Swimrun-Athletes-Insurance-Program 2027

Policyholder:	Swimrun AG Talstrasse 37 8808 Pfäffikon Switzerland
Insurer:	AIG Europe S.A., Luxembourg, Zweigniederlassung Opfikon Sägereistrasse 29 Postfach 8152 Glattbrugg
Insurance Broker:	Himmelseher Sports Insurance Erwin Himmelseher Assekuranz-Vermittlung GmbH & Co. KG, Köln Zweigniederlassung Zug Alpenstraße 14 6300 Zug Switzerland
Insured Events:	SWIMRUN Ötillö Racing Series and other events 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. Accident insurance II. Travel cancelation and curtailment insurance OPTION 2: **Season Cover** Insurance valid for all booked events/races per season I. Accident insurance II. Travel cancelation and curtailment insurance
Territory:	worldwide
Premium Categories:	2. Event Cover:* EUR 28.00 per person insured/event 2. Season Cover:* EUR 110.00 per person insured/season *Premium incl. 5% Swiss Stamp Duty and Booking Fee
Deductibles:	None
Aggregate Limit:	The overall aggregate limit is EUR 15 Mio. per program year. For OPTION 2, Season Cover, the aggregate limit for cover is EUR 10.000 per insured person and program year.

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Sums Insured:

PERSONAL ACCIDENT	
Accidental Death (AD)	EUR 100.000
Permanent Disablement (PD) following an accident	EUR 300.000
Improved disability scale	included
Disappearance	Covered (AD's SI after 12 months)
Extensions	
Benefits for the Insured Person	
Immediate Benefits and other Benefits for Survivors	
Cosmetic surgery	EUR 25.000
MEDICAL EXPENSES ABROAD	
Guarantee	EUR 30.000
Guarantee of meeting hospital costs	covered
Extensions	
Emergency dental expenses	EUR 500
REPATRIATION & OTHER EMERGENCY TRAVEL EXPENSES	
Guarantee	EUR 25.000
Extensions	
Repatriation after traumatic events	EUR 2.500, max. EUR 25.000 per event
Funeral expenses abroad	EUR 2.500
Repatriation of remains and transportation of baggage upon death	EUR 2.500
Accompaniment of the deceased person by close relative	EUR 2.500
Family visit	EUR 2.500
TRIP CANCELLATION	
Guarantee	EUR 2.500 for all events excl. the world championship; EUR 3.750 for the world championship
TRAVEL CURTAILMENT OR REARRANGEMENT	
Guarantee	EUR 2.500 for all events excl. the world championship; EUR 3.750 for the world championship
SEARCH AND RESCUE	
Guarantee	EUR 25.000

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. Personal Accident insurance incl. Medical Expenses:

This insurance cover includes the insured person's travelling to the destination of an insured event from the moment the insured person starts their journey from their residence until the earlier of

- midnight local time on the day they return from the insured event venue to their residence, or
- 48 hours after leaving the insured event venue including uninterrupted travel.

II. Travel cancelation and curtailment insurance:

This insurance cover starts with the date of registration of the insured person's participation at an insured event, but at the earliest with the date of premium payment.

This insurance cover ends with leaving the insured event venue after the conclusion of the insured person's participation.

Validity of Insurance Cover:

This insurance cover is valid worldwide.

Business trips to destinations qualifying as "critical" risk according to AIG's ranking will be subject to the insurer's pre-approval. Business trips to destinations falling under the risk assessment categories "minimal" to "high" risk are covered within this policy.

Please check if your destination country has a travel risk rating "critical" by using the following link:
https://crisis24.garda.com/global-risk-forecast-2024-report
and selecting your target country.

For trips to these countries it is mandatory to confirm insurance protection with AIG. The insurer's approval to insure a business trip to a high risk destination according to the above mentioned list can depend on a limitation of cover or additional premium.

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Underlying Insurance Conditions:

AIG DACH AH Group Plus Business Travel Insurance CH EN 20220901

Amendments:

1. The trip cancellation cover extends to registration fees for insured events as if they were TRAVEL ARRANGEMENTS.
2. The definition of IMMEDIATE RELATIVES applies to the race pair partner.

Exclusions:

As per policy conditions “Group Plus Business Travel Insurance GENERAL CONDITIONS”

In addition to the general exclusions according to the above-mentioned general terms and conditions, this policy does not cover any claim in any way caused by or resulting from:
a) Coronavirus disease (COVID-19);
b) Severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2);
c) any mutation or variation of SARS-CoV-2;
d) any fear or threat of a), b) or c) above.

This policy will not cover any loss, injury, damage or legal liability sustained directly or indirectly by any SDN – Specially Designated Nationals, any terrorist or any member of a terrorist organization, any narcotics trafficker, or any purveyor of nuclear, chemical or biological weapons.

