance cover

The insurance cover begins when you arrive at the winter sports resort or winter sports site and ends when you leave the winter sports resort or winter sports site.

Article 5 Compensation

- The insurer shall refund the following:
 - in the event of breakage or damage to the winter sports equipment and accessories included in the insurance, repair costs up to the amount of the original purchase price, max. € 2,500 for winter sports equipment and € 250 for accessories included in the insurance;
 - in the event of loss or theft of the winter sports equipment and accessories included in the insurance, the original purchase price, max. € 2,500 for winter sports equipment and € 250 for accessories included in the insurance.
- After each claim, an excess of 20 percent applies to all further claims incurred in the same insurance year and in the two following insurance years.
- The DSV GEAR insured value, unless there is proof of a higher or lower value, amounts to the following:

in the year following purchase	100 percent	in the 3rd year following purchase	60 percent
in the 2nd year following purchase	80 percent	and from the 5th year following purchase onwards	20 percent
in the 4th year following purchase	40 percent		

of the original purchase price, max. € 2,500 for winter sports equipment and € 250 for the accessories included in the insurance.

Article 6 Obligations

1. The insured person must enclose or submit, with the notice of claim, documents proving the cause, type and amount of the damage, as well as the place and time the damage occurred and the original purchase receipt showing the purchase price and the date of purchase.
2. In the event of breakage or damage, confirmation from a specialist sports shop of the nature and extent of the damage and the amount of the repair costs or the repair cost invoice is also required.
3. In the event of theft, a report must be promptly made to the police authority responsible at the location of the claim. The certificate of the police authority shall be submitted, or alternatively the address of the police authority to which the report was made shall be given.
4. If an obligation under this contract is intentionally breached, the insured person shall lose their insurance cover. In the event of a grossly negligent breach of an obligation, the insurer is entitled to reduce the benefit in proportion to the severity of the fault of the insured person. In the event of a breach of an obligation to provide information or clarification after the occurrence of an insured event, the complete or partial lapse of the insurance cover shall be subject to the condition that the insurer has informed the insured person of this legal consequence by means of a separate notification in text form. If the insured person proves that they did not breach the obligation through gross negligence, the insurance cover remains in force. The insurance cover shall also remain in force if the insured person proves that the breach of the obligation was neither the cause for the occurrence or determination of the insured event nor for the determination or scope of the benefit incumbent on the insurer. This does not apply if the insured person has fraudulently breached the obligation.

Article 7 Final provisions

1. Compensation shall be paid no later than 2 weeks after its final determination by the insurer. Theft shall be deemed to have been proven one month after receipt of the notice of claim by the insurer. Payment of the claim may be deferred until the conclusion of any police investigations.
2. a) If stolen items are recovered, the policyholder must notify the insurer immediately and assign their rights to the items to the insurer upon request. The policyholder must repay the compensation or make the items available to the insurer. At the insurer's request, the policyholder must make a decision regarding this matter within 2 weeks of being asked to do so; if this period expires to no avail, the right of choice is transferred to the insurer.
b) After a settled total loss, the rights to the items are transferred to the insurer and must be made available to the insurer on request.

C. Important

1. If you have not already paid the first fee in the sports shop, you are required to pay the fee immediately after being requested to do so by DSV aktiv. The further fees are collected by DSV aktiv on an annual basis. You can transfer the fee to DSV aktiv or authorise DSV aktiv to collect the fee from your account.
2. All notifications and declarations intended for the insurer should be addressed to the competent office as indicated below.
3. Claims must be promptly reported.
4. In deviation from Section 44 para. 2 of the German Insurance Contracts Act (Versicherungsvertragsgesetz – VVG), the insured persons have a direct claim against the relevant insurer in the event of an insured event.
5. In deviation from Section 35 VVG, the insurers waive their right of set-off against the insured persons.
6. Sanctions clause: without prejudice to the other contractual provisions, insurance cover shall only exist insofar as and as long as there are no economic, trade or financial sanctions or embargoes of the European Union or the Federal Republic of Germany directly applicable to the contracting parties.
This also applies to economic, trade or financial sanctions or embargoes of the United States of America, insofar as this does not conflict with legal provisions of the European Union or of the Federal Republic of Germany.

