

Fact Sheet: Snowsport England – Members Personal Accident Benefit Policy

The Policyholder	Snowsport England.
Insurer	Aviva Insurance Limited.
Type of Cover	Personal Accident cover provides a set financial payment in the event of an accidental injury, such as death, permanent disability, broken bones, dental expenses, etc. Details of the set benefits are listed below.
Operative Time	While the Insured Person is participating in any activity recognised by the Snowsport England.
Insured Persons	Any registered member of Snowsport England
Age Restrictions	No minimum age. Maximum age is 75.
Covered Activities & Disciplines	<ul style="list-style-type: none">• Alpine - Downhill, Super G, Giant Slalom, Slalom & Speed Skiing• Nordic - Cross-country (Classical & Skating), Roller Skiing, Jumping, Telemarking/ Nordic downhill, Biathlon, Ski Orienteering• Snowboarding - Freestyle, Big Air, Half Pipe, Slopestyle, Boardercross, Slalom (touring/mountain)• Freestyle - Moguls, Aerials, Half-Pipe, Slopestyle, Skicross <p>Cover includes recreational skiing and snowboarding.</p>

Accidental bodily injury resulting in:	Benefits:
Death	£50,000
Loss of Sight in one or both eyes	£50,000
Loss of Hearing in one ear	£12,500
Loss of Hearing in both ears	£50,000
Loss of one or more Limbs	£50,000
Loss of Speech	£50,000
Permanent Total Disablement* (PTD)	£50,000
Permanent Partial Disablement (PPD)	Up to £50,000
Temporary Total Disablement	£200 per week
Temporary Partial Disablement**	£100 per week
**Excess Period	28 days
**Benefit Period	26 weeks

* The basis of cover for any employee of the Policyholder is 'usual' occupation and for all others the basis of cover is 'any and every' occupation.

Accidental bodily injury resulting in:	Benefit
Broken Bones	Arm (Humerus, Radius & Ulna) or Wrist (Carpals) - £250 Leg (Femur, Tibia, Fibula), Ankle (Tarsals) or Kneecap (Patella) - £250 Skull (including facial bones), Collarbone (Clavicle), Shoulder Blade (Scapula) - £250 Maximum benefit per claim - £500
Coma Benefit	£50 per day for each day up to a maximum of 730 days
Dental Expenses	Up to £750
Funeral Expenses	Up to £10,000
Hospitalisation	£50 per day up to £750
Medical Expenses	Up to £10,000
Physiotherapy	Up to £500
Primary Dislocation Kneecap, Elbow, Shoulder or Hip	£250
Rehabilitation Expenses	Up to £15,000

Maximum Benefit any one Insured Person	
Death and Capital Sums:	£50,000
Temporary Total Disablement:	£200 per week
Temporary Partial Disablement:	£100 per week

Maximum Accumulation Limits

Any One Aircraft:	£1,000,000
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Any One Accident:	£1,000,000
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Amendments, extensions, endorsements

Physiotherapy Treatment

In the event that an Insured Person sustains Accidental Bodily Injury during the Operative Time in which physiotherapy treatment is recommended by a Qualified Medical Practitioner and provided by a Chartered Physiotherapist We will cover the cost of this treatment.

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The amount We will pay is stated in the Schedule.

An Excess of £50 applies to Each and Every Loss Exclusions to Physiotherapy Treatment

1. Physiotherapy will end once the physiotherapist believes any further treatment will not benefit the Insured Person or if the limit stated in the Schedule has been reached, whichever happens first.

2. The Insurer will not pay for physiotherapy treatment given more than 6 months after the date of the Accident giving rise to the claim.

It is a condition of this Extension that the Insured Person must provide (at no expense to the Insurer) evidence from a Qualified Medical Practitioner or other Healthcare Professional that physiotherapy is necessary

Broken Bones

If an Accident occurs during the Operative Time and an Insured Person sustains Accidental Bodily Injury and directly as a result, the Insured Person fractures one or more of the bones listed below:

- i) Arm (Humerus, Radius & Ulna) or Wrist (Carpals);
- ii) Leg (Femur, Tibia, Fibula), Ankle (Tarsals) or Kneecap (Patella);
- iii) Skull (including facial bones), Collarbone (Clavicle), Shoulder Blade (Scapula);

We will pay the Insured Person for the amounts shown in the Schedule.

