Version 08/2026 v1.4

August 2026

snowcard

Travel insurance guide and policy wording

Version 08/2026 v1.4



snowcard



Your Snowcard Insurance Policy

Snowcard policies are intended for persons travelling on recreational adventure or activity holidays requiring emergency medical, rescue and repatriation cover. Snowcard policies also insure **your** personal belongings, equipment, **business travel** and/or certain travel contingencies such as cancellation, delay or missed departure depending on the options you have selected. It is very important that **you** read this policy alongside the **Schedule** of travel insurance and any endorsements, so you can see the options you have selected and the level of cover available to **you**.

Snowcard policies cover many eventualities but not necessarily all risks **you** may encounter. Please therefore read this policy carefully to ensure **you** understand the insurance cover provided.

Travel Insurance has often been trivialised and its importance should never be under estimated. Of all of the kit **you** buy for **your** chosen activity, **your** travel insurance should be looked at as one of the most important items.

Thank **you** for continuing to support our scheme, which exists to support **your** needs.

Russell Dadson
Director and founder of Snowcard Insurance

Snowcard Insurance Services Ltd
Daventry
Northants
NN11 6XZ

Email: assistance@snowcard.co.uk

www.snowcard.co.uk

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Your activity insurance

All insurance policies contain restrictions and exclusions which **you** should be aware of. It is important that **you** read this policy carefully because it is the basis upon which **your** insurers settle any claim. Please make sure that the cover meets **your** needs and that **you** have read the Health statement and health exclusions on page 7. If **you** need more guidance, please contact Snowcard Insurance Services Ltd - email assistance@snowcard.co.uk

Snowcard Insurance is designed to cover many events that may happen, but **we** cannot cover all expenses and possibilities.

Snowcard Insurance Services Ltd is authorised and regulated by the Financial Conduct Authority, firm reference number 964643



Contract of travel insurance

Important information

Please read all of this policy carefully, especially the health statement and health exclusions on page 7.

You must meet the conditions or **your** claim will not be accepted. This policy will not cover **you** for all eventualities.

The policy is made up of the policy wording, schedule of insurance and any endorsements. They should be read together.

Wherever words and phrases appear in bold in this policy (other than in headings) they have the meanings shown under Definitions.

Insurer

Starr International (Europe) Limited, registered office address 30 Fenchurch Avenue, London EC3M 5AD, United Kingdom. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. FRN 676783.

Distributor

This policy is distributed by Snowcard Insurance Services Ltd, registered in England No. 02491373, which is authorised and regulated by the Financial Conduct Authority, FRN 964643.

Limit of cover

Each section of the personal insurance cover shows the most **you** can claim, but other limits may apply. For example, under the Baggage section, the overall limit is stated on the insurance schedule but there is a limit of £350 for any single item and a total limit of £350 for all **valuables**. The limits of cover apply to each individual person and each insured **trip** separately. **We** will work out how much **we** will pay **you** for baggage claims based on the value of the items at the time of the loss, not the cost of replacing them. The limits of cover apply to each **trip** separately.

Adventure activities

If **you** are going to take part in any sporting or adventure activity, please read the activities list (see https://www.snowcard.co.uk/activities-covered) to make sure **your** activity can be covered. If **your** activity is not mentioned please contact Snowcard Insurance Services Ltd to confirm whether or not **you** can be covered.

Premium refund

If **you** are not satisfied with this policy and have not taken a **trip** protected by the cover provided and have not made a claim against the policy and there has been no incident likely to give rise to a claim (such as the cancellation of a booked **trip**), **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.

We will not refund **your** premium after the 14 day period. If **you** want to cancel **your** policy please contact Snowcard Insurance.

We or anyone **we** authorise have the right to cancel this policy at any time by sending **you** fourteen days notice in writing where there is a valid reason for doing so. **We** will send the notice to the last known address **we** have for **you** and **we** will set out the reason for cancellation in **our** letter. Valid reasons may include but are not limited to:

- Changes to the information given at the point of purchase which may result in the risk no longer being acceptable to **us**.
- Where **we** suspect fraud on this or any other related policy.
- Where a misrepresentation has been made that means **we** no longer wish to provide cover.

As long as **you** have not made a claim, **we** will refund **you** for the time that was left on **your** policy. If any claim has been made during the **period of insurance** provided, **you** must pay the full premium and **you** will not be entitled to any refund.

Excesses

We will take off an **excess** (as stated on the insurance schedule) from each claim **you** make, per insured person, under certain sections of this insurance policy, unless **you** have paid the additional premium to remove the policy **excess**. The amount **you** will have to pay towards a claim is shown under each section. Please note that if **you** pay an additional premium to reduce or remove the **excess**, this does not apply to the Personal Liability section, where the **excess** shown will continue to apply.

Reciprocal health arrangements

European/Global Health Insurance Card (EHIC/GHIC)

- If **you** already have a valid EHIC, it will continue to entitle **you** to reduced-cost, sometimes free, medical treatment that becomes necessary while **you** are in a European Economic Area (EEA) country or Switzerland. The EEA consists of the European Union (EU) countries plus Iceland, Liechtenstein and Norway. Cover will end on the expiry date of **your** EHIC.
- If **you** are eligible for but do not have a valid EHIC or it is due to expire before **you** travel, **you** can apply for a GHIC. This entitles **you** to reduced-cost, sometimes free, medical treatment that becomes necessary while **you** are in a country in the European Economy Area (EEA), Montenegro, Australia, Jersey, Guernsey and the Isle of Man, Ste Helena, Tristan and Ascension. This also includes Switzerland if **you** are any of the following: a British national, a Swiss national, an EU citizen, a refugee, a stateless person, a family member of someone who holds one of the above nationalities or statuses.
- These cards give access to state-provided medical treatment only. Remember, this might not cover all the things **you** would expect to get free of charge from the NHS in the UK. **You** may have to make a contribution to the cost of **your** care.
- **You** may apply for an GHIC online at www.ghic.org.uk or by calling: 0300 330 1350.

NOTE: The EHIC/GHIC do not cover the cost of medical treatment in a private hospital or clinic, the additional cost of returning to your home country or for a close relative to stay or fly out to be with you. In a medical emergency you may have no control over the hospital you are taken to or the closest hospital may be private.

Australia

- If **you** are travelling to Australia **you** should enrol in Medicare which will entitle **you** to subsidised hospital treatments and medicines. **You** can do this by contacting a local Medicare office in Australia.
- All claims for refunds under the Medicare scheme must be made before **you** leave Australia. For more information on Medicare visit: www.medicareaustralia.gov.au or email: medicare@medicareaustralia.gov.au.

If **you** make use of these arrangements or any other worldwide reciprocal health arrangement which reduces **your** medical expenses, **you** will not have to pay an policy **excess** under Medical, repatriation and other expenses section.

Geographical limits

EUROPEAN REGION – covers the UK, Europe including Scandinavia. Also, Turkey, Egypt, Tunisia and Morocco and countries bordering the Mediterranean including the Canaries, the Azores and Madeira.

WORLDWIDE excluding USA, Canada and the Caribbean – covers all other countries in the world.

WORLDWIDE including USA, Canada and Caribbean - all countries in the world including the United States of America, Canada and the Caribbean.

There is no cover for travel to Russia, Ukraine and Belarus, North and South poles and travel to a country or region that the FCDO advise against all, or all but essential travel to.

Specialist expeditions

We do not offer expedition cover to either the North or South Poles. All other expeditions to remote regions are subject to individual quotes and require a full detailed submission of the expedition itinerary before the risk is accepted. Please email **your** expedition itinerary including guiding arrangements, **your** experience, emergency provisions and expedition objectives to assistance@snowcard.co.uk

What to do in a medical emergency

In a medical emergency, contact **our** 24-hr Emergency medical assistance service for help. Please read page 18 of this policy for details and refer to **your** assistance eSnowcard which shows the telephone number to call from abroad.

Making a claim

To help **us** deal with **your** claim quickly and efficiently, please read 'Making a claim' on page 16. This section explains what documents **you** will need to support **your** claim. **You** must collect some of the proof **you** need, for example a police report, while **you** are away from **home**. It also explains when **you** will need this kind of proof.

Trip limits

For single trip insurance

Trips of up to 90 days can be covered depending on the policy duration **you** purchase.

For annual multi-trip insurance

Any number of **trips** can be taken in the 12 month policy period subject to a 31 day single **trip** limit. The single **trip** limit can be extended to 45, 60 or 90 days subject to the payment of an additional premium.

Trip Extensions

If, once **you** have left the **United Kingdom** and before the end of the **period of insurance**, **you** decide you want to extend your policy, the **single trip** limit can be extended to 45, 60 or 90 days subject to the payment of an additional premium.

In the event of a **trip** being planned that should start within, though end outside of the policy period (the Policy expiry date), cover may be extended, so long as Insurers are advised prior to the commencement of the **trip**. Any **extension** in cover will be subject to the payment of an additional premium.