7. Important addresses and telephone numbers:

DSV aktiv: Tel. +49(0) 89 85790-100

(for all enquiries regarding membership/insurance cover and other information)

DSV Ski Damage Service: Tel. +49(0) 89 85790-300

(for all claims notifications regarding ski breakage/theft and related information)

Shared postal address:

Haus des Ski
P.O. box 17 61, 82145 Planegg
Fax: +49(0)89 85790-294
E-Mail: DSVaktiv@ski-online.de

All memberships with insurance packages at a glance

		DSV Basic	DSV Classic	DSV Classic Plus	DSV Rent DSV Gear
Annual premiums ¹⁾	Single membership	€ 35.00	€ 45.50	€ 59.00	€ 30.00
	Partner membership (per person)	€ 31.50	€ 42.00	€ 55.50	-
	Family membership (per family)	€ 77.00	€ 99.00	€ 135.00	-
Scope of validity ²⁾	Winter sport vacation/excursion	yes ⁴⁾	yes	yes	yes
	Other holiday travel ³⁾	no	yes	yes	no
	Travel risk	no	yes	yes	no
	Sojourn risk/person	no	yes	yes	no
	Sojourn risk/equipment	yes	yes	yes	yes
Winter sports equipment ⁵⁾	Theft, breakage and damage	Own and commercially rented skis and boards with bindings plus ski/snowboard boots, ski helmets, ski poles and climbing skins	Own and commercially rented skis and boards with bindings plus ski/snowboard boots, ski helmets, ski poles and climbing skins	Own and commercially rented skis and boards with bindings, ski/snowboard boots, ski poles, ski helmets, avalanche airbags, roller skis, sleds, skates, snowshoes and climbing skins	Per purchase receipt (DSV GEAR) or rental receipt (DSV RENT), one item from the following product groups: skis/boards with bindings, ski poles, ski/snowboard boots, ski helmets, and climbing skins.
	Deductible	see ⁶⁾	see ⁶⁾	see ⁶⁾	see ⁶⁾
	Costs for rental skis/snowboard at foreign resort following	a loss with damage liability up to € 25.00	a loss with damage liability up to € 50.00	a loss with damage liability up to € 100.00	in the event of a serious accident, refund of rental fees up to € 200.00
Accident	Rescue costs incl. distress in the mountains	up to € 10,000.00	up to € 10,000.00	up to € 20,000.00	Not included
	Fatality	€ 2,000.00	€ 4,000.00	€ 7,000.00	
	Add'l for every child entitled to maintenance	no	€ 500.00	€ 1,000.00	
	Disability basic sum ⁷⁾	€ 10,000.00	€ 10,000.00	€ 10,000.00	
	Progression from 51 % disability level	5-times	10-times	20-times	
	Max. from 75 % disability level	€ 40,000.00	€ 70,000.00	€ 120,000.00	
	From 75 % disability level rehab management	up to € 15,500.00	up to € 15,500.00	up to € 15,500.00	
	Transfer benefit after 6 months	no	€ 500.00	€ 1,000.00	
	Cosmetic surgery	no	€ 5,000.00	€ 10,000.00	
	Costs for already purchased ski passes ⁸⁾	up to € 250.00	up to € 500.00	up to € 750.00	
	Aftercare services (physiotherapy, etc.) ⁸⁾	no	no	up to € 1,000.00	
In the event of leisure-time accidents unrelated to skiing	no	no ⁹⁾	no ⁹⁾		
Health	Hospital per diem (KHT)	€ 12.00	€ 15.00	€ 30.00	Not included
	• First care KHT minimum	€ 120.00	€ 120.00	€ 180.00	
	• Subsequent treatment KHT maximum	€ 600.00	€ 750.00	€ 1,500.00	
	Foreign medical expenses	no ¹⁰⁾	no ¹⁰⁾	yes ¹⁰⁾	
	Initial transport to doctor/hospital	100 %	100 %	100 %	
	Repatriation costs	100 %	100 %	100 %	
	Transportation costs	up to € 30,000.00	up to € 30,000.00	up to € 30,000.00	
	Duration of insurance coverage for holiday trips	up to 56 days	up to 56 days	up to 56 days	
	Transportation costs to accommodation after initial treatment	no	no	up to € 100.00	
Rooming-In ¹¹⁾	no	no	up to 14 days		
Liability	Including bad debt coverage ¹²⁾	€ 3,000,000.00	€ 5,000,000.00	€ 10,000,000.00	Not included
	Personal injury/property damage	€ 25,000.00	€ 50,000.00	€ 100,000.00	
	Pecuniary damages	€ 2,500.00	€ 2,500.00	€ 2,500.00	
Legal insurance	Key loss ¹³⁾	€ 50,000.00	€ 100,000.00	€ 200,000.00	Not included
	Insured amount	€ 50,000.00	€ 100,000.00	€ 200,000.00	Not included

