



## **Schools & Groups Travel Insurance**

### **Winter sports extension**

**Master Policy Number: RTCMH40072 – 07**

For trips booked with EST between 1<sup>st</sup> January 2021 and 31<sup>st</sup> December 2021 departing before 1<sup>st</sup> April 2023.

This policy is underwritten by tifgroup, a trading name of Travel Insurance Facilities Plc and insured by the United Kingdom and Republic of Ireland Branch Office of Union Reiseversicherung AG, UK.

## How does this extension work?

This booklet is an extension of **your** main EST Schools & Groups policy wording.

All the things that **we** told **you** about in the main policy wording also apply to this extension.

This extension provides details of the extra cover **you** have paid for in order to cover **group members** whilst they are taking part in **winter sports activities**.

It will also tell **you** about any new terms and conditions that apply here that were not mentioned in the main policy wording.

## Winter sports activities

**This extension will cover group members whilst they are taking part in any of the following activities:**

Big Foot Skiing, Blade Skating, Glacier Walking, Hockey (Ice) With Full Body Protection, Husky Dog Sledding, Ice Go Carting, Ice Skating, Ice Windsurfing, Kick Sledding, Land Skiing, Langlauf, Off-piste skiing (with guide), Passenger Sledge, Sand Boarding, Sand Dune Surfing/Skiing, Skeleton, Ski Acrobatics, Ski Biking, Ski Blading /Snow Blading, Ski Boarding, Ski Bobbing, Ski Dooing, Ski Joering, Ski Jumping, Ski Mountaineering, Ski Racing, Ski Randonee, Ski Run Walking, Ski Stunting, Ski Touring, Skiing, Skiing – Cat, Skiing – Freestyle, Skiing – Glacier, Skiing – Mono, Skiing – Nordic/Cross Country, Skiing – Off Piste (Without a Guide), Sledding/Tobogganing, Sleigh riding (Reindeer, Horses or Dogs), Snow Biking, Snow Karting, Snow Kiting, Ski Flying, Snow Mobile/Ski Doos, Snow Parascending, Snow Scooting, Snow Shoe Walking, Snow Surfing, Snow Tubing, Snowboarding, Snowcat Driving, Speed Skating, Summer Tobogganing.

**Unfortunately, we will not be able to provide cover for any activity if:**

- the **group member** does not hold the appropriate license, certificate or other evidence of ability;
- the **group member** is taking part in any activity involving **manual labour**;
- the **group member** is taking part in a **professional event**.

**Please Note:** That whilst we can cover most activities, there is no cover under the 'If you are held legally liable for injury or damage' section of the policy for any activity:

- where **you** or the **group member** are in control of a motorised vehicle;
- involving the use of a **weapon**;
- involving a **contact sport**

## On & Off Piste in resort

**Your** EST Winter Sports extension will cover **group members** whilst skiing and snowboarding on and off piste in the **ski resort**. **We** define **ski resort** as an area that has prepared ski runs and groomed slopes and is serviced by lifts and tows which operate seasonally. The extension provides cover for piste skiing, including skiing on areas in and around the **ski resort** that are off the actual marked and groomed pistes, such as skiing on a hillside between marked pistes, or skiing in-between groomed trails and runs where ski lifts and emergency services are easily accessible, and ending back at a ski area lift. All other areas are considered as 'off piste' and are only covered if the **group member** is skiing with a guide. **We** do not cover 'off piste' skiing without a guide or skiing in back country or areas marked or prohibited from entry.

### Important meanings in this section:

**contact sport** - any sport which involves physical contact with another person.

**educational establishment** – a school, college, university, or other group with participants in full time education.

**group member** – any person named on the final passenger list.

**manual labour** - anything involving the lifting or carrying of heavy items in excess of 25Kg, or any activity at a higher level than two storeys

**organiser** - the person administering the trip on behalf of the **educational establishment** or who is acting as group leader or other principal person and whose name is shown on the tour operator's booking invoice.

**professional event** - an event which you are either paid to participate in, or receive any element of sponsorship, fees or prize money of more than £200

**ski resort** - an area that has prepared ski runs and groomed slopes and is serviced by lifts and tows which operate seasonally

**we/our/us** – Union Reiseversicherung AG, UK.

**weapon** - any item which can cause physical harm to another person. winter sports activities - any activity which is performed on snow or ice.

**you/your** – the **organiser** and/or **educational establishment**

## Summary Table

This table shows you what cover may be available under this insurance policy and is subject to the terms, conditions and exclusions already mentioned and detailed in the individual policy sections. **Please be aware** that if the circumstances do not fit those described, then there is no cover in place.

