

## Lots of snow and plenty of risks – are you insured for your ski trip?

Snow has blanketed Australia’s snowfields, perfectly timed for the 2019 ski season.

Understandinsurance.com.au spokesperson Lisa Kable is encouraging visitors travelling to the snow this season to make sure they’ve made some practical preparations for a smooth trip.

Ms Kable says snow resort visitors should ensure their car insurance is up-to-date, and they have checked their home and contents cover before going away. Travel insurance is also worthwhile for ski trips.

“Good falls of snow this season is the upside; slippery mountain roads can be a challenging and dangerous downside. Getting to the ski slopes is often a stressful part of a mountain visit, particularly for motorists unfamiliar with alpine driving. Ending up in a ditch beside the road is not a great way to start or finish a snow trip,” Ms Kable says.

Take some time to ensure your car is ready for mountain conditions:

- Ensure your car is roadworthy and the engine prepared for freezing conditions. Diesel cars may require topping up with special alpine diesel before being driven above the snow line
- Carry snow chains and know how to fit them to your vehicle. In Victoria, chains must be carried by all vehicles entering alpine resorts during the ski season, including 4WD and AWD vehicles. In New South Wales, chains must be carried by two-wheel-drive vehicles. However, it's recommended everyone carry them, particularly motorists not used to driving on alpine roads affected by snow and ice. For chain-fitting tips visit: <http://snowsafe.org.au/chain-fitting/>
- Comprehensive car insurance is likely to cover your vehicle if it’s damaged, as long as reckless driving wasn’t involved. Pay close attention to speed limits, road rules and driving condition reports
- Membership to a motoring organisation (such as the NRMA, RACV or RACQ) can be reassuring if you need help on mountain roads

Ms Kable says snow trips are expensive, and most Australians are not aware that domestic travel insurance policies can help them if the unexpected happens.

“Domestic travel insurance is readily available and important for local ski or snowboarding trips but not usually at the top of the to-do list for most heading away locally,” she says.

“The cost of prepaid transport, accommodation, transfers, lift tickets, lessons and equipment can add up to thousands of dollars. Non-Medicare medical expenses also add up.

“Whether you’re a novice skier or an expert snowboarder, ski travel insurance provides peace of mind should the unexpected happen on a snow trip.”

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# Media Release

Friday June 7, 2018



Understand  
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## Domestic travel insurance tips for snow trips:

- Buy your travel insurance when you pay for your big-ticket items; accommodation, lift tickets and lessons. This means you may be covered for unexpected events that force cancellation
- Not all policies cover snow sports. Many insurers offer snow sport cover as an opt-in for an additional premium
- The mountains are a great party venue, but insurers won't pay claims if excessive alcohol consumption or the use of illegal drugs is involved
- Snow sports coverage is usually restricted to activities within resort boundaries. If you're planning to go dog-sledding, cat-skiing, cross-country or off-piste skiing, check with your insurer. Specialist products are available
- Personal liability included in travel insurance includes cover for legal expenses, injury to others or third party property
- 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 medical evacuation and the cost of unused lift and lesson passes if you get sick 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

International travel insurance specifically designed for snow sports is readily available for Australians heading to New Zealand or South America. It is often listed as an add-on to a standard travel insurance policy.

Typical snow sport policies include emergency medical, hospital and ski slope rescue cover, which could set an uninsured traveller back hundreds of thousands of dollars. The inclusion of credit card fraud and replacement, loss of cash, luggage and equipment hire, as well as trip disruption, piste, bad weather and avalanche closure makes a compelling case for buying travel insurance that covers snow sports.

Home protection is important too. Check your home insurance is up-to-date before going on holiday, and ensure door and window locks are secure. Vacant homes are an easy target for thieves. Contact your insurer if you will be away for more than a month; your insurance may not cover you for extended periods.

For more information on all types of insurance go to: [www.understandinsurance.com.au](http://www.understandinsurance.com.au)