1) The proportional insurance premiums and other necessary information can be found at www.ski-online.de/versicherungspraemien 2) For policy holders whose permanent residence is in Europe, insurance coverage applies worldwide. For policy holders whose permanent residence is outside of Europe, insurance coverage applies within Europe. 3) A holiday trip is defined as travel involving an uninterrupted absence from the permanent residence of at least 24 hours. Travel for business purposes (including training and continuing education) is not insured. 4) For DSV BASIC: when directly participating in winter sports. 5) Insurance coverage for theft applies between 6 a.m. and 10 p.m. also in front of the ski hut (between 10 p.m. and 6 a.m. only in a fixed room or locked motor vehicle). The insured value is 100 % of the original purchase price in the year following the day of purchase, 80 % in the 2nd year, 60 % in the 3rd year, 40 % in the 4th year and 20 % from the fifth year on. For skis and snowboards with bindings, reimbursement up to the purchase price (max. € 10,000; DSV GEAR & DSV RENT € 2,500); for ski helmets, ski/snowboard boots, ski poles and climbing skins up to € 250 in DSV BASIC, DSV GEAR & DSV RENT, € 350 in DSV CLASSIC and max. € 10,000 in DSV CLASSIC PLUS. 6) Following an equipment claim, a deductible of 20 % applies for all further claims in the same insurance year and the two subsequent insurance years (the deductible does not apply to DSV RENT). 7) Disability benefits are provided from a disability level of 20 %. 8) Only in cases of accidents with severe injury consequences (e.g., fractures, ligament tears). 9) Insurance coverage for additional leisure-time accidents unrelated to skiing applies only if the 4-Seasons Combi supplementary coverage has been purchased. 10) DSV CLASSIC PLUS gives you a choice: instead of payment of a hospital per diem, you can select reimbursement of outpatient and inpatient treatment costs during a stay abroad after payment by any other payer that may exist. If you choose DSV BASIC or DSV CLASSIC coverage, an additional foreign travel health insurance may be necessary. 11) For inpatient medical treatment of an insured minor child, the costs for accommodation and meals of an accompanying adult in the hospital or for inpatient treatment of an insured person, the costs for accommodation and meals for the minor children in the hospital. 12) From an amount of more than € 2,500. 13) For the loss of third-party keys to holiday lodging, a € 50 deductible applies.



DSV RENT – Winter Sports Equipment Insurance Cover –



Confirmation of Insurance

We, the contracting company of DSV aktiv/Freunde des Skisports e.V. (FdS) in the Deutscher Skiverband e.V. (DSV, German Ski Association), confirm the requested insurance cover within the scope of the group insurance contract existing with DSV aktiv, the provisions of which are printed in the following information sheet on insurance cover. The group insurance contract is fully subject to German law. The DSV RENT cover that you have taken out is documented in your confirmation of membership and insurance cover.



ARAG Allgemeine Versicherungs-AG
ARAG Platz 1, 40472 Düsseldorf

Supervisory Board Chair: Dr. Dr. h. c. Paul-Otto Faßbender
Management Board: Christian Vogée (Speaker), Uwe Grünewald,
Zouhair Haddou-Temsamani, Katrin Unterberg
Registered office: Düsseldorf, HRB 10418, VAT ID No. DE 811125216

A. Start and end of insurance cover

DSV aktiv membership together with DSV RENT, can only be purchased directly when renting a ski or snowboard. The insurance cover begins immediately upon joining DSV aktiv for all insured rentals from the conclusion of the rental and ends upon termination of the respective rental. However, it ends at the latest one year after the conclusion of membership with DSV aktiv. DSV RENT insurance cover has a term of one year from joining DSV aktiv and ends automatically at the end of this period without the need for termination.