Winter sports cover on annual multi-trip insurance

Depending on the cover level selected the number of days covered for winters sports is 28 days up to a maximum of 90 days. Refer to www.snowcard.co.uk/content/winter-sports-cover-multi-**trip**-policies for further information.

Extension:

We will extend the **period of insurance** by up to 30 days at no extra cost if **you** have to stay away longer because of events insured under this policy. If the transport which **you** are on is **hijacked**, **we** will automatically provide worldwide cover and the **period of insurance** will continue for up to 12 months without extra charge.

Loss prevention advice

Although the full claims procedure is detailed on page 17 please note the following points:

01. In the event of loss or theft, report the event to the police or an appropriate authority within 24 hours and obtain a report. Failure to do so can prejudice a claim.
02. If baggage is damaged or delayed in transit, obtain a loss report from the baggage handlers BEFORE leaving the airport.
03. If **you** carry outsize baggage like bikes, skis, golf clubs etc, check for damage before leaving the airport, it is almost impossible obtaining a damage report once **you** are **home** which may mean **you** will not be able to make a claim.
04. If **you** choose to cut short **your** holiday without obtaining a medical report or authorisation from **your** insurer, **you** may not be covered for curtailment costs. Always obtain agreement prior to coming **home** early.
05. Keep all receipts for medical and other expenses. Also keep **your** travel tickets and any other documents relating to **your** holiday, they may be required in the event of a claim.
06. Do not leave **valuables**, money, cameras, electrical equipment etc **unattended** or in a car or tent. They will not be covered.
07. Ensure when **you** leave for **home you** pack **your** bags and do not leave personal effects behind. Simply forgetting to bring **home your** belongings is not covered.
08. **Your** insurance will only cover genuine accidental loss or damage and not wear and tear, negligent or deliberate acts. Abuse of travel insurance is a big problem for insurers so keeping **your** claims to genuine losses will help keep premiums at a realistic level.

Your insurers and customer service

This policy is underwritten by Starr International (Europe) Limited, 4th Floor, 30 Fenchurch Avenue, London EC3M 5AD (registered company number 09654797), which is a member of Starr Insurance Companies, authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (firm reference number 676783).

You can find further details by searching the online register at https://register.fca.org.uk

What to do if you have a complaint

We aim to provide **you** with a first class policy and service. However, there may be times when **you** feel **we** have not done so. If this is the case, please tell **us** about it so that **we** can do **our** best to solve the problem. If **you** make a complaint **your** legal rights will not be affected.

Step 1

For complaints regarding the sale of your policy:

Write to: Snowcard Insurance Services Ltd., Lower Boddington, Daventry, Northamptonshire, NN11 6XZ.

Email: russelldadson@snowcard.co.uk

For complaints regarding claims:

Write to: IMG Customer Service Department, Fitzalan Court, 3rs Floor Fitzalan House, Cardiff CF24 0EL.

By email to: qualityassurance@imglobal.com

By telephoning: 02922 401964

When **you** make contact, please provide the following information:

Your name, address and postcode, telephone and email address.

Your policy and/or claim number and the type of policy **you** hold.

The reason for **your** complaint.

Any written correspondence should be headed 'COMPLAINT' and **you** may include copies of supporting materials.

Step 2

If **you** are not satisfied with **our** final response **you** can refer the matter to the UK Financial Ombudsman Service for independent arbitration.

Visit: www.financial-ombudsman.org.uk

Write to: Financial Ombudsman Service, Exchange Tower, London E14 9SR

Phone: UK +44 (0)800 023 4567
or UK +44 (0)300 123 9123

Email:
complaint.info@financial-ombudsman.org.uk

Definitions

Wherever the following words and phrases appear in **bold** in this policy they will always have the meanings shown below.

Accident/Accidental

A single, sudden and unexpected event caused by external violent and visual means. This does not include sickness or disease or any naturally occuring condition.

Activity equipment:

Any equipment necessary for the pursuit of an insured activity including avalanche transceivers, GPS units, dive computers and emergency satellite phones other than clothing, footwear, baggage and **valuables** which are covered under the Personal Belongings section.

Booked scheduled transport:

The following regular scheduled forms of transport: train, coach, bus, aircraft or sea vessel which run to a timetable and where **you** are a fare paying passenger, and pre booked taxis and rideshare.

Business associate:

Anyone who works at **your** place of business and who, if **you** were both away from work at the same time, would prevent the business from running properly.

Business trip:

A **trip** which involves the **insured person** offering their services as an instructor or guide.

For example, a ski instructor

Please note that cover is not provided as standard and will only be available if the appropriate coverage option has been selected and certain coverage limitations may still apply. Please refer to **your** schedule to evidence cover.

Catastrophe:

Flood, earthquake, explosion, tsunami, volcanic eruption, landslide, avalanche, hurricane, cyclone or storm.

Close relative:

Mother, father, sister, brother, wife, husband, civil partner, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step parent, step child, step sister, step brother, foster child, legal guardian, common law partner(defined as living together at the same address or fiancé/fiancée.

Computer system:

Any computer hardware, software, communication system or electronic device (including smartphones, laptops, tablets and wearable devices), server, cloud, microcontroller or similar system (including any associated input, output or data storage device, networking equipment or backup facility).

Cyber risk:

- Any unauthorised, malicious or illegal act (or the threat of such act), involving access to or the processing, use or operation of any **computer system**;
- Any error or omission involving access to or the processing, use, or operation of any **computer system**;
- Any partial or total unavailability or failure to access, process, use or operate any **computer system**; or
- Any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any data, including any amount relating to the value of such data.

Epidemic:

A contagious disease recognised by the World Health Organization (WHO) or an official government authority.

Excess:

The amount(s) **you** will have to pay towards any claim. This applies to each section claimed under (if applicable), per insured person, per insured incident.

Hijack:

The illegal taking control by force of an aircraft or sea vessel **you** are travelling in and diverting it to a different destination.

Home:

The address where **you** live in the **United Kingdom**. You must have your main **home** in the **United Kingdom**, the Channel Islands or Isle of Man.

Legal definitions

The following words and expressions used in the Travel Legal Expenses section of the policy shall mean the following wherever they appear:

Legal Expenses:

a. fees, expenses and other costs reasonably incurred (as determined by **our legal representative**) by a **legal representative** to pursue a claim or legal proceedings for damages and/or compensation against a third party who has caused **your** bodily injury, death or illness.

b. costs that **you** are legally liable for following an award of costs by any court or tribunal or an out-of-court settlement made in connection with any claim or legal proceedings.

Legal Representative:

The solicitor or other suitably qualified person appointed by **us** in accordance with this section of the policy.

Package holiday:

The pre-arranged combination of at least two of the following components when sold or offered for sale at an inclusive price and when the service covers a period of over 24 hours or includes:

a. transport

b. overnight accommodation

c. other tourist services not related to transport or accommodation (e.g. car hire or airport parking) and accounting for a significant proportion of the package

Pandemic:

An **epidemic** that is recognised or referred to as a **pandemic** by the World Health Organization (WHO) or an official government authority.

Passive War:

Passive War means a claim directly caused by war provided that you:

1. take no active part in war; and

2. are situated outside of your country of domicile; and

3. are not visiting countries or areas which, prior to the time of travel, is against the recommendation or advice of the Foreign, Commonwealth & Development Office (FCDO).

Permanent residency:

Any individual that has been legally resident in an **eligible UK country** for no less than 183 days and is registered with a **medical practitioner.**

Permanent Total Disability:

Total and permanent disability which medical evidence confirms will prevent **you** undertaking paid work of any and every kind for the rest of **your** life.

Period of insurance:

Other than for annual multi-**trip** insurance, cancellation cover (if shown on **your** insurance schedule) starts on the date of issue shown on **your** Insurance Schedule. All other cover begins when **you** leave **home** to go on **your trip** and lasts until **you** return **home**, as long as that is within the **period of insurance** paid for.

Definitions cont.

For annual multi-trip insurance

Cancellation cover (if shown on **your** insurance schedule) starts when **you** book each **trip** or on the start date shown on **your** Insurance Schedule, if this is later. Cover under all other sections of the policy begins when **you** leave **home** to go on **your trip** and ends when **you** return **home** from that **trip**. The start and finish dates of the **trip** must not exceed 31 days (45, 60 or 90 days if **you** have paid the extra premium to extend this limit) and fall within the 12 month **period of insurance**.

In the event of a **trip** being planned that should start within, though end outside of the policy period (the Policy expiry date), cover will continue without interruption, and no additional premiums shall be charged, provided that **you** agree to and purchase the renewal terms offered prior to the expiry of the existing **period of insurance**.

For **trips** booked during the 12 month period and that start after the end of the 12 month period, **we** will provide cancellation cover until the policy ends.

For single trip insurance

The insurance cover is only valid if **you** have insured the whole duration of the individual **trip**, as shown on **your** policy schedule or,

If **you** have already departed on **your trip** prior to purchasing **your** travel insurance, or if **your** previous insurance has expired, cover is available subject to payment of an additional premium.

