## Wintersports extension (Policy B)

### on payment of additional premium:

your policy will cover wintersports — (on piste Skiing, snowboarding, ice skating, big foot skiing, cross country / Nordic skiing, dry slope skiing, sledging, snowmobiling, snow kiting and snow shoeing, for leisure purposes only and not participating in any timed, competitive or off piste/specialist ski/snow board activities) for the entire duration of your Single Trip policy or for 24 days in total on your Annual Multi Trip policy.

When participating in **wintersports** the appropriate clothing, including crash helmets, must be worn, and any activities undertaken match the level of experience **you** have in that sport (e.g., if **you** are an amateur skier do not undertake a black run).

Off piste and more specialist wintersports cover will require the Sports and hazardous activities cover extension. See the Sports and hazardous activities section in the main wording to see what activities can be covered on payment of an additional premium and contact your issuing agent to see if we can add them to your cover.

### Ski equipment

# We will pay up to the amount shown in the schedule of cover for:

 the cost of repairing Ski equipment that is damaged whilst on your trip, up to the original purchase price of the Ski equipment, less an allowance for age, wear, and tear.

Or

- the original purchase price of the Ski equipment, less an allowance for age, wear and tear, to cover Ski equipment that is stolen, permanently lost or destroyed on your trip.
- for any single article, **pair** and/or **set** of articles limited to the amount shown in the schedule of cover

#### Ski Hire

# We will pay up to the amount shown in the schedule of cover for:

the cost of hiring replacement **ski equipment** if **your ski equipment** is delayed due to being misplaced, lost, or stolen on **your** outward journey for over 12 hours from the time **you** arrived at **your trip destination**.

#### **Provided:**

- 1. **you** have paid **your excess** or accept it will be deducted from any settlement.
- 2. **you** have complied with the carrier's conditions of carriage.
- 3. **you** have notified the Police, **your** carrier or tour operator's representative of any loss or theft and obtained an independent written report.
- 4. **you** own the **Ski equipment you** are claiming for and can provide proof of ownership/purchase and original

- purchase price for any **Ski equipment** over £50 in value
- you are not claiming for Ski equipment which have been damaged by a domestic dispute, atmospheric or climatic conditions, age, wear, tear, moth or vermin, perishable items and/or their contents i.e., food, liquids, gels etc.
- 6. you have not left your Ski equipment unattended away from your holiday or trip accommodation unless left between 6.00 am and 11.00 pm local time (during daytime) in the locked boot or covered luggage area of a motor vehicle and entry was gained by violent and forcible means.
- you have obtained written confirmation of any loss, damage, or delay from your tour operator / airline provider.

### Ski Pack

# We will pay up to the amount shown in the schedule of cover for

the unused portion of **your Ski Pack** costs paid for or contracted to be paid for before **your trip** commenced if you are unable to use the **ski pack** facilities because of **your** serious injury or **illness** occurring during the **trip**.

#### **Provided:**

- you have not curtailed your trip and are certified by a medical practitioner in the resort as being unable to ski and written confirmation is obtained.
- there is written confirmation that no refund is available for the unused Ski Pack by your tour operator's or the ski resorts representative.

### **Piste Closure**

# We will pay up to the amount shown in the schedule of cover if

you are unable to ski because your resort stays closed, for more than 24 hours, due to the lack of snow in **your** resort. **Provided**:

- you are skiing north of the earth's equator between 1st January and 30th April, or south of the earth's equator between 1st June and 31st October and the ski resort is higher than 1600 metres above sea level.
- **2.** the lack of snow conditions are not public knowledge prior to the start of **your trip.**
- you have obtained a letter from your tour operator/transport provider or ski resort representative stating the reason for closure, the date, time of the closure and the date and time it reopened
- it does not exceed the pre-booked period of insurance of your trip

### **Avalanche Closure**

# We will pay up to the amount shown in the schedule of cover for

reasonable extra travel and accommodation expenses for each full 24 hours that you are delayed from **your** arrival at, or departure from, **your** resort, more than 24 hours, due to avalanche, landslide or landslip.

#### **Provided:**

- that your tour operator does not pay for your extra travel and accommodation costs.
- that you have not received compensation from someone or somewhere else, if you have this will be deducted from your claim.

The ski equipment cover only covers ski equipment listed under the ski equipment definition that belongs to you, is not 'new for old' and an amount for age, wear, and tear will be deducted.

There is no cover provided under this section for anything mentioned in the General conditions and exclusions applying to all sections of cover or any ski equipment, that does not fall within the categories above. Additionally, no cover is provided under this extension for:

- any claim if your tour operator has compensated, offered, or provided travel, alternative transport and/or accommodation to an alternative resort.
- 2. any claim not evidenced by a report specified in this section, unless otherwise agreed by **us**.
- 3. for the **excess** shown in the schedule of cover and limits per **insured person**.
- 4. for claims that are not confirmed as medically necessary by the emergency assistance company and where a medical certificate has not been obtained from the attending medical practitioner abroad confirming that you are unable to ski and unable to use the ski pack facilities.
- for claims where you have not obtained confirmation of resort closure from the local representative.
- 6. for claims where not all skiing facilities are totally closed.
- for claims where the snow conditions are known or are public knowledge at the time of effecting this insurance.
- 8. claims where **you** have not obtained a written statement from the appropriate authority confirming the reason for the delay and how long it lasted.

#### If you need to Claim:

Download a claim form at

www.imglobal.com/member/assistance/claims or call +44 (0) 1444 465 590 or write to Travel Claims Team, 3rd Floor, Fitzalan House, Fitzalan Court, Cardiff CF24 0EL.

Our claims handlers will need to see:

- Completed claim form
- Booking invoice(s) for the trip
- Proof of ownership / purchase for the Ski equipment claimed
- Damaged: Estimate for repair, or proof that the Ski equipment is beyond repair or destroyed
- Loss or theft: Official loss, theft or damage written report, from the police in resort, carrier and / or tour operator's representative obtained within 24 hours of the incident being noticed by you.

- Delayed, loss or damage (checked-in baggage):
   Property Irregularity Report (PIR) or equivalent obtained within 24 hours of the incident, and if applicable the carrier's written confirmation the items are permanently lost
- Delayed, loss or damage (checked-in baggage): Tickets and luggage tags
- Delayed, loss or damage (checked-in baggage):
   Evidence from the carrier of any compensation or reimbursement issued to you towards your losses
- Delayed: Invoices and receipts for essential items purchased in resort
- Delayed: Evidence of the date and time your baggage was returned to you
- Ski pack: Medical report confirming when you became medically unfit to ski
- Ski pack: Evidence of all prepaid ski pack costs
- Piste closure: Documentation from the ski resort confirming the lack of snow & the dates their piste was closed
- Details of other insurance, or third party responsible, if applicable
- Damaged: Keep damaged items in case we ask for them. If requested, they will need to be sent to: Travel Claims Team, 3<sup>rd</sup> Floor, Fitzalan House, Fitzalan Court, Cardiff CF24 0EL. We will not cover the postage cost applicable

Any item with a purchase price over £50 must be supported by original proof of ownership or purchase. An individual limit of £50 will apply to each item not supported, with an overall limit of £150 for all such items