

Policy Summary: Key Information You the Customer need to be aware of

Ski Club of Great Britain



Travel Insurance

This is a Policy Summary only and does not contain the full terms and conditions of the contract. Full terms, conditions and exclusions can be found in the Policy Document, which you should also read carefully.

1. Who provides your insurance cover?

Ski Club travel insurance is underwritten by Mondial Assistance Europe NV (during 2011 the insurer will change to AGA International SA). Mondial Assistance Europe NV customers will have their insurance policies automatically transferred to the new insurer AGA International SA and all terms and conditions of the policy will remain unchanged.

Mondial Assistance (UK) Limited is the underwriter's UK administrator. Our contact address is Mondial Assistance (UK) Limited, Mondial House, 102 George Street, Croydon, CR9 1AJ.

2. What does Ski Club Travel Insurance cover me for?

The policy is designed to insure those who wish to insure themselves when travelling, for medical emergencies, delayed departures, missed departures, cancellation & curtailment, delayed possessions, lost or stolen possessions, loss of travel money and passport, personal accident, personal liability and legal expenses whilst overseas.

If you have purchased annual multi-trip cover no trip must be booked to last more than 31, 45 or 60 days depending on the duration period shown on your policy schedule.

If you have purchased one-way trip cover your policy will end 17 days after leaving your home or pre-booked accommodation to begin your trip.

Summary of cover

Section	Standard	Super	Executive	Excess (Executive nil excess)
1 Cancellation or curtailment	£1,000	£2,000	£6,000	£75
2 Emergency medical and associated expenses Extra travel/accommodation Emergency dental treatment - Funeral expenses - Hospital benefit - Search and rescue	£2 million Reasonable costs Reasonable costs Reasonable costs £10/day max.£300 Reasonable costs	£5 million Reasonable costs Reasonable costs Reasonable costs £10/day max.£300 Reasonable costs	£10 million Reasonable costs Reasonable costs Reasonable costs £10/day max.£300 Reasonable costs	£75
3 Loss of passport	£250	£350	£400	£75
4 Delayed personal possessions	£150	£150	£150	Nil
5 Personal possessions - Single item, pair or set - Valuables/Sports equipment in total	£1,000 £200 £200	£1,000 £200 £200	£1,500 £250 £250	£75
6 Personal money - Cash (aged 18 or over) - Cash (aged 17 or under)	£250 £100 Nil	£350 £200 Nil	£400 £250 £50	£75
7 Personal accident - Death - Permanent loss of sight/limb - Permanent total disablement (*age restrictions apply)	£5,000* £10,000 £10,000	£5,000* £10,000 £10,000*	£10,000* £20,000 £20,000*	Nil
8 Missed departure	No cover	No cover	£500	Nil
9 Delayed departure - Delay - Abandonment	No cover No cover	No cover No cover	£20/12hrs max. £250 £6,000 after 12hrs	Nil £75
10 Personal liability	£2 million	£2 million	£2 million	£250
11 Legal expenses	£5,000	£5,000	£10,000	Nil
12 Catastrophe cover	£1,000	£1,000	£1,000	Nil

13 Winter sports				
- Ski pack	£300	£350	£350	Nil
- Ski equipment (own)	£300	£500	£1000	£75
(Single item, pair or set)	£250	£450	£550	
- Ski equipment (hired)	£200	£300	£350	Nil
- Alternative ski equipment hire	£20/day max. £200	£20/day max. £300	£20/day max. £300	Nil
- Piste closure	No cover	No cover	£20/day max. £300	Nil
- Avalanche closure	£50/24hr max.	£50/24hr max.	£50/24hr max.	Nil
	£200	£200	£500	
- Search and rescue	Reasonable costs	Reasonable costs	Reasonable costs	£250
Note				
Some sections of cover also have extra sub limits, for example the personal possessions section has a single article and valuables limit. Executive cover has no excess on all sections of cover.				

