

# Insurance

Travel insurance for skiers & boarders 0809

Section	Standard & Seasonal 100	Super & Seasonal 200	Executive & Seasonal 300	Excess
Cancellation & Curtailment	Up to £1,000	Up to £2,000	Up to £6,000	£70
Medical and other Expenses	Up to £2,000,000	Up to £5,000,000	Up to £10,000,000	£70
Hospital Benefits	Up to £300	Up to £300	Up to £300	Nil
Personal Belongings	Up to £1,000	Up to £1,000	Up to £1,500	£70
Temporary loss of Personal Belongings	Up to £150	Up to £150	Up to £150	Nil
Money & Documents	Up to £250	Up to £350	Up to £400	£70
Delay	No cover	No cover	Up to £250 (£6,000 for cancellation)	Nil
Missed Departure	No cover	No cover	Up to £500	Nil
Personal Accident	Up to £10,000	Up to £10,000	Up to £20,000	Nil
Personal Liability	Up to £2,000,000	Up to £2,000,000	Up to £2,000,000	£250
Legal Expenses	Up to £5,000	Up to £5,000	Up to £10,000	Nil
Catastrophe Cover	Up to £1,000	Up to £1,000	Up to £1,000	Nil
Ski Equipment	Up to £300	Up to £500	Up to £600	£70
Ski Hire	Up to £200	Up to £300	Up to £300	Nil
Ski Pack	Up to £300	Up to £350	Up to £350	Nil
Piste Closure	No cover	No cover	Up to £300	Nil
Avalanche Closure	Up to £200	Up to £200	Up to £500	Nil

Please note that the amounts above are the maximum you can claim under the section but other limits may apply. These are shown under the appropriate sections of the policy. This is only a summary of the cover available. Full policy wording is available upon request or on [www.skiclubinsurance.co.uk](http://www.skiclubinsurance.co.uk)

## What to bear in mind when purchasing insurance

### Hazardous holiday activities

Please note that although many activities are covered automatically, there may be a supplement to pay to include cover for certain hazardous activities. If you wish to cover a hazardous activity whilst on holiday and are uncertain whether cover is provided, please call 0845 601 9422 before your holiday starts.

### Age and residency limits

Standard and Seasonal 100 policies will cover customers up to and including the age of 60  
Super and Seasonal 200 policies will cover customers up to and including age 65  
Executive and Seasonal 300 policies will cover customers up to and including age 74

Premiums shown on this leaflet are for policyholders aged 18 to 60 Standard and Seasonal 100 policies and 18 to 65 on Super, Executive, Seasonal 200 and Seasonal 300 policies.  
Executive policyholders will be charged an additional 50% of the premium for ages 66-69 and 100% of the premium for ages 70-74. Aged 75 and over may be available on application.  
If you are a resident outside the UK and Ireland or are 75 and over, please call 0845 601 9422 to see if alternative insurance is available.

### Health

Your policy contains certain health restrictions. When you purchase your policy, you must be able to agree with the declaration in the policy booklet for you, anyone travelling with you or anyone else whose health may affect your decision to travel. For annual cover you must be able to agree with the declaration (on page 2 of the policy booklet or online at [skiclubinsurance.co.uk](http://skiclubinsurance.co.uk)) when the policy is taken out and each time you book a trip.  
**If you can't agree to the declaration you will need to call Medical Screening on 0845 601 9422 to see if we can provide cover.**

### Information about our providers

Ski Club travel insurance is arranged by Perkins Slade Ltd who are authorised and regulated by the Financial Services Authority (FSA); administered by PJ Hayman & Company Ltd, and underwritten by Fortis Insurance Ltd. PJ Hayman & Company Ltd is an appointed representative of Crispin Speers and Partners Ltd who are authorised and regulated by the FSA. Their FSA register no. is 311507. Fortis Insurance Ltd is authorised and regulated by the FSA: Fortis House, Tollgate, Eastleigh, Hampshire SO53 3YA. Registered no. is 354568 England.

0845 601 9422 [skiclubinsurance.co.uk](http://skiclubinsurance.co.uk)

Local rate number from BT landlines. As mobile and other network call charges may vary, please refer to your service provider for more details.  
Policy details correct at time of going to press. Rates valid until 31 August 2009.



0845 60 194 22  
[skiclubinsurance.co.uk](http://skiclubinsurance.co.uk)

Ski Club travel insurance is provided by Perkins Slade Ltd

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## Escape to the mountains without having to worry about a thing...

