

snowcard 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 Insurance Guide and Policy Wording, a copy of which is available from Snowcard Insurance Services Limited or www.snowcard.co.uk.



Demands and needs statement

This policy is intended for persons travelling on recreational activity holidays. Your demands and needs are those of a traveller requiring emergency medical, rescue and repatriation cover. You may also wish to insure your personal belongings and/or certain travel contingencies such as cancellation, delay or missed departure. It covers many eventualities but not necessarily all risks you may encounter.



INSURERS

The Insurers are Fortis Insurance Limited and DAS Legal Expenses Insurance Company Limited for the legal expenses section.

SNOWCARD INSURANCE

Snowcard Insurance Services is authorised and regulated by the Financial Services Authority, registration number 302185. Snowcard Insurance Services Limited do not offer advice or recommendations. You may be asked some questions to narrow down the selection of products available. You will then need to make your own choice about how to proceed. Snowcard Insurance Services Limited is wholly owned by its directors and is not controlled by its insurers.

TRAVEL INSURANCE

The insurance policy is a Personal Travel Insurance. Your travel insurance schedule and policy wording form the basis of the contract.

SINGLE TRIP AND MULTI-TRIP COVER

This travel insurance can be purchased as a single trip policy 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 18 months. 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, each trip is covered up to a maximum of 31 days duration unless otherwise agreed prior to the start of the journey. The policy schedule will show when the 12 month period starts.

For persons aged 70 or over, there are restrictions to the above which depend upon the length of the trip and the destination. Please contact Snowcard Insurance Services to see if cover can be provided.

SIGNIFICANT FEATURES AND BENEFITS

The Snowcard travel insurance guide and policy wording outlines the features and benefits of the cover provided by your Personal Travel Insurance. Full details of each section of cover can be found in the insurance guide and policy wording. Details of all sports activity levels can also be found in the insurance guide. You must ensure you select the correct 'activity level' for the sports you are likely to take part in on holiday.

Principal Exclusions or Limitations

HEALTH

Health restrictions apply - please refer to Sections 1 and 3 of the policy. You must refer to the Health Declaration in the policy.

If you cannot agree with the Declaration you must contact Snowcard Insurance. Failure to notify Snowcard in these circumstances may mean a claim is not met.

If, after purchasing this insurance, there is a change in health and you can no longer agree to the declaration, you must contact Snowcard Insurance 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.

DANGEROUS ACTIVITIES

Your travel insurance policy does not automatically cover you for all activities. Please refer to the 'activity levels' in the insurance guide and policy wording. You must take the correct activity level for the sports you will be taking part in on holiday.

PERSONAL BELONGINGS

Your policy provides cover for loss, damage or theft of your personal belongings, money and documents and activity equipment however 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.

There are also restrictions on damage to fragile items and damage in use of certain sports equipment like kayaks, mountain bikes or equipment used in races or competitions. It is necessary for you to take more specific specialist insurance or extend your home contents insurance for high value or unusual items.

CANCELLING OR CUTTING SHORT YOUR TRIP

Your policy provides for many but not necessarily all events beyond your control. You should note the definition of a 'close relative' in the insurance guide and policy wording. The policy health declaration will also apply to persons on whom a trip may depend. Before you cut short a trip and return home, you must contact Assistance International on the emergency number provided before making arrangements. Failure to obtain agreement to cutting short a trip may invalidate a claim.

You must at all times follow advice issued on the Foreign and Commonwealth Office website: <http://fco.gov.uk> particularly if travelling to a high risk region.

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 less a £5.00 administration charge. 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.

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. The claims procedure is in the insurance guide and policy wording. If you need help in a medical emergency please call Assistance International +44 23 8064 4633.

WHAT TO DO IF YOU HAVE A COMPLAINT ABOUT FORTIS INSURANCE?

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

- STEP 1** - Please contact the Customer Service Adviser at the address below or telephone 02380 644455. Fortis Insurance, Fortis House, Tollgate, Eastleigh, SO53 3YA England.
- 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, 183 Marsh Wall, London, E14 9SR.

WHAT TO DO IF YOU HAVE A COMPLAINT ABOUT SNOWCARD INSURANCE?

If you have experienced a problem with any part of the Snowcard Insurance service, you should contact Russell Dadson on 01327 262805 or email russell.dadson@snowcard.co.uk.

FINANCIAL SERVICES COMPENSATION SCHEME

In the event that Fortis 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 Arranging a general insurance contract is covered for 100% of the first £2000 and 90% of the remainder of the claim without any upper limit.

Summary of policy benefits:

Short stay single trip & multi-trip policies

	A MEDICAL ONLY	B MEDICAL AND BAGGAGE	C MEDICAL AND CANCELLATION	D FULL PACKAGE
Medical & Other Expenses				
Medical expenses including rescue & repatriation:	£10,000,000	£10,000,000	£10,000,000	£10,000,000
Physiotherapy/Dental:*	£500	£500	£500	£500
Ski/Dive/Golf/Activity Pack:	£300	£300	£300	£300
Personal accident up to:	£25,000	£25,000	£25,000	£25,000
Personal liability:	£2,000,000	£2,000,000	£2,000,000	£2,000,000
*Physiotherapy or Dental cover - following a claim under the medical section & subject to medical advice				
Personal Belongings and Equipment				
Personal Belongings up to:*	-	£2,000	-	£2,000
Techno Pack:	-	£500	-	£500
Money and Documents:	-	£500	-	£500
Loss of Passport:	-	£500	-	£500
Ski/Activity Equipment:**	-	£2,000	-	£2,000
Equipment Hire:	-	£500	-	£500
*Single item limit £350/valuables £350. **Single item limits apply. Skis & snowboards covered with snowcard extension, activity equipment covered by activity levels 1-6				
Cancellation and Curtailment				
Cancellation:	-	-	£5,000	£5,000
Curtailment:	-	-	£5,000	£5,000
Delay:	-	-	£250	£250
Missed Departure:	-	-	£1,000	£1,000
Kidnap and Hijack:	-	-	£5,000	£5,000
Catastrophe:	-	-	£500	£500
Piste Closure* (not UK)	-	-	£500	£500
*snowcard wintersports cover only				
Legal				
Legal Expenses:	£25,000	£25,000	£25,000	£25,000
AGE LIMIT: The maximum age limit is 75 - higher rates apply for persons aged 70 and over. POLICY EXCESS £50 MOST SECTIONS				

Long Stay - Seasonaire, Backpacker and Explorer Policies

	A MEDICAL ONLY	B MEDICAL AND BAGGAGE	C MEDICAL AND CANCELLATION	D FULL PACKAGE
Medical & Other Expenses				
Medical expenses including rescue & repatriation:	£10,000,000	£10,000,000	£10,000,000	£10,000,000
Personal accident up to:	£5,000	£5,000	£5,000	£5,000
Personal liability:	£2,000,000	£2,000,000	£2,000,000	£2,000,000
Personal Belongings and Equipment				
Personal Belongings up to:*	-	£1,000	-	£1,000
Money and Documents:	-	£500	-	£500
Loss of Passport:	-	£500	-	£500
Ski Equipment:**	-	£500	-	£500
*Single item limit £250/valuables £250. **Snowcard.Seasonaire only				
Cancellation and Curtailment				
Cancellation:	-	-	£1,000	£1,000
Curtailment:	-	-	£1,000	£1,000
Legal				
Legal Expenses:	£25,000	£25,000	£25,000	£25,000
AGE LIMIT: The age limit on our budget long stay policies is 45 unless otherwise agreed. POLICY EXCESS £50 MOST SECTIONS				