3. What else do I need to know about my Ski Club Travel Insurance policy?

Important information about pre-existing medical conditions	Significant Exclusions or Limitations	Policy Section
<p>You will not be covered for any directly or indirectly related claims arising from the following if at the time of taking out this insurance, you:</p> <ul style="list-style-type: none"> Have received treatment in the last 12 months for reasons listed in the policy document. Have had breathing or heart problems which have needed hospital treatment in the last 12 months. Have been seen by a specialist in the last 3 months or have been admitted to a hospital overnight. Have not had your condition(s) accepted by us in writing by calling the medical screening service as detailed in the policy document. 	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> Any claim if you travel against the advice of a doctor. Any claim if you know you will need treatment while you are away. Any claim if you have been given a terminal prognosis. Any claim if you were awaiting treatment or been under investigation when your policy was issued. Any claim arising from a medical condition of a person upon whose health the trip depends if you knew of the medical condition when your policy was issued. 	Health declaration and health exclusions.
Significant Features & Benefits (all benefits are per person unless otherwise stated)	Significant Exclusions or Limitations	Policy Section
<p>Cancellation & curtailment</p> <p>We will pay up to the amount shown in your summary of cover if you cancel your trip before it begins, or you cut your trip short, due to certain necessary circumstances. The circumstances covered are listed in the Policy Document.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> Any claim where you are unable to comply with the health declaration and health exclusions. You not wanting to travel or not enjoying your trip. Any claim caused by anything the company providing your transport or accommodation, their agents or any person acting for you or your conference organiser is responsible for. Any incident where you do not have a medical certificate from the doctor treating you abroad that says you need to return home early. 	1
<p>Emergency medical and associated expenses</p> <p>We will pay up to the amount shown in your summary of cover if you are taken into hospital or you need to come home early or extend your trip because of illness or accident.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> Any claim where you are unable to comply with the health declaration and health exclusions. Travelling on a motorcycle unless the rider has a valid driving licence and crash helmets are worn. Medical expenses in your home country. 	2
<p>Hospital benefit</p> <p>We will pay up to the amount shown in your summary of cover if you are admitted to hospital as an in-patient, to pay for meals, phone calls and travel.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> Any expenses exceeding £10 per day, max. £300. 	2

Significant Features & Benefits (all benefits are per person unless otherwise stated)	Significant Exclusions or Limitations	Policy Section
<p>Loss of passport We will pay up to the amount shown in your summary of cover for transport and accommodation costs to get a temporary passport, and the equivalent value of the remaining period if it is lost or stolen on your trip.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> · Any claim if you do not get a letter from the consulate you reported the loss to. 	3
<p>Delayed personal possessions We will pay up to the amount shown in your summary of cover to purchase essential items if your personal possessions are delayed for more than 12 hours on your outward trip.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> · Anything which you do not have a receipt for. · Any claim if you do not get a letter from the carrier confirming the delay. 	4
<p>Personal possessions You are covered for up to the amount shown in your summary of cover in total if your personal possessions are damaged lost or stolen on your trip. Single item and valuable limits apply. A deduction may be made for wear, tear and loss of value.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> · Any claim not supported by a police report. · Any items left unattended unless they are locked in your accommodation or the luggage compartment of a motor vehicle. · Valuables carried in suitcases or left in a motor vehicle. · Damaged items if you do not keep the items for repair or inspection. · Personal money. 	5
<p>Personal money You are covered for up to the amount shown in your summary of cover if your personal money is lost or stolen on your trip. Cash limits apply while cash is carried on you, whether jointly owned or not.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> · Any claim not supported by a police report. · Any claim unless you provide currency exchange receipts showing the amount. · Loss or theft of personal money unless it is on your person, locked in a safe or safety deposit box, or locked in your accommodation. 	6
<p>Personal accident We will pay up to the amount shown in your summary of cover if following an accident, your injuries lead to death, total loss of sight / limb or permanent disability. An accident must be caused by something external and visible.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> · Anything caused by an illness. · Suicide. · Any claim for permanent physical disability if you are aged 17 and under or 65 and over at the time of the accident. · Any claim arising more than one year after the original accident. 	7
<p>Missed departure We will pay up to the amount shown in your summary of cover for extra transport and accommodation if you arrive at your departure point too late to board your booked transport due to:</p> <ul style="list-style-type: none"> · public transport not running to its timetable; or · the vehicle you are travelling in has an accident or breaks down. 	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> · Any claim unless you get a letter from the transport provider confirming the delay or get confirmation from the authority who attended the accident or breakdown. 	8
<p>Delayed departure If your departure is delayed because of reasons beyond your control by more than 12 hours we will pay up to the amount shown in your summary of cover for each 12 hour period you are delayed. Alternatively we will pay for abandoning your trip if you choose to cancel your holiday after a 12 hour delay before you leave your home country.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> · Any claim unless you get a letter confirming the delay. · Anything caused by you not checking in when you should have done. · Any delay which was announced before you bought your policy or travel tickets. 	9

