



# Winter Sports Extension

For winter sports trips between 1<sup>st</sup> December 2017 and 30<sup>th</sup> April 2018

Subject to the payment of the winter sports premium the following additional cover is added to Policy B, your travel policy under Master Policy number SJZNS40097-02.

## IMPORTANT ADVICE

1. We recommend when participating in winter sports that the appropriate clothing including helmets should be worn, and activities undertaken to match the level of experience you have in that activity
2. Whilst skiing is fun, there are still rules and regulations which apply - you can be prosecuted for behaving in a reckless or dangerous manner. The guidelines are the FIS rules - you should read and understand them before you ski - following them will help your enjoyment.
3. If you are not skiing with an instructor or guide, check that the area and the snow you wish to ski is suitable for a skier at your level - get advice from the local ski school. Never ski in closed areas - it may be there is an avalanche around the corner - or perhaps the mountain just comes to an end!
4. Whilst skis left outside bars and the like are covered in the event of theft, 'mix 'n match' them - thieves only take pairs! Do not leave other property unattended except in your hotel room.

## OFF PISTE COVER

Off piste skiing is included provided you act reasonably and do not ski in a closed or avalanche risk area. If not skiing with a guide or instructor, always check that the area is suitable for a skier at your level.

## FOGG TRAVEL MEDI-CARD

For Medical claims - Production of your Fogg Travel MEDI-CARD will mean that any rescue, transport or medical service in Europe, subscribing to the scheme, will make no charge to you for their service but will bill us direct - the policy excess is, however, payable to the doctor at the time of treatment. In the event of difficulty you should contact the emergency medical assistance service immediately. You will be given a form by the medical/rescue service whenever the Fogg Travel MEDI-CARD is used - this form should be sent to Fogg Travel Insurance Services together with any ancillary pharmaceutical bills and the like at the end of your trip to obtain reimbursement of those costs incurred - less the policy excess amount (if applicable) - where you have made payment.

Otherwise, and in particular outside Europe, production of your Fogg Travel MEDI-CARD will be of assistance in confirming your travel insurance details to rescue, transport or medical service providers.

## ADDITIONAL DEFINITIONS OF WORDS APPLICABLE TO YOUR TRAVEL POLICY

**Hazardous activity** - means any activity that requires skill and involves increased risk of injury **except** where these form part of a published activity provided by or arranged by NST and/or where the **hazardous activity** is listed under the sports and activities cover section on the second page of this document and are covered for free under this insurance. If you are taking part in any sport or activity not listed please contact Fogg Travel, telephone +44 (0)1623 631331 (retail option) or email to queries@foggttravelinsurance.com (Mon to Fri 9am to 5pm) quoting **NST - IRELAND WINTER SPORTS EXTENSION**, to ensure you are covered. An additional premium may apply for those activities which are not free but for which cover is available.

**Ski equipment** - means skis, ski bindings, ski sticks, ski boots and snowboards, helmets.

**Ski pack** - means pre-booked ski pass, ski school and hired ski equipment.

## ADDITIONAL POLICY CONDITIONS APPLICABLE TO YOUR TRAVEL POLICY

Conditions (r), (s), (t) and (u), as detailed in the policy document, will also apply to the winter sports cover provided.

### RECOGNISING OUR RIGHTS TO:

only pay a proportionate amount of the claim under section B10 - Winter Sports, where there is other insurance in force covering the same risk and to require details of such other insurance.

## ADDITIONAL WHAT YOU NEED TO DO IF YOU WISH TO MAKE A CLAIM UNDER SECTION B3 - EMERGENCY MEDICAL EXPENSES OF THE POLICY

### What you need to do if you wish to make a claim under this section of the policy:

Production of your Fogg Travel MEDI-CARD in Europe will mean that any rescue, transport or medical service subscribing to the scheme will make no charge to you for their service but will bill Fogg Travel direct - the policy excess is, however, payable to the doctor at the time of treatment. In the event of difficulty you should contact the emergency medical assistance service immediately. You will be given a form by the medical/rescue service whenever the Fogg Travel MEDI-CARD is used - this form should be sent to Fogg Travel Insurance Services Limited together with any ancillary pharmaceutical bills and the like and policy excess receipt at the end of your trip to obtain reimbursement of those costs incurred (less the policy excess) where you have made payment. Please see "what to do in the case of a medical emergency abroad" section for cases involving more than simple outpatient treatment.

## SECTION B 10 - WINTER SPORTS

### For each insured-person this insurance will pay:

- (a) up to a total of €600 for your own ski equipment to cover:
- either (i) the cost of repair of items that are partially damaged whilst on your trip, up to the original purchase price of the item, less an allowance for age, wear and tear,
  - or (ii) the original purchase price of the item, less an allowance for age, wear and tear, to cover items that are stolen, permanently lost or destroyed whilst on your trip.
- (b) up to a total of €385 for hired ski equipment to cover:
- either (i) the cost of repair of items that are partially damaged whilst on your trip, up to the original purchase price of the item, less an allowance for age, wear and tear,
  - or (ii) the original purchase price of the item, less an allowance for age, wear and tear, to cover items that are stolen, permanently lost or destroyed whilst on your trip.
- (c) up to €25 per day to cover the cost of hiring replacement ski equipment if your ski equipment is delayed due to being misplaced, lost or stolen on your outward journey for over 12 hours from the time you arrived at your trip destination.
- (d) up to €180 for the loss of use of your ski pack following your injury or illness during your trip on which you are unable to obtain a refund following your injury or illness which prevents you from participating in skiing activities for each full day for the period medically certified.
- (e) the additional costs of transport provided by NST Ltd to transfer you to an alternative resort if you are unable to ski due to the lack of snow which results in the total closure of skiing facilities in the resort where you are booked.