B. DSV Winter Sports Equipment Insurance

Article 1 Insured objects

The insurance covers the pair of skis/snowboard with bindings and brakes, as specified in the application in accordance with the rental receipt, when used by the insured member. Insofar as a helmet, ski boots and/or poles (insured accessories) were connected to the rental, these items are also insured. Multiple rentals from the same dealer are also insured.

Article 2 Insured risks

- Insurance cover is provided during the use of the winter sports equipment, including during breaks at the winter sports site and during the stay at the winter sports resort, for the following circumstances, regardless of the will of the policyholder:
 - sudden and violent breakage or damage;
 - loss or theft incurred.
- The insurer is only liable for loss or theft if it can be proven that
 - the damage occurred during the day between 6.00 am and 10.00 pm (local time); or
 - the winter sports equipment was not in use and left inside an unmoving enclosed space or locked motor vehicle during the remaining time (10 pm to 6 am).

Article 3 Exclusions

- The insurer shall not pay compensation for
 - damage covered by the manufacturer's warranty (e.g. manufacturing and material defects);
 - wear damage, normal wear and tear (e.g. ski damage to the base, edges, sidewalls and surfaces, as well as due to loss of tension);
 - if the insured object is left lying, standing or hanging, unless the insured object was left behind knowingly and intentionally;
 - damage caused by loss during transport by motor vehicle (except by public transport at the winter sports resort);
 - theft damage at the policyholder's place of residence, except during use at the winter sports site;
 - damage caused intentionally or by gross negligence;
 - rental costs for winter sports equipment.
- The following risks are excluded
 - war, civil war, warlike events or internal unrest;
 - nuclear energy;
 - confiscation, seizure or other interference by public authorities.

Article 4 – Scope of insurance cover

The insurance cover begins when you arrive at the winter sports resort or winter sports site and ends when you leave the winter sports resort or winter sports site.

Article 5 Compensation

- The insurer shall refund the following:
 - in the event of breakage or damage to the winter sports equipment and accessories included in the insurance, repair costs up to the amount of the original purchase price, max. € 2,500 for winter sports equipment and € 250 for accessories included in the insurance;
 - in the event of loss or theft of the winter sports equipment and accessories included in the insurance, the original purchase price, max. € 2,500 for winter sports equipment and € 250 for accessories included in the insurance.
- In the case of an insured rental transaction, rental fees pro rata up to € 200, in the event that the insured person is no longer able to make use of the service due to a serious accident.
A serious accident within the meaning of the provisions is deemed to occur in the case of a fracture, torn ligament or inpatient hospital stay of three days or longer.

Article 6 Obligations

- The insured person must enclose or submit, with the notice of claim, documents proving the cause, type and amount of the damage, as well as the place and time the damage occurred and the original purchase receipt showing the purchase price and the date of purchase.
- In the event of breakage or damage, confirmation from a specialist sports shop of the nature and extent of the damage and the amount of the repair costs or the repair cost invoice is also required.
- In the event of theft, a report must be promptly made to the police authority responsible at the location of the claim. The certificate of the police authority shall be submitted, or alternatively the address of the police authority to which the report was made shall be given.

4. If an obligation under this contract is intentionally breached, the insured person shall lose their insurance cover. In the event of a grossly negligent breach of an obligation, the insurer is entitled to reduce the benefit in proportion to the severity of the fault of the insured person. In the event of a breach of an obligation to provide information or clarification after the occurrence of an insured event, the complete or partial lapse of the insurance cover shall be subject to the condition that the insurer has informed the insured person of this legal consequence by means of a separate notification in text form. If the insured person proves that they did not breach the obligation through gross negligence, the insurance cover remains in force. The insurance cover shall also remain in force if the insured person proves that the breach of the obligation was neither the cause for the occurrence or determination of the insured event nor for the determination or scope of the benefit incumbent on the insurer. This does not apply if the insured person has fraudulently breached the obligation.

Article 7 Final provisions

1. Compensation shall be paid no later than 2 weeks after its final determination by the insurer. Theft shall be deemed to have been proven one month after receipt of the notice of claim by the insurer. Payment of the claim may be deferred until the conclusion of any police investigations.
2. a) If stolen items are recovered, the policyholder must notify the insurer immediately and assign their rights to the items to the insurer upon request. The policyholder must repay the compensation or make the items available to the insurer. At the insurer's request, the policyholder must make a decision regarding this matter within 2 weeks of being asked to do so; if this period expires to no avail, the right of choice is transferred to the insurer.
b) After a settled total loss, the rights to the items are transferred to the insurer and must be made available to the insurer on request.