Significant Features & Benefits (all benefits are per person unless otherwise stated)	Significant Exclusions or Limitations	Section
<p>Personal liability We will pay up to the amount shown in your summary of cover for costs that you are legally liable for due to any of the following that you cause during your trip:</p> <ul style="list-style-type: none"> · bodily injury of another person · loss or damage to other people's property. 	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> · Any claim if you admit liability. · Any accidents caused by your possession of any motorised or mechanical vehicle. · Anything which happens to anyone employed by you or a relative. · Bodily injury suffered by you, your relative or travelling companion. 	10
<p>Legal expenses We will pay up to the amount shown in your summary of cover in total for all persons insured to take legal action for compensation as a result of your death, illness or injury during your trip. You must pay this amount back out of any compensation you receive.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> · Any costs not agreed by us. · Any claim against a travel agent, tour operator, carrier or us. · Any claim not notified to us within 90 days. 	11
<p>Catastrophe cover We will pay up to the amount shown in your summary of cover for extra transport and accommodation costs you have as a result of a catastrophe.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> · Any claim where it is confirmed that it is safe to stay in the area. · Circumstances you already knew about before you travelled. 	12
<p>Winter sports cover For Annual Multi Trip, cover will be provided up to 14, 21 or unlimited days as shown on your policy schedule.</p>		13
<p>Loss of ski pack We will pay up to the amount shown in your summary of cover in total for your ski pack costs that have been paid if:</p> <ul style="list-style-type: none"> · you cancel or cut short your trip; · you cannot ski because of an injury or illness during your trip. 	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> · Any claim where you are unable to comply with the health declaration and health exclusions. · You not wanting to travel or not enjoying your trip. · Any claim caused by anything the company providing your transport or accommodation, their agents or any person acting for you or your conference organiser is responsible for. · Any incident where you do not have a medical certificate from the doctor treating you abroad that says you need to return home early or you are unable to ski because of your illness / injury. 	13
<p>Ski equipment (own) We will pay up to the amount shown in your summary of cover in total for your ski equipment if it is lost, stolen or destroyed on your trip. There is a single item limit.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> · Any claim not supported by a police report. · Ski equipment unless you take reasonable precautions to protect it. · Anything which you cannot provide a receipt or proof of ownership for. · Damaged items if you do not keep the items for repair or inspection. 	13
<p>Ski equipment (hired) We will pay up to the amount shown in your summary of cover in total for ski equipment you are legally liable for that is lost, stolen or destroyed on your trip.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> · Any claim not supported by a police report. · Ski equipment unless you take reasonable precautions to protect it. · Anything which you cannot provide a receipt or proof of ownership for. 	13
<p>Alternative ski equipment hire We will pay up to the amount shown in your summary of cover in total to hire alternative ski equipment, if yours is delayed on the outward trip for more than 12 hours or is damaged, stolen, lost or destroyed on your trip.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> · Any claim if you do not get a letter from the carrier confirming the delay. · Any claim if you do not provide receipts for the hired equipment. 	13