The following conditions will also apply:

a. All cover must start on the day following purchase or expiry of **your** previous insurance.

b. No cover applies in respect of **pre-existing medical conditions**.

c. 3 day waiting period before medical expenses cover commences in respect of **illness** if departure from **home country** was more than 7 days before purchase or if **your** previously held insurance policy has expired within the last 7 days.

d. The 14 day 'cooling off period' for cancelling the policy does not apply.

e. The overall period of **your trip** outside **your home country** does not exceed the policy maximum for **your** age, including any period of travel prior to this policy being purchased. In the event of a claim **you** will be required to provide evidence of the day **you** first left **your home country**.

f. Annual Multi-trip cover is not available.

g. The insurance must be arranged for the remaining period of **your trip** including return to **your home country**. If, when the policy is purchased, the **trip** has exceeded the maximum duration for **your** age or the maximum duration for **your** age will be exceeded prior to **you** returning **home** and **your** policy expiring, the policy will be invalid from inception and no cover will be provided under any section.

h. **You** must have paid the appropriate additional premium to cover any **trip you** have already departed on.

Trips in the **United Kingdom** are only covered when there is at least one night's accommodation which **you** have booked and paid for in advance.

Pre-existing medical condition:

An existing medical condition is:

- any medical condition (including psychological conditions such as stress, anxiety and depression), which has resulted in referral to a hospital or consultant in the last 12 months,
- any medical condition for which **your** prescribed medication to treat, manage or prevent a condition, symptoms or disorder has changed in the last 12 months,
- any medical condition for which **you** are on a hospital waiting list or awaiting the results of tests or investigations,
- any cardiac or respiratory condition for which **you** take more than 2 prescribed medications.
- any undiagnosed medical condition where **you** are aware of symptoms and **you** are awaiting diagnosis,
- any medical condition where a terminal prognosis has been given.

Quarantine:

Mandatory involuntary confinement by order or other official directive of a government, public or regulatory authority, or the captain of a commercial vessel on which **you** are booked to travel during **your trip**, which is intended to stop the spread of a contagious disease to which **you** or a travelling companion have been exposed.

Resident:

A person who permanently resides in an **eligible UK country** and is registered with a **medical practitioner** in their **home UK country**.

Techno pack:

Techno Pack is defined as any photographic, video, audio or electronic equipment including mp3 players, electronic games, tablet devices, computers (including lap top computers), and mobile phones other than clothing, footwear, baggage or **valuables** which are covered under the Baggage/Personal Belongings section. Avalanche transceivers, GPS units, dive computers and emergency satellite phones are covered under the **Activity Equipment** heading.

Trip:

Your holiday or business **trip** that starts and finishes from **your home** address in the **United Kingdom**. The start and finish dates of the **trip** must fall within the **period of insurance**.

Unattended:

Where **you** are not in a position to prevent unauthorised interference or the theft or damage to **your** property and or owned or hired by **you**.

United Kingdom:

Great Britain and Northern Ireland, Channel Islands and the Isle of Man.

Valuables:

Jewellery, furs, gold and silver items, watches, binoculars and musical instruments.

We, our, us:

Starr International (Europe) Limited, the insurer shown on page 5.

You, yourself:

Each insured person named on the travel insurance schedule for whom the correct premium has been paid.

Your:

Belonging to **you**.

Medical, repatriation and other expenses

What you **are** covered for (applicable to all policies)

Medical, repatriation and other expenses; up to £10 million

You will be covered for the following expenses caused by your becoming ill, being injured or dying during the period of insurance, as long as the expenses are necessary:

01. a. Medical: emergency expenses you would have to pay outside the United Kingdom and the country where you normally live for medical, surgical and hospital charges, emergency dental treatment up to £500 (for pain relief), decompression treatment, ambulance (including return to holiday accommodation by ambulance or taxi if no other means of transport is available);

    b. Repatriation: the extra cost of returning to your home;

    c. extra additional accommodation (room only) expenses;

    d. extra travel and accommodation (room only) expenses for one person who either has to stay with you or has to travel from the United Kingdom to escort you home if you are seriously ill or injured;

    e. the extra cost of funeral expenses abroad or of bringing your body or ashes home;

02. You will be covered for extra travel expenses which are reasonable and necessary if you have to return home early because a close relative or business associate is seriously ill, injured or dies during the period of insurance.

03. Physiotherapy and dental treatment: if you suffer an accidental injury while you are on your trip as a direct result of an insured accident you can claim up to £500 in total for physiotherapy or emergency dental treatment for pain relief only in the United Kingdom.

    Accidental injury is bodily injury caused by external violent and visual means. This does not include sickness or disease or any naturally occuring condition.

04. Early return home: if you suffer a minor injury while you are on your trip and you are unable to reasonably continue with your trip but do not need repatriation with additional medical requirements on the advice of a medical practitioner, you can claim up to £250 towards travel costs to return home early, providing you have pre booked travel which you are unable to amend.

05. Car hire return: if you are injured or ill and you are not medically fit to drive your hire car and no other person travelling with you is able to drive the car under the hire agreement, you can claim up to £250 towards any costs you incur from the car hire company in returning the hire car to its designated return point.

06. **Search and Rescue expenses**: search and rescue expenses which are necessary, including by helicopter, up to £100,000 if one of the following occurs during the period of insurance;

    a. You are injured, fall ill or die.

    b. Weather or safety conditions are such that it becomes necessary for the rescue or police authorities or your professional guide to instigate a search and rescue operation to prevent injury or illness or further danger to human life.

Activity pack (courses, lessons, hire, lift pass, green fees) up to £1,000

If you fall ill or are injured during the period of insurance, you will be covered for the costs of the part of the activity pack that you are not able to use.

Hospital benefit; up to £1,000

If you fall ill or are injured during the period of insurance you will receive £50 for each full 24 hours that you spend as an in-patient in a hospital outside the United Kingdom and the country where you normally live.

NOTE: Any amount you receive for this benefit will be on top of any amount that you receive under the Medical, repatriation & other expenses section. You can use this cover to help pay for out-of-pocket expenses such as taxi fares and phone calls paid for by you or someone travelling with you while you are in hospital.

Personal accident; up to £25,000

If during the period of insurance you are accidentally injured and lose your sight, lose a limb, suffer permanent total disability or die within 12 months, only as a result of the accident, you can claim one of the following amounts:

01. Death £10,000

02. Loss of one or more limbs £25,000.
    Loss of one or more limbs at or above the wrist or ankle, or permanent loss of all sight in one or both eyes £25,000

03. Permanent total disability £25,000.

NOTE: For children under 18 years of age the death benefit is limited to £1,000. For People aged 65 or over, cover is limited to 01) and 02) only. Death or injury as a result of terrorism is limited to £5,000 under sections 01) and 02)

Personal liability; up to £2 million

If you accidentally injure someone or damage someone else's property during the period of insurance, you will be covered for your legal liability:

01. to people who do not work for you or with you and who are not your travelling companions or a close relative; and

02. for accidental damage to property which is not owned or being looked after by you or a close relative.

For accidental damage to rented holiday accommodation, we will pay up to £100,000 for a single incident which you are legally responsible for. This cover includes legal expenses which you have paid with our permission.

Health statement and health exclusions

Important Exclusions relating to health

There is no cover under this policy at any time if:

1) You travel after a medical practitioner has advised you against travel, or you are taking part in any activities against the advice of a medical practitioner or hospital consultant.

2) You are travelling for the purpose of receiving medical treatment, surgery or medical investigations.

Important Information about Pre-Existing Medical Conditions

Snowcard Insurance will provide cover for new injuries or illnesses which occur during the period of insurance.

There is no cover for pre-existing medical conditions.

For the purposes of this insurance, a pre-existing medical condition is considered to be:

A) any medical condition (including psychological conditions such as stress, anxiety and depression), which has resulted in referral to a hospital or consultant in the last 12 months.

B) any medical condition for which your prescribed medication to treat, manage or prevent a condition, symptoms or disorder has changed in the last 12 months.

C) any medical condition for which you are on a hospital waiting list or awaiting the results of tests or investigations.

D) any cardiac or respiratory condition for which you take more than 2 prescribed medications.

E) any undiagnosed medical condition where you are aware of symptoms and you are awaiting diagnosis.

F) any medical condition where a terminal prognosis has been given.

If any of the above do apply to you and/or anyone you are buying insurance for, this policy will not provide cover for any claims arising directly or indirectly from that pre-existing medical condition.

Any current or past medical condition that is not excluded by the statement above will not be regarded as a pre-existing medical condition for the purposes of this insurance.

Medical, repatriation and other expenses

What you are **not** covered for

As well as the general exclusions and general conditions on page 17, the following exclusions and conditions also apply:

01. You are not covered for claims arising directly or indirectly by:

    a. activities other than those for which the appropriate premium has been paid, riding or driving in any kind of race, flying except if you are travelling as a passenger in a fully licensed passenger carrying aircraft, or any other dangerous activity;

    b. knowingly or deliberately putting yourself at risk (unless you are trying to save someone's life);

    c. your taking part in manual work in connection with profession, business or trade;

    d. your suicide or attempted suicide, deliberately injuring yourself, solvent abuse or the effect of alcohol or drugs;

    e. your travelling on a motorcycle, unless the driver holds a valid UK, Channel Islands or Isle of Man motorcycle licence and all insured persons are wearing a crash helmet.

