

Ski Club of Great Britain Travel Insurance



POLICY SUMMARY

This is a travel insurance policy summary only and does not contain the full terms and conditions of the contract. Full terms and conditions can be found in the policy booklet, a copy of which is available upon request from P J Hayman & Company Ltd on behalf of the Ski Club of Great Britain.

Insurers

The insurers are Fortis Insurance Limited apart from section 11 where the Insurer is DAS Legal Expenses Insurance Company Limited.

Travel Insurance

The insurance policy covers Personal Travel insurance including winter sports cover. Your travel insurance schedule and policy booklet form the basis of the contract.

Single Trip, Seasonal and Annual Multi-Trip Cover

This travel insurance can be purchased as a single trip, seasonal or an annual multi-trip policy.

- The single trip policy will provide cover for one specific trip, which can be up to a maximum duration of 6 months depending upon the length of the trip. The policy schedule will show when the policy starts and finishes.
- The seasonal policy will provide cover for one specific trip of 4, 5 or 6 months duration. The policy schedule will show when the policy starts and finishes.
- An annual multi-trip policy provides cover for any number of trips in the 12 month period shown on your schedule. The policy will cover trips up to a maximum of 31, 45 or 60 days duration if you have paid the appropriate additional premium. The policy schedule will show which option has been selected and when the 12 month period starts.

Page 6 of the policy gives further information.

Significant Features and Benefits

The policy booklet outlines the features and benefits of the cover provided under Personal Travel Insurance. There are 3 levels of cover offered, Standard (available to non Ski Club members. Age limit 60), Super (available to Ski Club members only. Age limit 65) and Executive (available to Ski Club members only. Age limit 74). Your schedule of insurance will show which level of cover has been taken. Full details of each section can be found from pages 10 through to 25 of your policy booklet.

The following table is a summary of the benefits available.

Section	Standard & Seasonal 100	Super & Seasonal 200	Executive & Seasonal 300	Excess
1 Cancellation and curtailment	Up to £1,000	Up to £2,000	Up to £6,000	£70
2 Medical and other Expenses	Up to £2,000,000	Up to £5,000,000	Up to £10,000,000	£70
3 Hospital Benefit	Up to £300	Up to £300	Up to £300	Nil
4 Personal Belongings	Up to £1,000	Up to £1,000	Up to £1,500	£70
5 Temporary loss of Personal Belongings	Up to £150	Up to £150	Up to £150	Nil
6 Money & Documents	£250	£350	£400	£70
7 Delay	No cover	No cover	Up to £250 (£6,000 for cancellation)	Nil
8 Missed Departure	No cover	No cover	Up to £500	Nil
9 Personal Accident	Up to £10,000	Up to £10,000	Up to £20,000	Nil
10 Personal Liability	Up to £2,000,000	Up to £2,000,000	Up to £2,000,000	£250
11 Legal Expenses	Up to £5,000	Up to £5,000	Up to £10,000	Nil
12 Catastrophe Cover	Up to £1,000	Up to £1,000	Up to £1,000	Nil
13 Ski Equipment	Up to £300	Up to £500	Up to £600	£70
14 Ski Hire	Up to £200	Up to £300	Up to £300	Nil
15 Ski Pack	Up to £300	Up to £350	Up to £350	Nil
16 Piste Closure	No Cover	No Cover	Up to £300	Nil
17 Avalanche Closure	Up to £200	Up to £200	Up to £500	Nil

Exclusions, cancellations, claims and complaints

Health

Health restrictions apply to some sections of this policy. See sections 1, 2 and 3 on pages 10 to 13 and section 9 on pages 18 to 19 of the policy. You must refer to the Declaration on page 2 of the policy. If you cannot agree with the Declaration you must contact the Fortis Health Line. If you do not do this, your claim may not be met.

See the Declaration on page 2 of the policy.

If, after purchasing this insurance, there is a change in health and you can no longer agree to the Declaration, you must contact the Fortis Health Line to see if cover can continue. If we cannot continue cover you may claim for the cost of cancelling your trip at that time. Your policy does not cover you if you are travelling against medical advice or to get medical treatment.

See sections 1, 2 and 3 on pages 10 to 13 and section 9 on pages 18 to 19 of the policy.

Hazardous Sports and Leisure Activities

Your travel insurance policy does not automatically cover you for all activities. There are 4 categories of cover available under the policy for hazardous sports and leisure activities. Activities listed under category 1 are covered automatically by the policy. Those listed under categories 2, 3 and 4 are covered if you have paid the appropriate additional premium and you have received confirmation in writing from the Ski Club of Great Britain confirming which category of cover you have taken.

See pages 8 and 9 of the policy.

Personal Belongings, Money and Documents

Your policy provides cover for loss, damage or theft of your personal belongings, money and documents, however for personal belongings we may take an amount off for wear and tear. The policy also contains maximum amounts that can be claimed for individual items, valuable items and cash. Your policy provides full details of these limits.

See Sections 4, 5 and 6 of the policy.

What happens if I take out cover and then change my mind?

You can cancel this policy within 14 days from the date you receive the policy wording and policy schedule. We will then refund your premium in full. Please note that, for a single trip policy, a refund of premium is only available if the period from the date of issue of the policy to the scheduled return date home is greater than 28 days. No refund of premium is available after the 14 day period. See page 5 of the policy.

How to make a claim

Telephone the Fortis Onecall service on 0845 122 3280. This line is open 24 hours a day, 365 days a year. Please have your policy details available. We may ask for documentation to support your claim. See pages 4 and 5 of the policy. If you need help in a medical emergency please call +44 23 8064 4633. See page 3 of the policy.

What to do if you have a complaint

If you have experienced a problem with any part of our service, we will sort this out as quickly and fairly as possible.

- Step 1 Please contact our Customer Service Advisor at the Eastleigh address below
- Step 2 Write to Barry Smith, Chief Executive, at the same address if your problem is not sorted out
- Step 3 If you are not satisfied with our final decision, you can write to the Financial Ombudsman Service at South Quay Plaza, 183 Marsh Wall, London, E14 9SR

See page 28 of your policy booklet for details on how to make a complaint.

Financial Services compensation scheme

In the event that Fortis Insurance Ltd is unable to meet its liabilities, you may be entitled to compensation from the Financial Services Compensation Scheme. More information can be obtained from Customer Services on 020 7892 7300 or www.fscs.org.uk

Fortis Insurance Limited

Registered address

Fortis House

Tollgate

Eastleigh

Hampshire

SO53 3YA

Email: talkback@fortis.com

Website: www.fortisinsurance.co.uk

Registered number 354568

Fortis Insurance Limited is authorised and regulated by the Financial Services Authority