Significant Features & Benefits (all benefits are per person unless otherwise stated)	Significant Exclusions or Limitations	Section
Piste closure We will pay up to the amount shown in your summary of cover if you cannot ski at the ski resort you booked before your trip because the ski lifts and ski schools are closed due to adverse weather conditions.	Cover is not provided for: · Any claim if you do not get a letter from the ski-lift operators confirming the piste closure. · Any claim if the ski lifts and schools are closed for any other reason.	13
Avalanche closure We will pay up to the amount shown in your summary of cover in total for extra accommodation and transport costs to get you to your destination or back home because of an avalanche in your resort.	Cover is not provided for: · Any claim if you do not get a letter from the relevant authority confirming the avalanche.	13
Search and rescue We will pay up to the amount shown in your summary of cover for costs of mountain search and rescue in the event of an emergency.	Cover is not provided for: An excess of the amount shown in your summary of cover	13
Significant Features	What is not covered	Policy Section(s)
Excess	· Under some sections of the policy, you will have to pay an excess. This means that you will be responsible for paying the first part of the claim for each incident. We will deduct one excess for each person insured, for each section of the policy, for each incident. There is no excess under 'Executive cover'.	1, 2, 3, 5, 6, 9, 10 and 13
Consequential expenses	· Any loss caused as a direct or indirect result of anything you are claiming for, including loss of earnings or loss of enjoyment.	

4. What is the duration of the contract?

Your policy will run from the dates shown on your policy schedule once your policy is issued.

5. Do I need to do anything after I have purchased the policy?

Please remember that it is your responsibility to regularly review your level of cover to ensure it remains adequate.

Before you travel you must tell us about any change in your circumstances, which may affect your cover. It is very important to tell us about any changes in medical conditions.

6. What Cancellation Rights do you have?

If your cover does not meet your requirements, please notify us within 14 days of receiving your certificate of insurance and return all your documents for a refund of your premium.

You can write to P J Hayman & Company Limited, Stansted House, Rowlands Castle, Hampshire PO9 6DX. phone within your home country on 0845 601 9422 or outside your home country on +44 239 241 9093.

If during this 14 day period you have travelled, made a claim, or intend to make a claim then we are entitled to recover all costs that you have used for those services.

Please note that your cancellation rights are no longer valid after this initial 14 day period.

7. How do I make a claim?

If you need medical assistance, please call our 24 hour medical emergency service from within your home country on 020 8603 9929 textphone 020 8666 9562 or from outside your home country on +44 20 8603 9929 textphone +44 20 8666 9562.

If you need our 24 hour legal helpline, please call from within your home country on 020 8603 9804 textphone 020 8666 9562 or from outside your home country on +44 20 8603 9804 textphone +44 20 8666 9562.

For all other claims please visit the website www.mondialtravelclaims.com or call within your home country 020 8603 9958 text phone 020 8666 9562, outside your home country +44 20 8603 9958 textphone +44 20 8666 9562 and ask for a claim form. Write to Ski Club travel insurance claims department, PO Box 1900, Croydon CR90 9BA. Email travel_claims@mondial-assistance.co.uk.

8. What to do if you have a complaint?

Should you wish to express a complaint about this policy then please write to:

- For complaints relating to the sale of the policy or medical screening service
The Customer Services Manager, P J Hayman & Company Limited, Stansted House, Rowlands Castle, Hampshire PO9 6DX.
- For complaints relating to claims:
The Quality Standards Manager, Mondial Assistance (UK) Limited, Mondial House, 102 George Street, Croydon CR9 1AJ.

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

9. Is the insurer covered by the Financial Services Compensation Scheme (FSCS)?

For your added protection, the insurer is covered by the FSCS. You may be entitled to compensation from the scheme if the insurer cannot meet its obligations. This depends on the type of business and the circumstances of the claim.

Insurance cover provides protection for 90% of the claim, with no upper limit.

Further information about the compensation scheme arrangements is available from the FSCS, telephone number 020 7892 7300, or by visiting their website at www.fscs.org.uk.

This document is available in large print, audio and Braille.

**Please contact us on
Phone 0845 601 9422**

and we will be pleased to organise an alternative for you.