### For each insured-person this insurance will not cover:

- (a) (b) & (d) the first €50 of each and every claim.
- (a) & (b) - more than €150 for any one article, pair or set of any kind, whether they are solely or jointly owned.
- more than 60% of the original purchase price for skis over six months old and less than one year old.
  - more than 50% of the original purchase price for skis over one year old and less than two years old.
  - more than 40% of the original purchase price for skis over two years old and less than three years old.
  - more than 25% of the original purchase price for skis over three years old and less than five years old.
  - skis over five years old.
  - ski equipment left unattended between 6.00 am and 11.00 pm local time (during daytime) in the locked boot or covered luggage area of a motor vehicle where entry was gained by violent and forcible means.
  - any claim where you are able unable to provide the damaged items on request or to prove the existence or prove ownership or responsibility of any items.
  - any claim for loss or theft where you have not notified the Police, your carrier or tour operator's representative and obtained a written report.
- (c) more than €125 in total.
- (d) - any claim where a claim has not been made for emergency medical expenses.
- more than €18 for each 24 hour period.
  - the day the injury or illness was first medically certified.
- (e) - any compensation for the first full day in your resort.
- any compensation where your trip was booked within 14 days of travel.
  - failure to ski due to severe weather conditions.
  - any claim that does not follow a claim under the emergency medical and associated expenses section of the policy or the curtailment section of the policy.

### What you need to do if you wish to make a claim under this section of the policy:

- For all loss or damage claims during transit you need to (a) retain your tickets and luggage tags, (b) report the loss or damage to the airline, railway company, shipping line, coach company or their handling agents, and obtain a Property Irregularity Report (PIR) form or its equivalent within 24 hours. If your ski equipment is delayed longer than 12 hours on your outward journey, you may need to hire replacements, you must keep all the receipts to prove your claim.
- For all damage claims you should retain the items in case we wish to see them. You will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable. You should keep receipts or vouchers for any items lost or damaged as these will help to prove your claim.
- Ski pack - you must submit a medical certificate from a medical practitioner in your resort area.

## SPORTS AND ACTIVITIES COVER

Unlike other policies we cover many **hazardous activities** as standard with no additional premium required. If the sport or activity **you** are participating in is not listed below or is not a sport or activity that forms part of a published activity provided by or arranged by **NST** please contact Fogg Travel (contact details can be found below or under the **hazardous activity** definition) to ensure **you** are covered.

**If your sport or activity is arranged and/or provided by NST as part of your winter sports trip, cover is given for that sport or activity as standard subject to the terms and conditions of this policy, irrespective if it is not listed below.**

The following is a list of **winter sports** activities covered during the period of insurance with no additional premium on a non-professional, amateur and non-competitive basis:

**B**ig Foot Skiing,  
Blade Skating,

**C**at Skiing,  
Cross Country Skiing,  
Dry Slope Skiing,

**G**lacier Walking,

**H**usky Dog Sledding,

Ice Hockey with Full Body Protection,  
Ice Skating (official licensed ice rinks indoor or outdoor),

**K**ick Sledging,

**L**and Skiing,  
Langlauf,

**M**ono Skiing,

**N**ordic Skiing,

**O**ff-piste Skiing,

**P**assenger Sledge,

**S**ki Boarding,  
Ski Dooing,  
Skiing,  
Sledging,  
Sleigh Riding (reindeer, horses, dogs),  
Snow Biking,  
Snow Blading,  
Snow Boarding,  
Snow/Ski Bobbing,  
Snowcat Driving (excluding Personal Liability),  
Snow Mobiles/Ski Doos (excluding Personal Liability),  
Snow Parascending,  
Snow Scooting,  
Snow Shoe Walking,  
Snow Tubing,  
Speed Skating,

**T**elemarking,  
Tobogganning.

Any claims which arise whilst undertaking any of these activities for any purpose other than leisure (examples of non-leisure purposes include racing (other than on foot), timed events, professional / semi-professional / paid / sponsored racing, display events, photo shoots, etc.) will not be covered under this policy. If **you** are unsure please do not hesitate to contact Fogg Travel, telephone +44 (0)1623 631331 (retail option) or email to [queries@foggtravelinsurance.com](mailto:queries@foggtravelinsurance.com) (Mon to Fri 9am to 5pm) quoting **NST – IRELAND WINTER SPORTS EXTENSION** and **we** can discuss **your** individual requirements.

Non-incidentals means that **your** participation in an activity is one of the primary activities on, or the purpose of **your** trip.

**Where necessary you must ensure that the covered sport or activity is adequately supervised and appropriate safety equipment and/or clothing is worn at all times.**

**ALL OTHER TERMS AND CONDITIONS AND EXCLUSIONS OF YOUR NST TRAVEL POLICY REMAIN UNALTERED AND APPLY TO THE NST WINTER SPORTS EXTENSION DOCUMENT.**