The amounts shown under '**We will pay up to**' are the maximum amounts payable under each policy section for each group member.

**Please note:** Some sections have individual item limits, or limits to the amount paid per period; please refer to the individual policy sections for these limits.

The '**Deductible amount**' (sometimes called an excess) is the amount that will be deducted from your claim for each group member.

Cover			We will pay up to	Deductible amount
Page No.	Your winter sports extension	Section		
	If a group member is unable to use their ski pack	WS1	£300	Nil
	If a group member's winter sports equipment is delayed	WS2	£100	Nil
	If a group member's winter sports equipment is lost or stolen	WS3	£350	£35
	If a group member's winter sports equipment is accidentally damaged whilst in use	WS4	£150	£35
	If hired winter sports equipment is lost, stolen or accidentally damaged	WS5	£250	£35
	If a group member's ski lift pass is lost or stolen	WS6	£150	£35
	If ski lift passes in the custody of a party leader are lost or stolen	WS7	£500	£75

### TO MAKE A CLAIM

please contact us as soon as possible - please keep copies of all information you send us

### All claims must be submitted via the Organiser

Please visit

[www.tifgroup.co.uk/customer/claims/](http://www.tifgroup.co.uk/customer/claims/)

You can also email [claims@tifgroup.co.uk](mailto:claims@tifgroup.co.uk)

or call 0203 829 6761

Open 8am - 8pm Weekdays,

9am - 1pm Saturdays

## Cancellation of the policy

If the policy does not meet your needs	When we might cancel your policy
If you find that the terms and conditions of the policy do not meet your needs and you no longer wish to be covered by the policy, you must tell your tour operator within 14 days of making your booking. You may be asked to provide details that you have purchased another policy.	<p>We reserve the right to give 7 days' notice of cancellation of this policy, without a refund, by recorded delivery to you at your last known address in the event of the following circumstances:</p> <ul style="list-style-type: none"> <li>• fraud or suspected fraud;</li> <li>• misleading information or deliberate misrepresentation;</li> <li>• abusive behaviour to our staff.</li> </ul>

## If a group member is unable to use their ski pack – Section WS1

### If this happened:

During the **trip**, a **group member** was admitted to a public hospital as an **in-patient** for **emergency and necessary medical treatment** or confined to their **trip** accommodation on medical advice, and unable to use the facilities provided by their **ski pack**.

### This is what we will do:

We will pay the **educational establishment**

**£20** per **group member**

for each full **24-hour** period that they are in a public hospital or confined to their **trip** accommodation up to a maximum of

**£300** per **group member**.

**PLEASE NOTE:** This payment is in addition to any emergency medical expenses **we** may have agreed to pay under the section called 'If a group member needs emergency medical treatment abroad'.

There is no **deductible** amount for this section



### But we won't do anything if:

- there is not have a valid claim under the 'If the group member needs emergency medical treatment abroad' section of this policy;
- **you** or the **group member** do not **co-operate** with **us**.

### Important meanings in this section

**BFPO** – British Forces Posted Overseas.

**co-operate** – provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process **your** claim.

**deductible** – the amount **we** will deduct from any claims settlement in respect of each person making a claim.

**educational establishment** – a school, college, university, or other group with participants in full time education.

**emergency and necessary medical treatment** – any ill-health or injury which occurs during **your trip** and requires immediate treatment either before the **group member's** return **home** or to enable them to return **home**.

**group member** – any person named on the final passenger list.

**home** – one of the **group member's** normal places of residence in the United Kingdom, the Channel Islands, Isle of Man or **BFPO**.

**home country** – either the United Kingdom, the Channel Islands or Isle of Man.

**in-patient** – being admitted to a hospital for a period of 24 hours or more.

**organiser** – the person administering the trip on behalf of the educational establishment or who is acting as group leader or other principal person and whose name is shown on the tour operator's booking invoice.

**period of insurance** – the trip dates shown on the booking confirmation issued by the tour operator.

**ski pack** – ski pass, ski lift pass, and ski school fees.

**trip** – travel during the **period of insurance**.

**we/our/us** – Union Reiseversicherung AG, UK and/or tifgroup-assistance.

**you/your** – the **organiser** and/or **educational establishment**.

## If a group member's winter sports equipment is delayed – Section WS2

### If this happened:

A group member's winter sports equipment that was checked-in baggage did not arrive at the trip destination within 12 hours of your arrival because it was misplaced by your transport provider.

### This is what we will do:

We will pay the educational establishment up to

**£100** per group member

for the purchase or hire of replacement winter sports equipment.