02. You are not covered for treatment or surgery which our medical advisers and the doctor treating you believe is not essential or could wait until your return home.

03. You are not covered for extra costs for single-room or private accommodation.

04. You are not covered for any treatment you receive after you have returned home other than that specified under 'What you are covered for, condition 3 on page 8.

05. You are not covered for treatment or surgery whilst on your trip where the requirement for this was known prior to your travelling.

06. You are not covered for any sums which can be recovered by you and which are covered under any National Insurance Scheme or Reciprocal Health Agreement.

07. You are not covered for any claim related to you falling as a result of you climbing or moving around the outside of any building (apart from access ways), sitting, planking, balconing, owling or lying on any part of any building, and you jumping from any height (unless in an attempt to save someone's life).

08. You are not covered for any claim as a result of;

    a. the effect of your alcohol, solvent or drug dependency or long term abuse

    b. you being under the influence of alcohol, solvents or drugs, or doing anything as a result of using these substances (this excludes drugs prescribed by a GP, unless they are for the treatment of drug addiction).

09. We will not pay the excess amount of every claim made for each of you unless your claim has been reduced because you have used a reciprocal health agreement or private health insurance, see page 4. (Only applicable to medical, repatriation and others expenses).

Conditions

01. If you go into hospital and are likely to be in for more than 48 hours, or you have to return home early, someone must contact our emergency medical assistance service for you immediately.

02. You must not arrange to be taken home without our permission. Our medical advisers will consult the doctors treating you to decide whether it is necessary.

03. We may instruct you to return if our medical advisers and the doctors treating you decide that you are fit to travel.

04. If we pay for your additional travel arrangements to return to the United Kingdom, we will not also pay for your unused travel.

Additional exclusions for personal accident

01. You are not covered under this section for any claim if:

    a. it was caused by medical or surgical treatment, unless it was necessary after the accident; or

    b. at the time of the accident, you were under the influence of alcohol or drugs, unless the drugs were prescribed by and taken on the instructions of a doctor, except to treat drug addiction.

02. You are not covered if the accident was caused by a medical condition that existed before your holiday.

Additional exclusions for personal liability

01. You are not covered for liability caused directly or indirectly by your owning or using any aircraft, motorised vehicle, boat (other than sailing dinghies, canoes, sailboards and surfboards) or any form of motorised leisure equipment.

02. You are not covered for employer's liability or liability caused by your carrying out contracts, supplying goods and services, or doing your job.

03. You are not covered under this section for damage, injury, illness or disease caused directly or indirectly by an infectious disease.

04. You are not covered under this section for claims caused by something you deliberately did or did not not do.

05. You are not covered under this section for the first £250 of every claim to do with rented holiday accommodation will not be paid.

Additional conditions for physiotherapy and dental treatment:

01. Treatment is subject to your having been involved in an insured accident for which the insurers agree to cover the expenses.

02. You must obtain a letter from your GP confirming that the treatment is necessary and urgent as a result of the insured accident.

Additional conditions for early return home:

01. Arrangements for any early return home must be notified to and agreed by our emergency medical assistance service who may be able to help make the arrangements on your behalf.

02. Your claim must be supported by a doctor's letter confirming your injury prevents you from reasonably continuing with your planned holiday activities.

03. If you claim under this section of the policy, you cannot also claim under the Cancellation and cutting short your trip section. This cover only applies to the person who has the injury.

04. This cover will end 48 hours before your scheduled return to your home.

Additional conditions for car hire return:

You must be able to provide receipts from the car hire company for the additional expenses incurred.

Additional conditions for search and rescue expenses:

01. Expenses are only payable for your proportion of a search and rescue operation.

02. You must comply at all times with local safety advice and adhere to the recommendations prevalent at the time.

03. You must not knowingly endanger either your own life or those in your party if your experience or skill levels fall below those required to participate in your activity, particularly when you are not with a professionally qualified guide or instructor.

04. Costs will only be covered up to the point where you are recovered by Search and Rescue or at the time where the Search and Rescue authorities advise that continuing the search is no longer viable.

Baggage, Personal belongings and equipment

What **you** **are** covered for (if baggage and/or sports equipment and/or techno pack cover has been selected and purchased as shown on **your** schedule of insurance)

Personal belongings; up to the baggage amount shown on the insurance schedule

If **you** accidentally lose **your** personal belongings, or if they are stolen or damaged, **you** can claim up to the amount shown on **your** insurance schedule to replace or repair them. **We** will take an amount off for wear and tear and loss of value. There is a limit of £350 for one item, pair or set. The overall limit for **valuables** is £500.

Snow sports, activity, dive and golf equipment is covered separately, see below.

Techno pack; up to the amount shown on the insurance schedule

Subject to the appropriate premium having been paid **you** will be covered for the replacement cost (after allowing for wear, tear and loss of value) of **your** photographic equipment, portable audio, video game console and accessories, lap top or note book computer, tablet, mobile phone or smartphone if it is lost, stolen or damaged.

NOTE: Techno Pack is defined as any photographic, video, audio or electronic equipment including mp3 players, electronic games, tablet devices, computers (including lap top computers), and mobile phones other than clothing, footwear, baggage or valuables which are covered under the Baggage/Personal Belongings section. Avalanche transceivers, GPS units, dive computers and emergency satellite phones are covered under the Activity Equipment heading.

Snowsport/activity/dive/golf equipment; up to the amount shown on the insurance schedule

Subject to the appropriate premium having been paid **you** will be covered for the replacement cost (after allowing for wear, tear and loss of value) of **your** snowsport equipment (snowboard or skis including bindings, boots and poles), **activity equipment**, dive or golf equipment if it is lost, stolen or damaged. The total limit for hired equipment which is lost, stolen or damaged is £500.

NOTE: Any equipment necessary for the pursuit of an insured activity including avalanche transceivers, GPS units, dive computers and emergency satellite phones other than clothing, footwear, baggage and valuables which are covered under the Personal Belongings section.

Equipment hire; up to £750

(if equipment is shown on the insurance schedule)

If **your** own snowsport, **activity equipment**, dive or golf equipment is lost, stolen or damaged, **you** will be covered for the cost of hiring ski or **activity equipment** up to £75 a day.

Temporary loss of personal belongings; up to £500

(if baggage is shown on the insurance schedule)

If **your** personal belongings are temporarily lost for more than 12 hours on **your** outward journey, **you** can claim up to £500 for the things **you** need to buy.

Money and documents; up to £500

(if baggage is shown on the insurance schedule)

We will repay **you** if **you** lose any of the following or they are stolen: **your** bank notes, coins, traveller's cheques, travel tickets, admission tickets, meal vouchers, ski lift pass and passports (residual value only). There is a limit for cash of £400 for each adult and £50 for each child under 16. This cover starts from the time **you** get the money or documents or 72 hours before **you** leave **home** to go on **your trip**, whichever is the later.

Loss of passport; up to £500

(if baggage is shown on the insurance schedule)

You will be covered for all necessary extra travel and accommodation (room only) expenses incurred as a result of having to travel to obtain a replacement passport if it is lost or stolen during the **period of insurance**. This would also include the cost of the emergency replacement or temporary passport or visa obtained outside the **United Kingdom**.

Baggage, Personal belongings and equipment

What **you** are **not** covered for

As well as the general exclusions and general conditions on page 17, the following exclusions and conditions also apply:

01. a. i. Loss of, theft of or damage to **your** personal belongings and equipment during **your** outward or return journey if **you** do not get a written 'carrier's report', or a 'property irregularity report'. If **you** cannot report the loss, theft or damage to the carrier or handling agent straight away, **you** must do so in writing within seven days.

ii. Loss or theft of **your** personal belongings, **techno pack**, **activity equipment**, money, documents and passport at any other time if **you** do not report the loss or theft to the police within 24 hours of discovering it and get a police report from them.

NOTE: If you cannot report the loss or damage to the airline straight away, you must do so in writing within seven days. If you cannot obtain a police report because of location or language problems, report your loss to your tour operator, hotel manager or other authority and obtain their written notification of the nature of your loss.

b. Breakage of or damage to fragile articles, (unless the breakage or damage is caused by a malicious or criminal act) and any other loss or damage caused by the breakage.

c. Loss or damage caused by delay, wear and tear, moth, vermin, weather and atmospheric conditions or mechanical failure.

d. Loss or theft of or damage to contact or corneal lenses, unset precious stones, securities, deeds, documents or property held for business purposes.

e. Loss or theft of or damage to **valuables** if **you** leave them in baggage which is checked in to the carrier.

f. Loss or theft of or damage to **valuables** **you** are not carrying with **you** unless **you** have kept them in locked accommodation, a safe, or a safety deposit box.

g. There is no cover for personal belongings left in an **unattended** vehicle overnight except overnight stops on outward or return journeys. It should be noted that a car parked next to a tent in which **you** are sleeping is not deemed **unattended**.

