

Snowcard policy summary

DEMANDS AND NEEDS STATEMENT

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

INSURERS

The insurers are Ageas Insurance Limited, apart from the Travel Legal Guard cover which is underwritten by DAS Legal Expenses Insurance Company Limited. Ageas Insurance Limited and DAS Legal Expenses Insurance Company Limited are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. DAS Legal Expenses Insurance Company Limited, Head and registered office: DAS House, Quay Side, Temple Back, Bristol, BS1 6NH. Registered in England and Wales, Company Number 103274. Website: www.das.co.uk. DAS Law Limited is authorised and regulated by the Solicitors Regulation Authority. Registered number 423113. DAS Law Limited, Head and registered office: North Quay, Temple Back, Bristol BS1 6FL. Website: www.daslaw.co.uk. Registered in England and Wales. Company number 5417859.

SNOWCARD INSURANCE

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

TRAVEL INSURANCE

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

SINGLE TRIP AND MULTI-TRIP COVER

This travel insurance can be purchased as a single trip policy or an annual multi-trip policy. The single trip policy will provide cover for one specific trip, which can be up to a maximum duration of 60 days. The policy schedule will show when the policy starts and finishes. An annual multi-trip policy provides cover for any number of trips in the 12 month period shown on your schedule, each trip is subject to a single trip limit which is specified on the insurance schedule. The policy schedule will show when the 12 month period starts. For persons aged 70 or over, there are restrictions to the above which depend upon the length of the trip and the destination. Please contact Snowcard Insurance Services to see if cover can be provided.

SIGNIFICANT FEATURES AND BENEFITS

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

MEDICAL AND OTHER EXPENSES

Medical expenses/rescue/repatriation:	up to £	10,000,000.00
Physiotherapy/dental:	up to £	500.00
Ski/dive/golf/activity pack:	up to £	300.00
Personal accident up to:	up to £	25,000.00
Personal liability:	up to £	2,000,000.00

PERSONAL BELONGINGS AND EQUIPMENT

(IF SELECTED THE FOLLOWING IS ALSO INCLUDED)

Baggage:		User defined
Temporary loss of personal belongings:	up to £	300.00
Sports equipment:		User defined
Equipment hire:	up to £	500.00
Techno pack:		User defined
Money and documents:	up to £	500.00
Loss of passport:	up to £	500.00

CANCELLATION AND CUTTING SHORT YOUR TRIP

(IF SELECTED THE FOLLOWING IS ALSO INCLUDED)

Cancellation and cutting short your trip:		User defined
Delay:	up to £	350.00
Missed departure:	up to £	1,000.00
Kidnap and hijack:	up to £	5,000.00
Catastrophe:	up to £	500.00
Travel Disruption:	up to £	1,000.00
Piste closure:	up to £	500.00

LEGAL

Travel Legal Guard:	up to £	25,000.00
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EXCESS

(THE POLICY EXCESS IS APPLICABLE PER PERSON MAKING A CLAIM UNDER EACH SECTION OF THE POLICY)

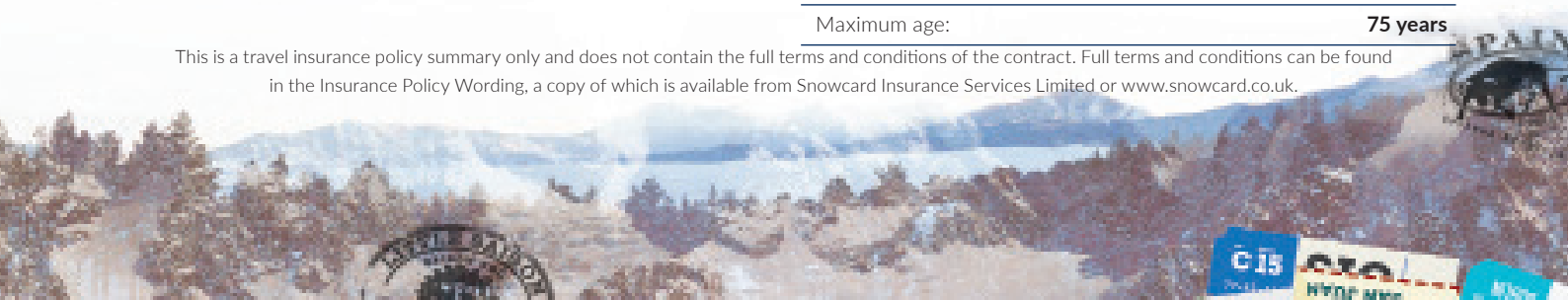
Excess per person:		User defined
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AGE LIMIT

(HIGHER RATES APPLY FOR PERSONS AGED 56 AND OVER)

Maximum age:		75 years
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This is a travel insurance policy summary only and does not contain the full terms and conditions of the contract. Full terms and conditions can be found in the Insurance Policy Wording, a copy of which is available from Snowcard Insurance Services Limited or www.snowcard.co.uk.