C. Important

1. If you have not already paid the fee in the sports shop, you are required to pay the fee immediately after being requested to do so by DSV aktiv. In this case, you can transfer the fee to DSV aktiv or authorise DSV aktiv to collect the fee from your account.
2. All notifications and declarations intended for the insurer should be addressed to the competent office as indicated below.
3. Claims must be promptly reported.
4. In deviation from Section 44 para. 2 of the German Insurance Contracts Act (Versicherungsvertragsgesetz – VVG), the insured persons have a direct claim against the relevant insurer in the event of an insured event.
5. In deviation from Section 35 VVG, the insurers waive their right of set-off against the insured persons.
6. Sanctions clause: without prejudice to the other contractual provisions, insurance cover shall only exist insofar as and as long as there are no economic, trade or financial sanctions or embargoes of the European Union or the Federal Republic of Germany directly applicable to the contracting parties.
This also applies to economic, trade or financial sanctions or embargoes of the United States of America, insofar as this does not conflict with legal provisions of the European Union or of the Federal Republic of Germany.

7. **Important addresses and telephone numbers:**

DSV aktiv: Tel. +49(0) 89 85790-100

(for all enquiries regarding membership/insurance cover and other information)

DSV Ski Damage Service: Tel. +49(0) 89 85790-300

(for all claims notifications regarding ski breakage/theft and related information)

Shared postal address:

Haus des Ski

P.O. box 17 61, 82145 Planegg

Fax: +49(0)89 85790-294

E-Mail: DSVaktiv@ski-online.de

All memberships with insurance packages at a glance

		DSV/BASIC	DSV/CLASSIC	DSV/CLASSIC PLUS	DSV/RENT DSV/GEAR
Annual premiums ¹⁾	Single membership	€ 35.00	€ 45.50	€ 59.00	€ 30.00
	Partner membership (per person)	€ 31.50	€ 42.00	€ 55.50	-
	Family membership (per family)	€ 77.00	€ 99.00	€ 135.00	-
Scope of validity ²⁾	Winter sport vacation/excursion	yes ⁴⁾	yes	yes	yes
	Other holiday travel ³⁾	no	yes	yes	no
	Travel risk	no	yes	yes	no
	Sojourn risk/person	no	yes	yes	no
	Sojourn risk/equipment	yes	yes	yes	yes
Winter sports equipment ⁵⁾	Theft, breakage and damage	Own and commercially rented skis and boards with bindings plus ski/snowboard boots, ski helmets, ski poles and climbing skins	Own and commercially rented skis and boards with bindings plus ski/snowboard boots, ski helmets, ski poles and climbing skins	Own and commercially rented skis and boards with bindings, ski/snowboard boots, ski poles, ski helmets, avalanche airbags, roller skis, sleds, skates, snowshoes and climbing skins see ⁶⁾	Per purchase receipt (DSV GEAR) or rental receipt (DSV RENT), one item from the following product groups: skis/boards with bindings, ski poles, ski/snowboard boots, ski helmets, and climbing skins. see ⁶⁾
	Deductible	see ⁶⁾	see ⁶⁾	see ⁶⁾	in the event of a serious accident, refund of rental fees up to € 200.00
	Costs for rental skis/snowboard at foreign resort following	a loss with damage liability up to € 25.00	a loss with damage liability up to € 50.00	a loss with damage liability up to € 100.00	Not included
Accident	Rescue costs incl. distress in the mountains	up to € 10,000.00	up to € 10,000.00	up to € 20,000.00	Not included
	Fatality	€ 2,000.00	€ 4,000.00	€ 7,000.00	
	Add'l for every child entitled to maintenance	no	€ 500.00	€ 1,000.00	
	Disability basic sum ⁷⁾	€ 10,000.00	€ 10,000.00	€ 10,000.00	
	Progression from 51 % disability level	5-times	10-times	20-times	
	Max. from 75 % disability level	€ 40,000.00	€ 70,000.00	€ 120,000.00	
	From 75 % disability level rehab management	up to € 15,500.00	up to € 15,500.00	up to € 15,500.00	
	Transfer benefit after 6 months	no	€ 500.00	€ 1,000.00	
	Cosmetic surgery	no	€ 5,000.00	€ 10,000.00	
	Costs for already purchased ski passes ⁸⁾	up to € 250.00	up to € 500.00	up to € 750.00	
	Aftercare services (physiotherapy, etc.) ⁸⁾	no	no	up to € 1,000.00	
In the event of leisure-time accidents unrelated to skiing	no	no ⁹⁾	no ⁹⁾		
Health	Hospital per diem (KHT)	€ 12.00	€ 15.00	€ 30.00	Not included
	• First care KHT minimum	€ 120.00	€ 120.00	€ 180.00	
	• Subsequent treatment KHT maximum	€ 600.00	€ 750.00	€ 1,500.00	
	Foreign medical expenses	no ¹⁰⁾	no ¹⁰⁾	yes ¹⁰⁾	
	Initial transport to doctor/hospital	100 %	100 %	100 %	
	Repatriation costs	100 %	100 %	100 %	
	Transportation costs	up to € 30,000.00	up to € 30,000.00	up to € 30,000.00	
	Duration of insurance coverage for holiday trips	up to 56 days	up to 56 days	up to 56 days	
	Transportation costs to accommodation after initial treatment	no	no	up to € 100.00	
Rooming-In ¹¹⁾	no	no	up to 14 days		
Liability	Including bad debt coverage ¹²⁾	€ 3,000,000.00	€ 5,000,000.00	€ 10,000,000.00	Not included
	Personal injury/property damage	€ 25,000.00	€ 50,000.00	€ 100,000.00	
	Pecuniary damages	€ 2,500.00	€ 2,500.00	€ 2,500.00	
Legal insurance	Key loss ¹³⁾	€ 50,000.00	€ 100,000.00	€ 200,000.00	Not included
	Insured amount	€ 50,000.00	€ 100,000.00	€ 200,000.00	Not included