02. **We** will not pay the **excess** amount of every claim made for each of **you** (not applicable to equipment hire, temporary loss of belongings and loss of passport).

Conditions

01. **You** must take proper care of **your** belongings and act as if **you** did not have this insurance.

02. If **your** claim involves a pair or set (other than skis or golf clubs), **we** will only pay the value of the part of the pair or set which is lost, stolen or damaged.

03. **You** must keep any damaged property so that **we** can inspect it. When **we** make a payment for that property, it will then belong to **us**.

04. **You** are not covered for claims for which **you** receive compensation from someone else.

Additional exclusions for equipment

01. a. Loss or damage to snowsport or **activity equipment** whilst being used for racing, race training or competition.

b. Loss or theft of snowsport, activity, dive or golf equipment **you** are not carrying with **you** unless **you** have kept it in locked accommodation or the locked boot of a car or protected it by using a recommended locking device secured to an immovable object (this exclusion does not apply to skis left **unattended** during the daytime for the purpose of obtaining refreshments).

c. There is no cover for snowsport, activity, dive or golf equipment left in an **unattended** vehicle overnight except overnight stops on outward or return journeys. It should be noted that a car parked next to a tent in which **you** are sleeping is not deemed **unattended**.

d. Damage to mountain bikes, canoes and kayaks when in use including cracking, scratching or denting.

Additional conditions for temporary loss

01. As well as getting an authorised 'property irregularity report' from the carrier or handling agent, **you** must also write to them within 21 days of receiving **your** property back to confirm **you** had to buy replacement items.

02. If **your** personal belongings are never found and **we** agree to pay for permanent loss, **we** will take off any amount paid for temporary loss.

Additional exclusions for money and document loss

01. Loss of value or shortages caused by mistake;

02. Money left in baggage which **you** have checked in to the carrier or which **you** do not keep with **you**, unless it is in locked accommodation, a safety deposit box or a safe.

Additional exclusions for loss of passport

You are not covered for any expenses arising after **you** have returned to the **United Kingdom**.

Additional exclusions for Techno pack

01. a. Loss or damage to techno equipment whilst being used during an activity unless the equipment was designed for the intended purpose.

b. Loss or theft of techno equipment **you** are not carrying with **you** unless **you** have kept it in locked accommodation.

c. There is no cover for techno equipment left in an **unattended** vehicle overnight.

d. Loss or theft of or damage to techno equipment if **you** leave it in baggage which is checked in to the carrier.

e. Breakage or damage of techno equipment not used in accordance with the manufacturer's instructions.

f. Loss or damage of data, photographic images, sim cards, hard drive contents including software apps, storage media, recording tapes or memory cards.

If your trip is cancelled or cut short

What you **are** covered for (if cancellation cover has been selected and purchased as shown on your schedule of insurance)

If your trip is cancelled; up to the amount shown on the Insurance Schedule

We will repay you for your proportion of expenses you have paid or legally have to pay for your unused travel and accommodation and fees for instruction/guiding or courses/tours forming part of your trip which you do not use if you have no choice but to cancel the trip as a result of one of the following commencing during the period of insurance:

01. The death, serious injury or illness of,
    a. you;
    b. a travelling companion;
    c. a close relative of you or your travelling companion;
    d. the person with whom you intend to reside at the holiday or journey destination; or
    e. a business associate or your travelling companion.

NOTE: For 01 a, b, and c. above, this will include being diagnosed with an epidemic or pandemic disease such as COVID-19.

02. You or your travel companion being held in quarantine by order or other requirement of a government or public authority, based on their suspicion that you or a travelling companion, specifically, have been exposed to a contagious disease (including an epidemic or a pandemic disease such as COVID-19). This does not include any quarantine that applies generally or broadly to some or all of a population, vessel or geographical area, or that applies based on where you are travelling to, from or through.
03. You or your travel companion being refused boarding of the public transport you are booked to travel, on the order of any government, public authority or carrier, due to you or a travelling companion displaying symptoms of a contagious disease (including an epidemic or pandemic disease, such as COVID-19).
04. You or your travelling companion being required by the police to stay at home as a result of burglary, or serious damage by fire, explosion, subsidence, storm flooding, vandalism, fallen tree or impact by aircraft or vehicle to your or their home or usual place of business in the United Kingdom.
05. You or your travelling companion being required for jury service or as a witness in a court of law in the United Kingdom as long as you became aware of the commitment after taking out this policy or booking the trip (whichever is later).
06. You being made involuntarily redundant if you have 2 years' continuous employment with the same employer.

If your trip is cut short; up to the amount shown on the Insurance Schedule

You will be covered for your proportion of expenses you have paid or legally have to pay for travel and accommodation and fees for instruction/guiding or courses/tours forming part of your trip which you do not use if you have no choice but to cut short the trip and you return home for one of the reasons given below.

01. Any of the reasons shown under Cancellation (other than 06. Redundancy);
02. You are injured or ill and are in hospital for the rest of your trip.

NOTE: Claims for cutting short your trip are calculated from the date it is necessary for you to return to your home country or the date you are either held in quarantine or are hospitalised as an in-patient, for the rest of your trip. We will pay unused personal accommodation and other travel expenses based on each 24-hour period you have lost. If you need to be repatriated, we will not refund the cost of your unused return travel tickets. We will put the value of these tickets towards the extra transport costs we have to pay.

Delay; up to £500

(or the amount shown on the Insurance Schedule for cancellation)

If the transport on which you are booked as a passenger for your outward or return journey is delayed or cancelled due to one of the following reasons: Storm, Flood, Industrial action, Bad weather, Mechanical breakdown of train or sea vessel, Grounding of the aircraft due to a mechanical or structural defect, you will receive one of the following:

01. Compensation of £50 for each full 12- hour period that you are delayed, up to a limit of £500. We will work out the length of the delay based on the difference between your scheduled time of arrival and your actual arrival time at your final destination.
02. Your cancellation charges (up to the amount shown on the insurance schedule and subject to the excess shown on the insurance schedule) if, after a 12 hour delay to the departure of your outward journey from the United Kingdom, you decide to cancel the trip.

Missed departure

(extra travel and accommodation expenses); up to £1,000

If one of the following takes place during the period of insurance you will be covered for the cost of reasonable extra accommodation and travel expenses to allow you to carry on with your trip if you arrive at your international or final departure point and you are unable to board your booked scheduled transport:

01. labour dispute or protest, civil disturbance, mechanical breakdown or bad weather which interrupts your scheduled public transport services including booked connecting flights.
02. an accident or breakdown involving the car taking you to your departure point.
03. avalanche or danger preventing exit from a ski resort which delays departure for your return home.

Hijack cover up to £5,000

If during the period of insurance your scheduled transport is hijacked and you are detained against your will for a period of more than 24 hours you can claim £500 for each 24 hour period you are detained up to £5,000 in total.

Catastrophe cover up to £1,000

If during the period of insurance you are prevented from using your accommodation because of flood, earthquake, explosion, tsunami, volcanic eruption, landslide, avalanche, hurricane, cyclone or storm you will be covered for the reasonable extra cost of accommodation and travel, to move to other accommodation.

Travel disruption up to £1,000

If during your trip your travel plans are disrupted by unexpected events as detailed below we will pay you up to the limit shown above for the following costs that you have paid, less any available refunds or compensation.

01. Replacement transport or accommodation: We will pay you up to the limit shown above for the cost of additional travel expenses and of extra accommodation (room only) expenses which are of a similar standard to that of your pre-booked travel and accommodation, if you have to make alternative arrangements to reach your destination and/or you have to make alternative accommodation arrangements at any point during the trip, as a result of one of the following commencing during the trip:
    a. The booked scheduled transport on which you are a passenger for your outward or return journey is cancelled or delayed for at least 12 hours.
    b. A catastrophe, outbreak of food poisoning or infectious disease means you cannot use your booked accommodation due to it being closed on the orders of a local authority.
02. Enforced Stay: We will pay you up to the limit shown above for the cost of additional accommodation (room only expenses and local transport costs if you have to move to different accommodation), which is of a similar standard to that of your pre-booked accommodation, if your return home is delayed and you have to remain at your destination because the booked scheduled transport on which you are a passenger for your return journey (including connections) is cancelled or delayed by the booked scheduled transport operator and they cannot provide alternative transport for at least 12 hours.