Sanctioned Territories:

The Insurer shall not be deemed to provide cover and the insurer shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the Insurer, its parent company or its ultimate controlling entity to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, Switzerland, United Kingdom or United States of America.
This quotation does not include exposure and no exposure is expected over the course of the policy period for The Republic of Belarus; or the Russian Federation as recognized by the United Nations (or their territories, including waters or protectorates where they have legal control; legal control shall mean as recognized by the United Nations). In the event there is any exposure to these territories not declared or identified, please contact AIG. Coverage is subject to evaluation upon notification of exposure.

What must be considered in case of a claim?

If you need assistance, you can reach our Assistance Center 24 hours at the following number:
Hotline: +41 43 333 37 55 (24 hours)

- When contacting the Assistance Center, the following information is required:
- What is your policy number? **ZA09A00465**
- What is the name of your policy holder? **SWIMRUN AG**
- What is your telephone number where the Assistance Center can reach you?
- Where exactly are you currently located (city/country)?
- What type of assistance service do you need?
- What is your current health condition; what are the symptoms?

Whether and in what manner Assistance Services are provided will be decided by the assistance center.
In the following cases, you must contact our Assistance Center immediately:

- Assistance services
- Medical expenses
- Repatriation and other emergency travel expenses

In all other cases you just have to report the claim after you return by contacting claimsch@aig.com

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Annex: Insurable Events 2027:

ÖTILLÖ Races	Formats	Distances in km			Date
		Swim	Run	Total	
ÖTILLÖ Mallorca	World Series				**03.04.2027**
	Sprint				
	Experience				
ÖTILLÖ Rügen	World Series	6,80	35,70	42,50	**22.05.2027**
	Sprint	2,25	19,45	21,70	
	Experience	0,65	8,45	9,10	
ÖTILLÖ Utö	World Series	5,30	27,40	32,70	**12.06.2027**
	Sprint	2,80	13,80	16,60	
	Experience	6,45	1,55	8,00	
ÖTILLÖ Engadin	World Series	5,90	37,50	43,40	**03.07.2027**
	Sprint	2,20	13,00	15,20	
	Experience	1,40	5,70	7,10	
ÖTILLÖ Gothenburg	World Series	6,87	26,43	33,30	**24.07.2027**
	Sprint	3,64	13,86	17,50	
	Experience	1,50	7,80	9,30	
ÖTILLÖ Åland	World Series	9,90	35,80	45,70	**13./14.08.2027**
	Sprint	3,10	15,50	18,60	
	Experience	1,00	5,40	6,40	
	Kids	0,17	0,63	0,80	
ÖTILLÖ Stockholm	Sprint	TBA	TBA	6,0	**04.09.2027**
ÖTILLÖ, The Swimrun World Championship	WCH	9,16	60,65	69,81	**06.09.2027**
ÖTILLÖ Cannes	World Series	8,05	32,35	40,40	**02.10.2027**
	Sprint	3,05	10,15	13,20	
	Experience	2,05	5,25	7,30	

Merit Races	Formats	Distances in km			Date
		Swim	Run	Total	
Tâmega Swimrun	Standard	3,25	27,15	30,40	**04.04.2027**
	Sprint	2,75	13,65	16,40	
	Maratona (Merit)	5,25	37,15	42,40	
Swimrun Côte Sud Landes	L'ambitieuse + multi-team	7,00	33,0	40,00	**01.05.2027**
	L'audacieuse	3,70	16,0	20,00	
	La sauvage	2,90	7,10	10,00	
	La rassurante	1,50	3,50	5,00	
	La dilettante	0,50	2,00	2,5	
	La kids	0,40	1,20	1,6	

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Swimrunman Gorges du Verdon, France	Experience	1,80	12,00	13,80	**16.05.2027**
	Experience Relais	1,80	12,00	13,80	
	Classic	5,50	19,90	25,40	
	Half	7,30	35,50	42,80	
	Ultra (Merit)	09,09	50,20	60,10	
	Sprint	1,80	12,00	13,80	
Swimrun Côte Vermeille, France	Kids			0,00	**12.06.2027**
	Courte	2,11	10,47	12,58	
	Moyenne	4,06	22,44	26,50	
	Longue	6,94	40,30	47,24	
	Ultra Relais	8,66	54,73	63,39	
	Ultra (Merit)	8,66	54,73	63,39	
Swimrun Gower	Full (Merit)	5.7	35.3	41.0	**27.06.2027**
	Gritty	2.2	17.9	20.1	
	Sprint	1.5	10.0	11.5	
Swimrunman Grands Lacs de Laffrey, France	Classic	3,90	18,90	22,80	**22.08.2027**
	Vertical (Merit)	6,30	24,20	30,50	
	Sprint	2,80	12,30	15,10	
	Kids				
Swimrun Coniston, Great Britan	Sprint	1,90	10,80	12,70	**19.09.2027**
	Gritty	3,00	18,00	21,00	
	Full (Merit)	6,50	38,70	45,20	

Date: 17th November 2026

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