Winter Sports Extension	The Schedule under the Business Travel Section of this policy, it is noted and agreed that the following cover below is included.
Winter Sports Equipment	<p>(1) If Your winter sports equipment is lost, stolen or damaged by accident during Your trip, We will pay for their replacement or repair, whichever is the lower, after making an allowance for wear and tear and loss of value using the scale below.</p> <p>Up to 1 year old, up to 90% of the price You paid</p> <p>Up to 2 years old, up to 70% of the price You paid</p> <p>Up to 3 years old, up to 50% of the price You paid</p> <p>Up to 4 years old, up to 50% of the price You paid</p> <p>Up to 5 years old, up to 20% of the price You paid</p> <p>Over 5 years old, Nothing</p> <p>The most We will pay is £1,000 for each Insured Person.</p> <p>(2) If You hire winter sports equipment and it is lost, stolen or damaged by accident during Your trip, We will pay for its replacement or repair. The most We will pay is £400 for each Insured Person.</p> <p>(3) If We pay under items (1) or (2) above, We will also pay to hire replacement winter sports equipment for the rest of Your trip. The most We will pay under Item (3) is £200 for each Insured Person.</p> <p>(4) We will pay up to £200 to replace Your lift pass if it is lost or stolen during Your trip.</p>
Winter Sports Equipment: <u>Endorsements applicable</u>	<p>Special Conditions</p> <p>(1) You must take reasonable care to keep the winter sports equipment safe. If the winter sports equipment is lost or stolen, You must take all reasonable steps to get it back.</p> <p>(2) If the winter sports equipment is lost or damaged by an authority, a transport company or hotel, You must report the details of the loss or damage to them in writing and get written confirmation.</p> <p>(3) If winter sports equipment is lost or damaged by an airline You must</p> <p>(a) get a property irregularity report</p>

(b) give written notice of the claim to the airline within the time limit in their conditions of carriage (You should also keep a copy)

(c) keep all travel tickets and tags if You claim under this policy.

(4) You must be able to prove that You were responsible for the lost, stolen or damaged items and the purchase price. If You do not do this, it may affect Your claims.

What is not covered

We will not pay for the following

(1) The first £50 for each claim for each Insured Person.

(2) Deliberate or malicious damage to winter sports equipment caused by the Insured Person.

(3) Loss or damage to winter sports equipment caused by the Insured Person's carelessness or neglect.

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(4) Wear and tear, loss of value and damage caused by moth or vermin, or any process of cleaning, repairing or restoring.

(5) Losses from motor vehicles.

(6) Any loss or theft which You do not report to the police within 24 hours of discovery and get a written report for (where it is not possible to obtain a police report You must provide other dependant proof of loss such as a letter from Your transport company or resort management).

(7) Winter sports equipment that is damaged while it is being used.

(8) Anything excluded under the Policy Exceptions.

Delay due to
Avalanche

We will cover You for the cost of extra travel and accommodation if an avalanche delays Your arrival at or departure from the booked resort.

The most We will pay for each Insured Person is £200.

	<p>What is not covered</p> <p>We will not pay for the following</p> <p>(1) Anything excluded under the Policy Exceptions.</p>
Piste Closure	<p>(This section does not apply to cross country skiing.)</p> <p>We will pay You one of the following</p> <p>(1) £20 a day (up to £300 in total) towards the costs You have to pay to travel to another resort if there is not enough snow, too much snow or high winds which result in all ski lifts and ski schools at Your booked resort being closed.</p> <p>(2) £30 a day (up to £300 in total) for each day Your resort stays closed if there is not enough snow, too much snow or high winds which result in all ski lifts and ski schools at Your booked resort being closed and there is no other resort available.</p> <p>What is not covered</p> <p>We will not pay for the following</p> <p>(1) Trips within the United Kingdom, & within Europe - cover only applies during the period 15th December to 15th April.</p> <p>(2) You must provide evidence that confirms the piste closures from either Your tour operator or resort management.</p> <p>Aviva Insurance Limited, Registered in Scotland No.2116. Registered Office: Pitheavlis, Perth PH2 0NH.</p> <p>Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.</p> <p>(3) Anything excluded under the Policy Exceptions.</p>
Ski Pack	<p>If, due to illness or injury, You are medically certified as being unable to ski or board We will pay the proportionate cost of Your non-refundable ski pack. The ski pack includes lessons from a ski school, ski hire and the cost of any lift pass.</p> <p>The most We will pay for each Insured Person is £300.</p> <p>Endorsements applicable - We will not pay for the following</p> <p>(1) If You do not get a written report from a doctor at the start of the injury or illness to confirm the dates You were unable to ski.</p> <p>(2) Anything excluded under the Policy Exceptions.</p>

Inability to take part
in Winter Sports
activities

If, due to injury or illness during the Insured Journey, You cannot take part in winter sports activities, We will pay You £20 compensation for each day You were prevented from doing so.

The most We will pay for each Insured Person is £200.

What is not covered

- (1) Any claims arising from an illness from which the Insured Person is aware of and travelling against medical advice.
- (2) Medical Expenses incurred in the United Kingdom or normal country of residence.
- (3) The Insured Person travelling against the advice of a medical practitioner.
- (4) Anything excluded under the Policy Exceptions