

Not much snow? Snow problem for snow bunnies

Though snow is sparse for this weekend's official start to the Australian ski season, Understand Insurance is encouraging visitors going to the snow to make sure they're prepared.

Travel insurance expert and understandinsurance.com.au spokesperson Lisa Kable says having the right insurance is important when planning a ski or snowboarding trip.

She says domestic ski travel insurance policies are available for holidaymakers planning ski holidays in Australia or international policies for those heading overseas.

"The good news is that many experts are forecasting a terrific ski season," she says.

"Buying winter sport specific travel insurance is as natural as packing goggles for most Aussie skiers heading to overseas ski resorts, but many Australians forget that domestic travel insurance policies can help them if something goes wrong on a ski holiday in Australia.

"Snow holidays are expensive – the cost of prepaid transport, accommodation, transfers, lift and lesson tickets and equipment can add up to thousands of dollars. Insurance is there if the unexpected happens. Medical costs overseas can also be crippling.

"Whether you're a novice skier or an expert snowboarder, ski travel insurance provides peace of mind for your snow holiday."

Top travel insurance tips for snow holidays:

- Not all travel policies automatically include skiing and snowboarding. It's commonly available as an add-on, which you must choose to include for an additional cost.
- Buy your travel insurance when you book your trip. This means you may be covered for unexpected events that force cancellation
- It may be party time, but insurers won't pay claims related to excessive alcohol consumption or the use of illicit or illegal drugs
- Snow sports coverage is usually restricted to activities within resort boundaries. If you're planning to go dog-sledding, cat-skiing, cross-country skiing or off-piste adventuring, check with your insurer. Some specialist products are available

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- Snow sports travel policies can cover damage or theft of expensive equipment and luggage, and can also cover hiring equipment if yours is stolen
- Most snow sports policies will cover emergency evacuation and the cost of unused lift and lesson passes if you fall ill or are injured
- Many policies cover cancellations due to bad weather conditions
- Read the Product Disclosure Statement and make sure you know exactly what your insurer will and will not cover
- Insurance when travelling overseas is essential. If you are injured, medical costs can quickly mount while overseas
- Check that your motor vehicle and home and contents policies are up to date before going on holiday

CASE STUDY:

Lyn, 40, from Melbourne, fell over while skiing on the first day of a week-long holiday at Thredbo with her husband and four-year old son.

She suffered a severe knee injury, which meant she was unable to ski.

The family's hotel room was at the top of three flights of stairs, which she was unable to climb.

There was no choice but to end the holiday. Lyn lodged a claim on their domestic travel insurance policy.

Lyn's insurer paid her claim for the cancellation of their pre-paid unused lift passes and ski lessons, equipment hire and accommodation, totalling more than \$2500. It also paid some non-Medicare medical centre costs including hire of crutches.

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