If your trip is cancelled or cut short

What you are **not** covered for

As well as the general exclusions and general conditions on page 17, the following exclusions and conditions also apply:

Exclusions for cancellation and cutting short a trip

01. You travelling against medical advice or to get medical treatment.
02. Amounts you can get back from someone or somewhere else.
03. Costs which have been paid for on behalf of a person who is not insured under this policy.
04. If, at the time of taking out this insurance (or booking the trip if this was later) your close relative, business associate or travel companion had a medical condition for which he or she:
    a. was receiving treatment at hospital (other than where they go to hospital for check-ups for a stable condition, at regular intervals which have been arranged beforehand)
    b. was waiting for a hospital consultation, investigations or treatment (other than where they go to hospital for checkups for a stable condition, at regular intervals which have been arranged beforehand)
    c. had been given a terminal prognosis, or been told that their condition is likely to get worse in the next 12 months;
    d. we will not pay for any claim you (or any insured person) make, that has anything to do with the medical condition of that close relative, business associate or travel companion.
05. We will not pay the excess amount of every claim made for each of you (£10 for each of you for deposit only claims unless you have paid the additional premium to remove the policy excess).
06. Claims arising if you or your travel companion or close relative had symptoms associated with coronavirus at the time of buying this insurance policy or booking your trip.
07. Claims arising if you or your travel companion or close relative are awaiting results after undertaking a coronavirus test or had tested positive within 15 days prior to booking your trip.
08. Claims relating to coronavirus that are not supported with a positive coronavirus NHS antigen test in the UK prior to departure or a private test with a CE mark, with diagnosis through a registered laboratory, in the UK prior to departure or an official government certified coronavirus test from the country of destination prior to your return home.

Additional exclusions for cancellation

01. You are not covered for:
    a. your deciding you no longer want to travel;
    b. labour disputes;
    c. government regulation, acts of parliament or currency restriction;
    d. your financial circumstances or unemployment other than redundancy (if you qualify for payment under the redundancy payment legislation, that is, you are have 2 years' continuous employment with the same employer);
    e. the tour operator or anyone you have made travel or accommodation arrangements with failing to provide the arrangements.
    f. If you fail to get a valid passport or other travel document you need.

Conditions for cancellation

01. You must do all that you can to get to the airport, port or station you are leaving from on time.
02. If you do not tell the travel agent, tour operator or organisation providing transport and accommodation as soon as you need to cancel your trip, the amount we pay will be limited to the cancellation charges that would have applied at that time.
03. If you are denied boarding as a result of displaying symptoms of a contagious disease (including an epidemic or pandemic disease, such as COVID-19) you must have documented proof of this from your transport provider.

Additional exclusions for cutting short a trip

01. You are not covered for:
    a. activities other than those for which the appropriate premium has been paid, riding or driving in any kind of race, flying except if you are travelling as a passenger in a fully licensed passenger carrying aircraft, or any other dangerous activity;
    b. knowingly or deliberately putting yourself at risk (unless you are trying to save someone's life);
    c. your taking part in manual work in connection with profession, business or trade;
    d. your suicide or attempted suicide, deliberately injuring yourself, solvent abuse or the effect of alcohol or drugs;
    e. you travelling on a motorcycle, unless the driver holds a valid UK, Channel Islands or Isle of Man motorcycle licence and all insured persons are wearing a crash helmet
    f. We will not cover any claim related to you falling, climbing or moving around the outside of any building (apart from access ways), sitting, planking, balconing, owling or lying on any part of any building, and you jumping from any height (unless in an attempt to save someone's life).
03. We will not cover any claim as a result of;
    a. the effect of your alcohol, solvent or drug dependency or long term abuse
    b. you being under the influence of alcohol, solvents or drugs, or doing anything as a result of using these substances (this excludes drugs prescribed by a GP, unless they are for the treatment of drug addiction).

Conditions for cutting short a trip

01. If you go into hospital and are likely to be in for more than 48 hours or you have to return home early, someone must contact our emergency medical assistance service for you immediately.
02. Before you return home early for medical reasons, you must get a doctor's certificate to confirm that this is necessary and that you are fit to travel.
03. If you return home early because of illness or injury to a close relative or business associate, you must contact our emergency medical assistance service before making arrangements to return home and get a doctor's certificate confirming that this was necessary.
04. If we pay for your unused travel, we will not also make payment for your additional travel.

Exclusions for delay

01. You are not covered for:
    a. insurance taken out within 4 weeks of the date you are due to leave if it is public knowledge that the journey could be delayed;
    b. claims caused by the tour operator, or any other provider of transport and accommodation, who stops trading; or
    c. amounts you can get back from someone or somewhere else if you decide to cancel the trip.
    d. any delay or cancellation which was announced before your trip began.

Exclusions for missed departure

01. You are not covered for a claim in respect of the financial failure of your scheduled airline.

If your trip is cancelled or cut short

What you are not covered for cont.

Conditions for missed departure

01. You must do all you can to arrive at the airport, port or station you are leaving from on time.
02. In the case of a labour dispute, you will only be covered if a dispute is announced and begins during the period of insurance.
03. If you miss the departure because your car breaks down or you are involved in an accident, you must send us a repairer's or police accident report. If your missed departure was caused by an accident not involving the car you were travelling in. Please provide any evidence obtainable such as a traffic report.

Exclusions for hijack cover

01. You are not covered for your acts, which would be a criminal offence in the United Kingdom if committed in the United Kingdom.
02. You are not covered for claims where you are held for less than 24 hours.

Conditions for hijack cover

01. Your company, you or your family must not be involved in any political and other activity which would increase the risk under this insurance.
02. Following a hijack, compensation will start from the time the hijack of your transport is reported to the authorities and will finish when you are released. You must provide written confirmation of this from the relevant authorities.
03. You are not covered if you travelled against Foreign, Commonwealth and Development Office advice or if you disregard safety or travel advice given by any government or other authority.

Exclusions for catastrophe cover

01. You are not covered for the following:
    a. Costs which may be refunded from someone or somewhere else;
    b. Costs which you would have had to pay during your trip if the problem had not occurred;
    c. Any claim where you do not produce a receipt for the costs you have incurred.

Conditions for catastrophe cover

01. The accommodation that you move to must be near to the accommodation that you had originally booked and of a similar standard.
02. You must provide written confirmation from the police or the company you had booked the original accommodation with confirming that you were unable to use it and stating the reason.

Exclusions for travel disruption cover

01. Claims which relate to an event arising after you purchased this insurance or the date you booked any trip (whichever is the later) which was occurring or you were aware could occur at the time you purchased this insurance or booked the trip (whichever is the later).
02. Claims which relate to any event which had been announced or made a matter of public knowledge before you started your trip.
03. Any costs incurred by you which are recoverable from any other source, including your credit/debit card provider or for which you receive or are entitled to receive compensation or reimbursement.
04. Any travel and accommodation costs, charges and expenses where the booked scheduled transport operator (or their handling agents) has or would have been able to offer alternative travel arrangements within 12 hours.
05. Any costs arising from the financial failure of your booked scheduled transport operator, your accommodation provider, any travel agent, tour organiser, booking agent or consolidator with whom you have booked travel or accommodation.

Conditions for travel disruption cover

01. You must check in according to the itinerary supplied to you unless your tour operator, the booked scheduled transport operator (or their handling agents) have requested you not to travel to the departure point.
02. You must comply with the terms of contract of the booked scheduled transport operator and seek financial compensation, assistance or a refund of your costs from them in accordance with such terms.
03. If the same costs and charges are also covered under any other section of the policy you can only claim for these under one section for the same event and/or costs.
04. Cover applies for additional expenses only and so the value of any refunds or reimbursements you are entitled to receive toward the cost of your original booked scheduled transport, pre-booked accommodation or other unused trip costs will be deducted from the value of the additional transport and accommodation claimed for.

Additional cover applicable to winter sports holidays only or annual multi trip policies with winter sports cover.

Piste closure; up to £500

(if cancellation shown on the insurance schedule and you are on a winter sports holiday)

Piste closure is only available for holidays starting after the 10th of December and ending before the 30th of April. If the weather prevents skiing at the resort you are booked into, you will be covered for the reasonable transport costs to take you to a different resort and for the cost of a lift pass there. If it is not possible to arrange transport to a different resort, you will receive £50 for each whole day's skiing lost.

As well as the general exclusions and general conditions on page 17, the following exclusions and conditions also apply:

Exclusions for piste closure

01. You will not be covered for any amount you can get back from someone or somewhere else.
02. You will not be covered if you take out this insurance within 14 days of going on your trip, unless you booked the trip at the same time (or for annual cover, at the time of booking any trip).
03. You will not be covered if the weather prevents ski racing, training or competition.
04. You will not be covered for holidays within the United Kingdom.

Conditions for piste closure

01. Cover will only apply for as long as there are poor snow conditions at your resort.
02. You must get written confirmation from the appropriate authority to confirm that the piste was closed or that it was not possible to travel to another resort.

Travel Legal Expenses

What you are covered for

Legal expenses; up to the amount shown on the insurance schedule

We will pay up to the amount shown in the insurance schedule for legal expenses to bring a claim for damages or compensation against a third party, if you suffer an incident that results in bodily injury, death or illness caused by a third party during the trip.

