

# Swimrun-Athletes- Insurance-Program 2018

Policyholder: Swimrun AG  
Wolleraustrasse 15n  
8807 Freienbach  
Switzerland

Insured Events: SWIMRUN Ötillö Racing Series and other Races  
as per Annex

Insured Interest: **OPTION 1:**  
Event Cover  
Insurance valid per booked event/race according to the confirmation of cover of the insured person

I. Subsidiary private liability insurance  
II. Accident insurance  
III. Travel cancelation and curtailment insurance

**OPTION 2:**  
Season Cover  
Insurance valid for all booked events/races per season

I. Subsidiary private liability insurance  
II. Accident insurance  
III. Travel cancelation and curtailment insurance

Sums Insured:

I. subsidiary private liability insurance	1) Event Cover + 2) Season Cover
	EUR 3.000.000 combined limit for body injury and property damage for each and every claim (twofold maximized per year)
II. Personal Accident insurance	1) Event Cover + 2) Season Cover
	Accidental Death: EUR 100.000 Disability: EUR 300.000 Search, rescue – and salvage costs incl. return transport/travel to the place of residence: up to EUR 25.000 Cosmetic surgery: up to EUR 25.000 Medical expenses: up to EUR 30.000 The aggregate limit is limited to EUR 15.0 Mio. per each Event.
III. Travel cancelation and curtailment insurance	1) Event Cover
	For participant fee and booked travel expenses (e.g. flight, Hotel) 1) Sprints: max. Sum Insured EUR 2.500 per person/ per event 2) World Series Events: max. Sum Insured EUR 2.500 per person/ per event 3) Merit races: max. Sum Insured EUR 2.500 per person/per event 4) World Championship: max. Sum Insured EUR 3.750 per person / per event
	2) Season Cover
	Max. Sum Insured EUR 10.000 per person in total per year, but limited to the max. Sums insured under 1)-4) per each event/race.

Please note that this is a short summary of coverage only and not legally binding. The Policy Documents and underlying Insurance Conditions are the only legally binding documents.

Operative Time: Operative Time means the insured person is covered under the insurance contract as per Schedule of this Policy and the insured person's individual certificate of cover issued to the insured person with a unique certificate number;

I. Subsidiary private liability insurance +

II. Personal Accident insurance:

The Insurance Coverage includes all direct travel to and from the moment the Insured Person(s) starts his journey from his home address and concluding at the earlier of midnight local time on the day he returns to his home from the insured event venue, or 48 hours after leaving the official insured event venue including direct unbroken travel.

III. Travel cancelation and curtailment insurance:

The Insurance Coverage starts with the date of registration but earliest with the date of premium payment and ends with leaving the insured event venue.

Territory: worldwide

Premium Categories: a) Event Cover: \*

- |                         |                              |
|-------------------------|------------------------------|
| 1) Sprints:             | EUR 12,60 per person insured |
| 2) World Series Events: | EUR 12,60 per person insured |
| 3) Merit races:         | EUR 12,60 per person insured |
| 4) World Championship:  | EUR 19,95 per person insured |

b) Season Cover for Sprints, World Series Events, Merit races and World Championship: \*

EUR 37,80 per person insured

\*Premium incl. 5% Swiss Stamp Duty and Booking Fee

Deductibles: None

Underlying Insurance Conditions: TMK\_Swimrun\_2016

Exclusions: As per policy conditions "TMK\_Swimrun\_2016"

Insurer: Tokio Marine Kiln Syndicates, London  
Represented by:  
Kiln Europe SA  
St Martin Tower  
Franklinstraße 61-63  
60486 Frankfurt  
Germany

Insurance Broker: Erwin Himmelseher Assekuranz-Vermittlung GmbH & Co. KG  
Theodor-Heuss-Ring 23  
D-50668 Cologne  
Germany

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Annex: Insurable Events 2018:

a) Event Cover - Insurance bookable for each single race listed below

b) Season Cover – Insurance bookable for all events below

Races and Prices:

Race/Date	Price per each Race incl. Tax and Booking Fee
Season Cover 2018	€ 37,80
“ÖTILLÖ Swimrun Croatia” (CRO):	
▪ Sprint: 07.04.2018	€ 12,60
▪ World Series Event: 08.04.2018	€ 12,60
“ÖTILLÖ Swimrun Utö” (Utö/SWE):	
▪ Sprint: 19.05.2018	€ 12,60
▪ World Series Event: 20.05.2018	€ 12,60
“ÖTILLÖ Swimrun Isles of Scilly” (UK):	
▪ Sprint: 09.06.2018	€ 12,60
▪ World Series Event: 10.06.2018	€ 12,60
“ÖTILLÖ Swimrun Engadin” (St. Moritz/ CH):	
▪ Sprint: 07.07.2018	€ 12,60
▪ World Series Event: 08.07.2018	€ 12,60
“ÖTILLÖ Swimrun final 15” (Utö/SWE):	
▪ Sprint: 01.09.2018	€ 12,60
“ÖTILLÖ Swimrun World Championship” (SWE)	
▪ World Championship: 03.09.2018	€ 19,95
“ÖTILLÖ Swimrun 1000 Lakes” (GER):	
▪ Sprint: 29.09.2018	€ 12,60
▪ World Series Event: 30.09.2018	€ 12,60

Merit Races 2018: TBA

Date: 28<sup>th</sup> August 2017