Principle exclusions or limitations

PRE-EXISTING MEDICAL CONDITIONS

Health restrictions apply – please read the important information regarding pre-existing medical conditions on page 7 of the policy. Your policy does not cover you if you are travelling against medical advice or to get medical treatment.

DANGEROUS ACTIVITIES

Your travel insurance policy does not automatically cover you for all activities. Please refer to the activity descriptions on the web site at www.snowcard.co.uk. You must select the correct activity description for the sports you will be undertaking. If you are unclear which activity description you require please contact Snowcard for assistance.

PERSONAL BELONGINGS

Your policy provides cover for loss, damage or theft of your personal belongings, money and documents and activity equipment however we may take an amount off for wear and tear. The policy also contains maximum amounts that can be claimed for individual items, valuable items and cash. Your policy provides full details of these limits. There are also restrictions on damage to fragile items and damage in use of certain sports equipment like kayaks, mountain bikes or equipment used in races or competitions. It is necessary for you to take more specific specialist insurance or extend your home contents insurance for high value or unusual items. Please refer to pages 10 to 11 of the policy.

CANCELLING OR CUTTING SHORT YOUR TRIP

Your policy provides for many but not necessarily all events beyond your control. You should note the definition of a 'close relative' in the insurance guide and policy wording. The policy health declaration will also apply to persons on whom a trip may depend. Before you cut short a trip and return home, you must contact Assistance International on the emergency number provided before making arrangements. Failure to obtain agreement to cutting short a trip may invalidate a claim. You must at all times follow advice issued on the Foreign and Commonwealth Office website: <http://fco.gov.uk> particularly if travelling to a high risk region. Please refer to pages 12 to 13 of the policy.

WHAT HAPPENS IF I TAKE OUT COVER AND THEN CHANGE MY MIND?

You can cancel this policy within 14 days from the date you receive the policy wording and policy schedule. We will then refund your premium in full less a £5.00 administration charge. Please note that, for a single trip policy, a refund of premium is only available if the period from the date of issue of the policy to the scheduled return date home is greater than 28 days. No refund of premium is available after the 14 day period. Please refer to page 4 of the policy.

HOW MAKE A CLAIM

Telephone the Ageas Claims Helpline on 0345 122 3280. This line is open 24 hours a day, 365 days a year. Please have your policy details available. We may ask for documentation to support your claim. The claims procedure is in the insurance guide and policy wording. If you need help in a medical emergency please

call Assistance International +44 23 8064 4633.

WHAT TO DO IF YOU HAVE A COMPLAINT

Should there ever be an occasion where you need to complain, we will sort this out as quickly and fairly as possible.

If you have a complaint regarding your claim, please telephone us on the number shown in your claims documentation. Alternatively, you can write to us at the address shown opposite or email us through our website at www.ageas.co.uk/complaints (please include your policy number and claim number if appropriate).

Customer Services Advisor
Ageas Insurance Limited
Ageas House
Hampshire Corporate Park
Templars Way
Eastleigh
Hampshire, SO53 3YA

We will try to resolve your complaint by the end of the next working day. If we are unable to do this, we will write to you within five working days to either:

- Tell you what we have done to resolve the problem; or
- Acknowledge your complaint and let you know when you can expect a full response. We will also let you know who is dealing with the matter.

We will always aim to resolve your complaint within four weeks of receipt. If we are unable to do this we will give you the reasons for the delay and indicate when we will be able to provide a final response.

We will review your complaint and do our best to address your concerns. If the matter is not resolved to your satisfaction you can write to the Financial Ombudsman Service and further information about this can be found below.

See page 5 of your Policy Booklet for full details on how to make a complaint including who to contact if your complaint is with regards the sales literature, the way in which your policy was sold to you, medical screening, the information and advice about your policy or Travel Legal Guard.





Principle exclusions or limitations

CONTACT THE FINANCIAL OMBUDSMAN SERVICE

If the appropriate party above cannot resolve your complaint, you may refer your complaint to the Financial Ombudsman Service. You can ask the Financial Ombudsman Service to review your complaint if for any reason you are still dissatisfied with the final response, or if the appropriate party has not issued their final response within eight weeks from you first raising the complaint.

You can contact the Financial Ombudsman Service at the address below, however they will only consider your complaint once you've tried to resolve it with us.

Financial Ombudsman Service
Exchange Tower
London, E14 9SR

Using this complaints procedure will not affect your legal rights.

You can get more information from the Financial Ombudsman Service at www.financial-ombudsman.org.uk

FINANCIAL SERVICES COMPENSATION SCHEME

We are covered by the Financial Services Compensation Scheme (FSCS). If we cannot meet our obligations you may be entitled to compensation under the scheme. You can get more information from the Financial Services Compensation Scheme at www.fscs.org.uk or by calling 0800 678 1100 or 0207 741 4100.