When you're planning your trip away, it's important to think about all the activities you want to enjoy whilst abroad. By making sure you're covered for everything you'll be doing, you can get on with your holiday, safe in the knowledge that you're insured appropriately.

### Category 1 Ski Club insurance automatically covers you for...

<b>Skiing</b>	<b>Cat skiing</b>	<b>Recreational racing</b>
Snowboarding	Ice skating	Tobogganing
<b>Off piste</b>	<b>Snow shoeing</b>	<b>Ice climbing with ropes</b>
Snowparks	Bob sleighing	Telemarking
<b>Cross country skiing</b>	<b>Curling</b>	<b>Dog sledding</b>
Heliskiing	Ski touring	

...as well as a selection of summer sports. If there's another activity for which you need cover, you can select category 2, 3 or 4 insurance, depending on the activity.

## Choose the policy that suits

### Single trip

Buy cover for one trip - for the exact number of days you're away.

### Annual multi-trip

One policy, numerous trips - a whole year covered, including 14 days' snowsports cover on Standard policies, 21 days on Super policies and unlimited snowsports cover on Executive policies\*

### Seasonal insurance

The All-winter policy - disappear for 3, 4 or 5 months.

\* Durations vary on each type of policy, the maximum (on the Executive policy) for any one trip being 31 days. An extended trip may be available upon request.

## An awarding-winning insurance provider

Ski Club insurance is underwritten by Fortis Insurance Ltd, who have won several prestigious awards including Assistance/Claims Handler of the Year at the International Travel Insurance Journal Awards 2007, and General Insurer of the Year at the British Insurance Awards 2007.

### Some recent claims

A skiing knee injury in Canada	£28,144.89 paid
A skiing accident in France	£24,981.15 paid
A fractured tibial plateaux in Switzerland	£10,221.36 paid

*"I think I can honestly say that it is about the first time I have ever had a travel insurance claim settled so speedily, and without any quibbling."*

*Ski Club customer, 2008*

*"I am writing to thank you for the efficient and professional way you dealt with my accident claim. Without your help it would have been extremely difficult for my return to the UK."*

*Ski Club customer, 2008*

### 5% discount when you buy online

If you prefer to speak to someone when buying insurance, you can call **0845 601 9422**. But if you want to save 5% on your premium, visit [skiclubinsurance.co.uk](http://skiclubinsurance.co.uk) and buy online. If you're a Ski Club member, you must be logged on with your username and password.

## Who can buy Ski Club insurance?

Our policies are designed especially for Ski Club members. However, Standard policies for Single trips and Annual Multi-trips are available to non members. All Seasonal policies are only available to members, although non members wishing to purchase Seasonal, Super or Executive policies will be offered membership at a special introductory rate. If you're purchasing Super or Executive insurance for a group, each person must be a Ski Club member.

## Single trip premiums

Standard premiums available to non-Ski club members

Prices from...	Standard		Super		Executive	
	Europe	Worldwide	Europe	Worldwide	Europe	Worldwide
Up to 3 days	£15.57	£34.25	£20.65	£45.41	£22.93	£50.45
Up to 10 days	£24.14	£53.10	£32.00	£70.40	£41.55	£91.42
Up to 31 days	£47.53	£104.56	£63.02	£138.64	£73.91	£162.60

## Annual Multi-trip premiums

Standard premiums available to non-Ski club members

Prices from...	Standard		Super		Executive	
	Europe	Worldwide	Europe	Worldwide	Europe	Worldwide
Individual	£47.43	£60.14	£66.21	£67.14	£89.49	£107.48
Couple	£64.43	£91.02	£82.74	£118.46	£109.91	£152.14
Family	£72.70	£112.05	£95.84	£144.13	£129.38	£186.85

## Seasonal premiums

Only available to Ski Club members

Prices from...	Seasonal 100		Seasonal 200		Seasonal 300	
	Europe	Worldwide	Europe	Worldwide	Europe	Worldwide
4 months	£152.40	£301.20	£199.26	£372.77	£258.47	£436.62
5 months	£186.39	£365.56	£243.54	£457.21	£316.13	£567.91
6 months	£219.34	£430.44	£286.27	£578.72	£373.29	£668.83

## Important

Please see reverse for information on specific factors which may affect the premiums shown above, according to your personal profile. Premiums include Insurance Premium Tax @ 17.5% For definitions of 'couple' and 'family' please visit [skiclubinsurance.co.uk](http://skiclubinsurance.co.uk).

**0845 601 9422** [skiclubinsurance.co.uk](http://skiclubinsurance.co.uk) - 5% discount when you buy online

