

Swimrun-Athletes- Insurance-Program 2019

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; <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. <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.
Territory:	worldwide
Premium Categories:	<u>a) Event Cover:*</u> 1) Sprints / Experience / Qualifier(World Series Events)/ Merit Races: EUR 15.00 per person insured 2) World Championship: EUR 25.00 per person insured 3) Other events: (Norseman) EUR 29.50 per person insured <u>b) Season Cover for Sprints, World Series Events, Merit races and World Championship:*</u> EUR 45.00 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

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 2019:

Season Cover – Insurance bookable for all events below

Event Cover - Insurance bookable for each single race listed below

Races and Prices:

Name of race	Date	Price*
Season cover	2019	45 €
World Championship	02.09.2019	25 €
ÖTILLÖ Sprint/ Experience Hvar (CRO)	06.04.2019	15 €
ÖTILLÖ World Series Hvar	07.04.2019	15 €
ÖTILLÖ Sprint/ Experience Utö (SWE)	18.05.2019	15 €
ÖTILLÖ World Series Utö	19.05.2019	15 €
ÖTILLÖ Sprint/ Experience Isles of Scilly (UK)	08.06.2019	15 €
ÖTILLÖ World Series Isles of Scilly	09.06.2019	15 €
ÖTILLÖ Sprint/ Experience Engadin (CHE)	06.07.2019	15 €
ÖTILLÖ World Series Engadin	07.07.2019	15 €
ÖTILLÖ Final 15K (SWE)	31.08.2019	15 €
ÖTILLÖ Sprint/ Experience 1000 lakes (GER)	21.09.2019	15 €
ÖTILLÖ World Series 1000 lakes	22.09.2019	15 €
ÖTILLÖ Sprint/ Experience Cannes (FRA)	20.10.2019	15 €
ÖTILLÖ World Series Cannes	22.10.2019	15 €

Norseman (NOR)	03.08.2019	29.50 €
----------------	------------	---------

ÖTILLÖ Merit races

Lake St James Swimrun (USA)	20.04.2019	15 €
Costa Brava Swimrun Marathon (ESP)	27.04.2019	15 €
Costa Brava Swimrun Half	27.04.2019	15 €
Costa Brava Swimrun Short	27.04.2019	15 €
Amphiman Marathon distance (BEL)	11.05.2019	15 €
Amphiman Half- marathon distance	11.05.2019	15 €
Bin Swimrun (MAR)	20.04.2019	15 €
Borås Swimrun Long course (SWE)	02.06.2019	15 €
Borås Swimrun Sprint course	02.06.2019	15 €

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.

Stockholm Swimrun (SWE)	08.06.2019	15 €
Stockholm Swimrun Sprint/ Generation	08.06.2019	15 €
Cote Vermeille L'Ultra (FRA)	22.06.2019	15 €
Cote Vermeille La Longue	22.06.2019	15 €
Cote Vermeille La Moyenne	22.06.2019	15 €
Cote Vermeille La Courte	22.06.2019	15 €
Swimrun Bologna Long (ITA)	28.07.2019	15 €
Swimrun Bologna Half	28.07.2019	15 €
Swimrun Bologna Short	28.07.2019	15 €
Rockman Long course (NOR)	03.08.2019	15 €
Rockman short course	03.08.2019	15 €
Casco Bay Swimrun Long course (USA)	11.08.2019	15 €
Casco Bay Swimrun Short course	11.08.2019	15 €
Casco Bay Swimrun super sprint course	11.08.2019	15 €
Swimrun Poland Ultra (POL)	14.09.2019	15 €
Swimrun Poland Marathon	14.09.2019	15 €
Swimrun Poland Sprint	14.09.2019	15 €
Solvalla Swimrun Merit race (FIN)	21.09.2019	15 €
Solvalla Swimrun Endurance	21.09.2019	15 €
Solvalla Swimrun Sprint race	21.09.2019	15 €
Solvalla Swimrun Super Sprint	21.09.2019	15 €
Orcas Swimrun Long course (USA)	23.09.2019	15 €
Orcas Swimrun Short course	23.09.2019	15 €
Allgäu Swimrun (GER)	05.10.2019	15 €
Epic Landus Swimrun Short (ESP)	07.10.2019	15 €
Epic Landus Swimrun Long	07.10.2019	15 €
Swimrun NC (USA)	27.10.2019	15 €
*Insurance Premium incl. Tax and Costs		

Date: 17th Dec. 2018

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.