1) The proportional insurance premiums and other necessary information can be found at www.ski-online.de/versicherungspraemien 2) For policy holders whose permanent residence is in Europe, insurance coverage applies worldwide. For policy holders whose permanent residence is outside of Europe, insurance coverage applies within Europe. 3) A holiday trip is defined as travel involving an uninterrupted absence from the permanent residence of at least 24 hours. Travel for business purposes (including training and continuing education) is not insured. 4) For DSV BASIC: when directly participating in winter sports. 5) Insurance coverage for theft applies between 6 a.m. and 10 p.m. also in front of the ski hut (between 10 p.m. and 6 a.m. only in a fixed room or locked motor vehicle). The insured value is 100 % of the original purchase price in the year following the day of purchase, 80 % in the 2nd year, 60 % in the 3rd year, 40 % in the 4th year and 20 % from the fifth year on. For skis and snowboards with bindings, reimbursement up to the purchase price (max. € 10,000; DSV GEAR & DSV RENT € 2,500); for ski helmets, ski/snowboard boots, ski poles and climbing skins up to € 250 in DSV BASIC, DSV GEAR & DSV RENT, € 350 in DSV CLASSIC and max. € 10,000 in DSV CLASSIC PLUS. 6) Following an equipment claim, a deductible of 20 % applies for all further claims in the same insurance year and the two subsequent insurance years (the deductible does not apply to DSV RENT). 7) Disability benefits are provided from a disability level of 20 %. 8) Only in cases of accidents with severe injury consequences (e.g., fractures, ligament tears). 9) Insurance coverage for additional leisure-time accidents unrelated to skiing applies only if the 4-Seasons Combi supplementary coverage has been purchased. 10) DSV CLASSIC PLUS gives you a choice: instead of payment of a hospital per diem, you can select reimbursement of outpatient and inpatient treatment costs during a stay abroad after payment by any other payer that may exist. If you choose DSV BASIC or DSV CLASSIC coverage, an additional foreign travel health insurance may be necessary. 11) For inpatient medical treatment of an insured minor child, the costs for accommodation and meals of an accompanying adult in the hospital or for inpatient treatment of an insured person, the costs for accommodation and meals for the minor children in the hospital. 12) From an amount of more than € 2,500. 13) For the loss of third-party keys to holiday lodging, a € 50 deductible applies.