Special conditions

01. Written consent must be obtained from us prior to incurring legal expenses. This consent will be given if you can satisfy us that:
    a. there are reasonable (as determined by our legal representative) grounds for pursing the claim or legal proceedings; and
    b. in the opinion of our legal representative the prospects of success and of recovering damages/enforcing a judgment is at least 51%.
02. All claims or legal proceedings including any appeal against judgement resulting from the same original cause, event, or circumstance, will be regarded as one claim.
03. You must reimburse us for the legal expenses we have provided if:
    a. you are successful in any action; or
    b. you withdraw from a claim without our agreement.
04. We may at our discretion assume control at any time of any claim or legal proceedings in your name for damages and or compensation from a third party.
05. We may at our discretion offer to settle a claim with you instead of initiating or continuing any claim or legal proceedings for damages and or compensation from a third party. Any such settlement will be full and final in respect to the claim.
06. We may at our discretion offer to settle a counter-claim against you instead of continuing any claim or legal proceedings for damages and or compensation from a third party.
07. Only the costs incurred by a legal representative approved or appointed by us will be covered.
08. We shall have complete control over the legal proceedings through legal representatives we nominate up to the point where proceedings are issued at which point you are free to nominate a suitably qualified person, although we do not have to accept them.
09. Any legal representative will be appointed by us to represent you according to our standard terms, which may include a Conditional Fee Agreement or a Contingency Fee Agreement.
10. You must cooperate fully with us and the legal representative and follow their advice and provide any information and assistance required by them within a reasonable timescale.
11. We will have direct contact with the legal representative and you must authorise them to disclose any information or documentation we may ask for.
12. If we ask, you must have any legal costs taxed, assessed or audited.

What you are not covered for

As well as the general exclusions and general conditions on page 17, the following exclusions also apply:

Exclusions for travel legal expenses

01. the excess as shown in the insurance schedule;
02. any claim we or our legal representatives believe is not likely to be successful or if we think the costs of taking action will be more than any award or the prospects of success and of recovering damages/enforcing a judgment is likely to be less than 51%;
03. any claim reported to us more than 3 months after incident which led to the claim;
04. legal expenses incurred in the defence against any civil claim or legal proceedings made or brought against you;
05. legal expenses incurred before receiving our prior written approval;
06. legal expenses incurred in connection with;
    a. any criminal or wilful act committed by you;
    b. any claim or legal proceedings brought against a travel agent, tour operator, carrier, insurer or their agent;
    c. a holiday accommodation provider;
    d. us, you, or any company or person involved in arranging this policy;
    e. any person named on this policy, a member of the same household, a close relative, travelling companion or your employee;
    f. fines, compensation or other penalties imposed by a court or other authority;
    g. any claim after you have not accepted an offer from a third party to settle a claim or legal proceeding where the offer is considered by our legal representative to be reasonable or you not accepting an offer from us to settle a claim;
    h. any claim we consider to be unreasonable or excessive or unreasonably incurred (as determined by our legal representative);
    i. pursuing any claim for compensation against the manufacturer, distributor or supplier of any drug, medication or medicine;
    j. any claim relating to an illness which gradually develops and is not caused by a specific or sudden event;
    k. the driving of a motor vehicle for which you had no valid insurance;
    l. judicial review or coroner's inquest;
    m. defending your legal rights, except for the defence of any counterclaim;
    n. any claim where legal expenses are based directly or indirectly on the amount of compensation awarded and specifically which is capable of being pursued under a Contingency Fee Agreement;
    o. any claim which is capable of being pursued under a Conditional Fee Agreement;
    p. any action that is brought in more than one country.

General exclusions and general conditions

General exclusions applying to all sections

YOU ARE NOT COVERED FOR THE FOLLOWING:

01. Any claims arising from routine treatment or care which could reasonably be expected to arise during **your period of insurance**.
02. Any claim related to an incident that **you** were aware of at the time **you** took out this insurance or booked **your trip** (whichever is later) and which could lead to a claim.
03. Any claim that results from the tour operator, airline, or any other company, firm, or person not being able or not being willing to carry out any part of their obligation to **you**.
04. **You** travelling contrary to the regulations of **your** transport provider.
05. Indirect losses, which result from the incident that caused **you** to claim. For example replacing locks if **you** lose **your** keys.
06. If **you** receive payment from someone or somewhere else, **we** will take this off **your** claim. This does not apply to Personal Accident.
07. Any **epidemic** or **pandemic** except as expressly covered under the Medical, repatriation and other expenses and If **your trip** is cancelled or cut short Sections.
08. **You** not following any advice or recommendation made by the Foreign, Commonwealth and Development Office (FCDO), World Health Organization (WHO) or any government or other official authority. This includes where:
    a. Certain vaccinations or other preventative measures (such as malaria tablets) are recommended.
    b. The FCDO has advised against:
    - all travel; or
    - all but essential travel (unless the purpose of **your** journey is necessary, urgent and cannot be postponed. Evidence of this will be required see Making a claim);

    c. **You** have travelled against the advice of a local authority at any destination **you** are travelling from, through or to.

For further details on FCDO travel advice, visit: gov.uk/foreign-travel-advice

09. Additional expenses e.g. telephone calls, taxi fares, meals and refreshments or loss of earnings.
10. **You** not enjoying **your trip** or not wanting to travel.
11. **You** acting in an illegal or malicious way.
12. **Your** property being held, taken, destroyed or damaged under the order of any government or customs officials.
13. Any claim caused directly or indirectly by:
    - ionising radiation or radioactive contamination from nuclear fuel or nuclear waste, or any risk from an explosive nuclear device or other nuclear equipment;
    - **your** property being held, taken, destroyed or damaged under the order of any government or other authority;
    - pressure waves caused by aircraft or other flying machines travelling at sonic or supersonic speeds;
    - war, invasion, hostilities (whether war is declared or not), civil unrest, revolution insurrection, military force, coup d'etat, terrorism or weapons of mass destruction (this does not apply to claims made under the Medical, repatriation and other expenses Section in respect of **Passive War** only);
    - the use, release or threat of any nuclear weapon or device or chemical or biological agent;
    - leaving **your valuables** or money and documents **unattended**;
    - any currency exchange rate changes;
    - **cyber risks** of any kind.
14. Any claim relating to a **Pre-existing medical condiition.**
15. Any claim for a trip involving the **insured person** travelling for the purpose of their **business** or profession, and/or any **business travel** unless the insured person has purchased the appropriate coverage option.

General conditions applying to all sections

You will only be covered if you meet the following conditions

01. **You** must follow any recommendations, laws or regulations made by any government or other authority both before and during the **period of insurance**, including government regulations that **you** must not travel and leave the **United Kingdom** during a **pandemic** lockdown situation. If **you** chose to travel against **United Kingdom** Government lockdown travel regulations, or against Foreign, Commonwealth and Development Office travel advice, **you** will not be covered for any claim **you** make.
02. **You** must do all that **you** can to keep **your** claims as low as possible and to prevent theft, loss and damage.
03. If **we** pay any expenses which **you** are not covered for, **you** must pay these back within a month of **our** request for reimbursement.
04. If **you**, or anyone acting for **you**, deliberately make a false claim or statement, and this influences our decision to provide cover, **we** have the right to cancel this policy and refuse claim payment. **We** may also report the matter to the police.
05. **We** may take action against someone in **your** name to get compensation or security for loss, damage or expenses covered by this insurance. **You** will not pay anything towards this action, but any amount or security handed over will belong to **us**.
06. All the sums insured and limits set out in this policy include VAT.
07. Unless agreed otherwise, English law will apply and all communications and documentation in relation to this policy will be in English. In the event of a dispute concerning this policy the English courts shall have exclusive jurisdiction.
08. The premium for this insurance includes insurance premium tax where necessary.
09. If **we** pay a claim because **your trip** is cancelled, **we** will not pay a claim under any other section of the policy for the same **trip**.
10. **You** must have **your** main **home** in the **United Kingdom**, the Channel Islands or Isle of Man.
11. **You** must be aged 75 years or under:
    - at the date **your** policy was issued for single **trip** policies
    - at the start date of **your** policy for annual multi-**trip** policies.
12. **You** accept that for annual multi-**trip** policies, there is no cover for any part of a **trip** that exceeds the 31 day single **trip** limit (45 days, 60 days or 90 days if **you** have paid the extra premium to extend this limit).
13. **You** accept that **we** shall not be liable to provide the insurance or to pay claims under this policy where to do so would breach applicable sanctions, prohibitions or restrictions under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, England and Wales and the United States of America.

Making a claim advice

If **you** or **your** personal representative need to make a claim

The quickest and easiest way to submit **your** claim is using **our** online service at:

https://claims.imglobal.com

Tel: 0292 168 4338

Claims Service: International Medical Group (IMG)

3rd Floor, Fitzalan House

Fitzalan Court

Cardiff

Wales, UK CF24 0EL

Claims +442921684338

Assistance +442921684337

We may record or monitor calls for training purposes or to improve the quality of **our** service. Register **your** claim on the portal or request a claim form and return it with the relevant documents listed below, this policy and **your** insurance schedule. All the certificates, accounts, receipts, information and evidence **you** send must be in the form **we** ask for. Always send originals and not photocopies. **You** must pay any costs involved in providing these documents. Please do not send any documents until **you** send in **your** claim form.