There is no **deductible** amount for this section



### But we won't do anything if:

- **you** are unable to provide **us** with evidence from **your transport provider** or their handling agents confirming that the **group member's checked-in baggage** was delayed and the date and time it was returned to them;
- **you** are unable to provide receipts for the **winter sports equipment** that was purchased;
- **you** or the **group member** do not **co-operate** with **us**.

### Important meanings in this section

**BFPO** – British Forces Posted Overseas.

**checked-in baggage** – suitcases, holdalls or rucksacks that have been checked-in by **your transport provider** and placed in the luggage hold of **your transport providers** service in which **you** were booked to travel.

**co-operate** – provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process **your** claim.

**deductible** – the amount **we** will deduct from any claims settlement in respect of each person making a claim.

**educational establishment** – a school, college, university, or other group with participants in full time education.

**group member** – any person named on the final passenger list.

**home country** – either the United Kingdom, the Channel Islands or Isle of Man.

**organiser** - the person administering the trip on behalf of the educational establishment or who is acting as group leader or other principal person and whose name is shown on the tour operator's booking invoice.

**period of insurance** – the trip dates shown on the booking confirmation issued by the tour operator .

**transport provider** – Airline Companies, Rail Operators, Coach Operators, Ferry and Cruise Operators.

**trip destination** – the airport, international rail terminal or port outside **your home country**, which is **your** final ticketed destination.

**trip** – travel during the **period of insurance**.

**we/our/us** – Union Reiseversicherung AG, UK.

**winter sports equipment** - bindings, boots, gloves, goggles, helmets, poles, ski clothing, skis & snowboards.

**you/your** – the **organiser** and/or **educational establishment**.

## If a group member's winter sports equipment is lost or stolen – Section WS3

### If this happened:

Despite having taken **precautions** a **group member's winter sports equipment** was lost, stolen or accidentally damaged during **your trip**.

### This is what we will do:

We will pay the **educational establishment** up to

**£350** per **group member**

in total for lost or stolen **winter sports equipment** belonging to the **group member** after a deduction for wear and tear, however the most we will pay for any **single item, pair or set** is

**£250.**

The **deductible** amount for this section is **£35** per person, per incident





### But we won't do anything if:

- the **deductible** has not been paid or accepted that it will be deducted from any settlement;
- the loss or theft was not notified to the police, the **transport provider** or tour operators representative and a local independent written report was not obtained during the **trip**;
- the **group member** is unable to provide **evidence of ownership**;
- the **group member** did not take all available **precautions**;
- **we** are asked to pay for items that have been damaged by age or wear and tear;
- we are asked to pay for any **winter sports equipment** that was left **unattended** (other than in **checked-in baggage**) unless it was left in locked accommodation or a designated locker room within **your trip** accommodation, or a **designated ski rack**;
- **you** or the **group member** do not **co-operate** with **us**.

### Important meanings in this section

**checked-in baggage** – suitcases, holdalls or rucksacks that have been checked-in by **your transport provider** and placed in the luggage hold of **your transport providers** service in which **you** were booked to travel.

**co-operate** – provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process **your** claim.

**deductible** – the amount **we** will deduct from any claims settlement in respect of each person making a claim.

**designated ski rack** - a designated area of substantial construction specifically designed to allow and facilitate secure storage of skis & snowboards

**educational establishment** – a school, college, university, or other group with participants in full time education.

**evidence of ownership** – a document to evidence that the item(s) **you** are claiming for belong to the **group member**. This can be a copy of the till receipt, delivery note, gift receipt, bank or credit card statement, guarantees or insurance validation certificate.

**group member** – any person named on the final passenger list.

**organiser** - the person administering the trip on behalf of the educational establishment or who is acting as group leader or other principal person and whose name is shown on the tour operator's booking invoice.

**pair or set** – two or more items that are complementary or purchased as one item or used or worn together.

**period of insurance** – the trip dates shown on the booking confirmation issued by the tour operator.

**precautions** – all measures that it would be reasonable to expect a person to take in the circumstances to prevent accidental loss, theft or damage of their other possessions.

**single article** – any single item that is not part of a **pair or set**.

**transport provider** – Airline Companies, Rail Operators, Coach Operators, Ferry and Cruise Operators.

**trip** – travel during the **period of insurance**.

**unattended** – neither on the **group member's** person or within their sight and reach.

**we/our/us** – Union Reiseversicherung AG, UK

**winter sports equipment** - bindings, boots, gloves, goggles, helmets, poles, ski clothing, skis & snowboards

**you/your** – the **organiser** and/or **educational establishment**.

## If a group member's winter sports equipment is damaged whilst in use – Section WS4

### If this happened:

A group member's winter sports equipment was accidentally damaged whilst in use during **your trip**.

