

## **Fact Sheet: Snowsport England - Members Travel Insurance**

Insurer	Aviva Insurance Limited.
Operative Time	<p>Cover is only live when a start and end date for the travel has been submitted to Snowsport England prior to when the cover is due to start.</p> <p>Cover is for Skiing &amp; Snowboarding related travel only and does not extend to other types of holidays or travel, e.g. beach holidays.</p>
Geographical Limits	Europe only.
Cover can be bought for:	<p>14 days, or additional blocks of 14 days.</p> <p>28 days.</p> <p>4 months.</p>
Age Restrictions	<p>There is no minimum age.</p> <p>Maximum age is 75.</p>
Activities & Disciplines	<ul style="list-style-type: none"> <li>• Alpine - Super G, Giant Slalom &amp; Slalom</li> <li>• Nordic - Cross-country (Classical &amp; Skating), Roller Skiing, Jumping, Telemarking/ Nordic downhill, Biathlon, Ski Orienteering</li> <li>• Snowboarding - Freestyle, Big Air, Half Pipe, Slopestyle, Boardercross, Slalom (touring/mountain)</li> <li>• Freestyle - Moguls, Aerials, Half-Pipe, Slopestyle, Skicross</li> </ul> <p>Cover includes recreational skiing and snowboarding</p> <p>Please note: Cover for Downhill Racing/training &amp; Off Piste Heli Skiing is excluded. Please see the Disciplines and Activities Endorsements for further detail.</p>

Benefit	
Medical and Emergency Travel Expenses including Repatriation (cover does not apply in the UK or country of residence)	£10,000,000
Personal Belongings	£2,500
Money Maximum Cash Limit	£2,000 £1,000
Cancellation, Curtailment or Change of Itinerary	£5,000
Missed Departure	Up to £1,000
Travel Delay	£200 for the first 4 hours, £50 for each complete hour thereafter up to a maximum of £750
Hijack & Kidnap	£300 per day up to a maximum of £25,000
Personal Liability	£5,000,000
Legal Expenses	£50,000
Winter Sports Ski Hire / Ski Pass Piste Closure	Insured (see Winter Sport Extension below)
Rental Vehicle Excess	Maximum amount payable any one claim - £1,000 Maximum amount payable any one Period of insurance - £10,000

### Maximum Accumulation Limits

Any One Aircraft: £1,000,000

Any One Accident: £1,000,000

### Winter Sports Extension

#### Winter Sports Equipment

(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.

Up to 1 year old, up to 90% of the price You paid

Up to 2 years old, up to 70% of the price You paid

Up to 3 years old, up to 50% of the price You paid

Up to 4 years old, up to 50% of the price You paid

Up to 5 years old, up to 20% of the price You paid

Over 5 years old, Nothing

The most We will pay is £1,000 for each Insured Person.

(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.

(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.

(4) We will pay up to £200 to replace Your lift pass if it is lost or stolen during Your trip.

#### Endorsements applicable

##### Special Conditions

(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>(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> <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)</p> <p>(c) keep all travel tickets and tags if You claim under this policy.</p> <p>(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.</p>
<b>What is not covered</b>	<p>We will not pay for the following</p> <p>(1) The first £50 for each claim for each Insured Person.</p> <p>(2) Deliberate or malicious damage to winter sports equipment caused by the Insured Person.</p> <p>(3) Loss or damage to winter sports equipment caused by the Insured Person's carelessness or neglect.</p> <p>(4) Wear and tear, loss of value and damage caused by moth or vermin, or any process of cleaning, repairing or restoring.</p> <p>(5) Losses from motor vehicles.</p> <p>(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).</p> <p>(7) Winter sports equipment that is damaged while it is being used.</p> <p>(8) Anything excluded under the Policy Exceptions.</p>
<b>Delay due to Avalanche</b>	<p>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.</p> <p>The most we will pay</p> <p>The most We will pay for each Insured Person is £200.</p> <p>What is not covered</p>

	<p>We will not pay for the following</p> <p>(1) Anything excluded under the Policy Exceptions.</p>
<b>Piste Closure</b>	<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>
<b><u>Endorsement 2</u></b> <b><u>Activities</u></b>	<p>The following conditions are applied to this policy:</p> <ul style="list-style-type: none"> <li>A. Cover for Downhill Racing in Alpine racing is excluded.</li> <li>B. Off Piste Heli Skiing is excluded.</li> <li>C. Cover only applies when the avalanche risk is 3 or lower</li> <li>D. Cover only applies in areas that are within resort boundaries</li> <li>E. Cover only applies when off piste is reached from the lift network and NOT via ski touring / skins / snowshoes / other means - with the exception of Nordic.</li> <li>F. Cover only applies when operating within local laws and regulations regarding use of safety equipment</li> <li>G. Cover only applies when operating within local laws and regulations regarding mountain access / closure</li> </ul> <p>Cover only applies when operating within any local advice e.g. from ski patrol.</p>