

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 <i>The aggregate limit is limited to EUR 15.0 Mio. per each Event.</i>
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;								
	<p><u>I. Subsidiary private liability insurance +</u> <u>II. Personal Accident insurance:</u> 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.</p> <p><u>III. Travel cancelation and curtailment insurance:</u> 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.</p>								
Territory:	worldwide								
Premium Categories:	<p><u>a) Event Cover: *</u></p> <table> <tr> <td>1) Sprints:</td> <td>EUR 12,60 per person insured</td> </tr> <tr> <td>2) World Series Events:</td> <td>EUR 12,60 per person insured</td> </tr> <tr> <td>3) Merit races:</td> <td>EUR 12,60 per person insured</td> </tr> <tr> <td>4) World Championship:</td> <td>EUR 19,95 per person insured</td> </tr> </table> <p><u>b) Season Cover for Sprints, World Series Events, Merit races and World Championship: *</u></p> <p>EUR 37,80 per person insured</p> <p>*Premium incl. 5% Swiss Stamp Duty and Booking Fee</p>	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
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								
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								

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.

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:

- | | |
|--|-----------------------------|
| 1. Rottneest Swimrun (AUS) – 10.03.2018 | € 12,60 per each individual |
| 2. Costa Brava Swimrun (ESP) – 21.04.-22.04.2018 | merit race (not per event) |
| I. Marathon | |
| II. Half | |
| III. Short | |
| 3. Borås Swimrun (SWE) – 03.06.2018 | |
| I. Full distance | |
| II. Sprint | |
| 4. Stockholm Swimrun (SWE) – 09.06.2018 | |
| I. Full distance | |
| II. Sprint | |
| III. Generation | |
| 5. Cote Vermeille (FRA) – 23.06.2018 | |
| I. La Nyn's | |
| II. La Kids | |
| III. La Courte | |
| IV. La Moyenne | |
| V. La Longue | |

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.

- VI. L' Ultra
- 6. Swimrun Bologna (ITA) – 29.07.2018
 - I. Long
 - II. Half
 - III. Short
- 7. Rockman Swimrun (NOR) – 04.08.2018
 - I. Long course
 - II. Short course
- 8. Casco Bay Swimrun (USA) – 12.08.2018
 - I. Long
 - II. Short
- 9. Ångaloppet Swimrun (SWE) – 11.08.-12.08.2018
 - I. 22 km
 - II. 11 km
 - III. 5 km
 - IV. Family
- 10. Breca Buttermere (GBR) – 11.08.-12.08.2018
 - I. Long course
 - II. Short course
- 11. Amphibious Challenge Swimrun (CAN) – 07.09.-09.09.2018
 - I. Long course
 - II. Short course
- 12. Swimrun Poland (POL) – 15.09.2018
 - I. Ultra
 - II. Sprint
 - III. Marathon
- 13. Solvalla Swimrun (FIN) – 22.09.2018
 - I. Endurance
 - II. Sprint
- 14. Troll Enez (FRA) – 30.09.2018
- 15. SwimRun NC (USA) – 28.10.2018

Date: 21st December 2017