We may be required to contact **your** GP in the **United Kingdom** to check **your** medical records.

Medical, repatriation and other expenses

Please send details of the illness or injury and original receipts and bills for any expenses **you** have paid.

Activity pack (courses, lessons, hire, lift pass and green fees)

Dive Pack (prebooked dives, courses, hire)
Golf Pack (lessons, green fees)

Give the reason for cutting short the use of **your** ski/dive/golf pack and a medical certificate confirming that this was necessary.

Personal accident

Please send full details of the accident and injury. If **you** make a claim, **you** must allow **our** medical advisers to examine **you** as often as they need. (**We** will pay any costs and **your** expenses for these examinations if **we** accept **your** claim.)

Personal liability

You must send us any writ, summons or other legal documents as soon as **you** receive them. **You** must also give us any information and help **we** need to deal with the case and **your** claim. **You** must not negotiate, pay, settle, admit or deny any claim without **our** written agreement.

Personal belongings, techno pack, equipment and temporary loss:

Please send full details of the belongings which have been lost, stolen or damaged. **You** should also send receipts to prove their value, proof of ownership, or bills for the cost of repairs. For loss or theft claims, **you** must also send a police report. If **your** belongings were lost, stolen or damaged while in the care of a carrier or handling agent, **you** must send a 'carrier's report' or 'property irregularity report' as well as the travel tickets and luggage receipts the carrier or handling agent gave **you** when **you** checked in. **You** must also provide written confirmation from the carrier or handling agent that tracing procedures have been completed and **your** belongings are now considered to be permanently lost. For temporary-loss claims, please send receipts for the replacement items **you** have bought and a 'carrier's report' or 'property irregularity report'.

Equipment hire

Please send receipts for the cost of the equipment hire and full details of what was lost, damaged or stolen.

Money and documents

Please send full details together with a police report and cash withdrawal slips or similar proof of the money **you** withdrew.

If **you** lose **your** passport

Please send a police report, bills and receipts for travel and accommodation expenses.

If **you** cancel the **trip**

Please give the reason for cancelling the **trip** and send us **your** booking invoice or receipt and **your** cancellation invoice. **We** will need written proof of the reason for cancellation. If cancellation is due to illness or injury, the medical certificate on the cancellation claim form will need to be filled in by the doctor of the person who was ill or injured.

Cutting the **trip** short

Please give the reason **you** cut short **your trip**, confirming that **you** had to come **home** early. Before **you** return **home** early for medical reasons, **you** must get a doctor's certificate to confirm that this is necessary and that **you** are fit to travel.

You must then send this with **your** claim form.

Delay

When **you** claim **you** must ask the airline or transport company to confirm in writing:

a. the cause of the delay or cancellation;
b. the period of the delay;
c. the scheduled time of departure and arrival; and
d. the actual time of departure and arrival.

Missed departure – extra travel and accommodation expenses

You must send receipts or bills for **your** expenses. For car breakdown or accident claims, send the repairer's report or police accident report and details of how **you** got to the port or airport.

Travel disruption

In the first instance **you** should seek compensation from **your** transport and/or accommodation provider.

Having done so if there are any remaining irrecoverable incurred costs, please contact **our** claims service. **You** may be required to provide evidence confirming any amounts **you** have been able to recover or that **you** have not been able to recover **your** costs elsewhere.

Piste closure

Please ask the relevant authority to confirm in writing that the piste was closed. **You** must also send **your** receipts for transport to the other resort and the cost of the lift pass

Legal expenses

Please send full details of the accident and **your** injury.

Excesses

If **we** agree to a claim for medical expenses which has been reduced by **your** using a reciprocal health agreement or private health insurance, **you** will not have to pay the **excess**.

Essential travel

If **you** have decided to travel despite the Foreign, Commonwealth and Development Office advising against all but essential travel, **we** will need evidence of why **you** believe **your** travel should be considered essential in the event of a claim.

24-hr Emergency medical assistance

In a medical emergency call:

IMG Assistance

+44 (0) 292 168 4337

247assistance@imglobal.com

Please tell **us** immediately about any serious illness or accident abroad where **you** have to go into hospital or **you** may have to return **home** early or extend **your** stay because of any illness or injury. If **you** are unable to do this because the condition is life, limb, sight or organ threatening, **you** should contact **us** as soon as **you** can.

You must also tell **us** if **your** medical expenses are over £500. If **you** are claiming for a minor illness or accident **you** should, where possible, pay the costs and reclaim the money from **us** when **you** return. **You** can call 24 hours a day 365 days a year or email.

Please give **us your** age and **your** insurance booking or validation certificate number. Say that **you** are insured with Snowcard. Below are some of the ways the 24-hour medical emergency assistance service can help.

Confirmation of payment

We will contact hospitals or doctors abroad and guarantee to pay their fees, providing **you** have a valid claim. **We** may require written consent to contact **your** doctor to obtain details of any past medical history specifically relating to **your** claim.

Repatriation

If **our** medical advisers think it would be in **your** medical interests to bring **you** back to **your home** or to a hospital or nursing **home** in **your home** country, **you** will normally be transferred by regular airline or road ambulance. Where medically necessary in very serious or urgent cases, **we** will use an air ambulance.

We will consult the treating doctor and **our** medical advisers first. If **you** need to go **home** early, the treating doctor must provide a certificate confirming that **you** are fit to travel. Without this the airline can refuse to carry any sick or injured person.

You can contact **us** at any time, day or night. **You** will be answered by one of **our** experienced assistance co-ordinators who **you** should give all relevant information to. Please make sure **you** have details of **your** policy before **you** phone.

NOTE: Failure to contact the medical emergency assistance service to obtain our authorisation may result in your claim being reduced or declined.

Privacy Notice

We care about **your** personal data.

The summary below and **our** full privacy notice explain how Starr International (Europe) Limited protects **your** privacy and uses **your** personal data.

Our full privacy notice is available at;

https://starrcompanies.co.uk/Privacy-Policy

If a printed version is required, please write to Customer Service (Data Protection), Data Protection Officer, 4th Floor, 30 Fenchurch Avenue, London, EC3M 5AD.

How we will obtain and use your personal data?

We will collect **your** personal data from a variety of sources including:

- Data that **you** provide to **us**; and
- Data that may be provided about **you** from certain third parties, such as **your** insurance representative, doctors in the event of a medical emergency or airline companies in the event of repatriation.
- **We** will collect and process **your** personal data in order to comply with **our** contractual obligations and/or for the purposes of **our** legitimate interests including:

  Entering into or administering contracts with **you**.

Who will have access to your personal data?

We may share **your** personal data:

- With public authorities, other Starr International (Europe) Limited companies, industry governing bodies, regulators, fraud prevention agencies and claims databases, for underwriting and fraud prevention purposes;
- With other service providers who perform business operations on **our** behalf;
- Organisations who **we** deal with which provide part of the service to **you** such as in the event of a medical emergency;
- To meet **our** legal obligations including providing information to the relevant ombudsman if **you** make a complaint about the product or service that **we** have provided to **you**.

We will not share information about **you** with third parties for marketing purposes unless **you** have specifically given **us your** consent to do so.

How long do we keep your personal data?

We will retain **your** personal data for no longer than is required to comply with statutory retention periods or is necessary for the purpose for which **we** obtained them. If **we** are able to do so, **we** will delete or anonymise certain areas of **your** personal data as soon as that information is no longer required for the purposes for which it was obtained.

Where will your personal data be processed?

Your personal data may be processed both inside and outside the **United Kingdom** (UK) and the European Economic Area (EEA).

Whenever **we** transfer **your** personal data outside the UK and the EEA to other Starr Group companies, **we** have put in place appropriate safeguards (such as standard contractual clauses) in accordance with applicable legal requirements to ensure that **your** data is adequately protected.

What are your rights in respect of your personal data?

You have certain rights in respect of **your** personal data. **You** can:

- Request access to it and learn more about how it is processed and shared;
- Request that **we** restrict any processing concerning **you**, or withdraw **your** consent where **you** previously provided this;
- Request that **we** stop processing it, including for direct marketing purposes;
- Request that **we** update it or delete it from **our** records;
- Request that **we** provide it to **you** or a new insurer; and
- File a complaint.

Automated decision making, including profiling

We carry out automated decision making and/or profiling when necessary.

How can you contact us?

If **you** would like a copy of the information that **we** hold about **you** or if **you** have any queries about how **we** use **your** personal data, **you** can contact **us** as follows:

Starr International (Europe) Limited

Write to: Customer Service (Data Protection), Data Protection Officer, 4th Floor, 30 Fenchurch Avenue, London, EC3M 5AD

Phone: +(0044) 207-337-3594

Email: ukgdpr@starrcompanies.com

Other privacy notices

If **you** would like to view the full privacy policy of Snowcard Limited visit:

https:/www.snowcard.co.uk/privacy-policy




FACTION
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