### This is what we will do:

We will pay the **educational establishment** up to

**£150** per group member

towards the cost of repairing any damaged items of **winter sports equipment** in the **ski resort**, or for the hire of replacement **winter sports equipment** if the items cannot be repaired in the resort.

The **deductible** amount for this section is **£35** per person, per incident



### But we won't do anything if:

- **you** have not paid the **deductible** or accepted it will be deducted from any settlement;
- the **group member** is unable to provide **evidence of ownership**;
- the **winter sports equipment** was damaged due to the **group member's** carelessness, neglect, or deliberate, willful or malicious damage;
- **you** cannot provide receipts for any expenditure;
- **you** cannot provide a report from the ski hire shop confirming the nature of the damage;
- **you** or the **group member** do not **co-operate** with **us**.

### Important meanings in this section

**co-operate** – provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process **your** claim.

**deductible** – the amount **we** will deduct from any claims settlement in respect of each person making a claim.

**educational establishment** – a school, college, university, or other group with participants in full time education.

**evidence of ownership** – a document to evidence that the item(s) **you** are claiming for belong to the **group member**. This can be a copy of the till receipt, delivery note, gift receipt, bank or credit card statement, guarantees or insurance validation certificate.

**group member** – any person named on the final passenger list.

**organiser** - the person administering the trip on behalf of the educational establishment or who is acting as group leader or other principal person and whose name is shown on the tour operator's booking invoice.

**period of insurance** – the trip dates shown on the booking confirmation issued by the tour operator.

**ski resort** - an area that has prepared ski runs and groomed slopes and is serviced by lifts and tows which operate seasonally.

**trip** – travel during the **period of insurance**.

**we/our/us** – Union Reiseversicherung AG, UK

**winter sports equipment** - bindings, boots, gloves, goggles, helmets, poles, ski clothing, skis & snowboards

**you/your** – the **organiser** and/or **educational establishment**.

## If hired winter sports equipment is lost, stolen or accidentally damaged – Section WS5

### If this happened:

A **group member's** hired **winter sports equipment** was lost, stolen or accidentally damaged during **your trip** and the ski hire shop charged **you** for its replacement or repair.

### This is what we will do:

We will pay the **educational establishment** up to

**£250** per insured person

towards the ski hire shop charges.

The **deductible** amount for this section is **£35** per person, per incident



### But we won't do anything if:

- **you** have not paid the **deductible** or accepted it will be deducted from any settlement;
- **you** are unable to provide evidence from the relevant ski hire shop to confirm the loss or damage including confirmation of **your** responsibility for these items and the amount **you** were charged;
- the damage was caused by carelessness, neglect, or deliberate, willful or malicious damage;
- the hired **winter sports equipment** was left in or on an **unattended** motor vehicle;
- the hired **winter sports equipment** was left **unattended unless** it was left in locked accommodation or a designated locker room within your trip accommodation, or a **designated ski rack**.
- **you** or the **group member** do not **co-operate** with **us**.

### Important meanings in this section

**co-operate** – provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process **your** claim.

**deductible** – the amount **we** will deduct from any claims settlement in respect of each person making a claim.

**designated ski rack** - a designated area of substantial construction specifically designed to allow and facilitate secure storage of skis & snowboards

**educational establishment** – a school, college, university, or other group with participants in full time education.

**group member** – any person named on the final passenger list.

**organiser** - the person administering the trip on behalf of the educational establishment or who is acting as group leader or other principal person and whose name is shown on the tour operator's booking invoice.

**period of insurance** – the trip dates shown on the booking confirmation issued by the tour operator.

**trip** – travel during the **period of insurance**.

**unattended** – neither on the **group member's** person or within their sight and reach.

**we/our/us** – Union Reiseversicherung AG, UK

**winter sports equipment** - bindings, boots, gloves, goggles, helmets, poles, ski clothing, skis & snowboards

**you/your** – the **organiser** and/or **educational establishment**.

## If a group member's ski lift pass is lost or stolen – Section WS6

### If this happened:

Despite having taken **precautions** a **group member's ski lift pass** was lost or stolen during the **trip**.

### This is what we will do:

We will pay the **educational establishment** up to

**£150** per **insured person**

towards the cost of a replacement **ski lift pass**.

The **deductible** amount for this section is **£35** per person, per incident



### But we won't do anything if:

- the **deductible** has not been paid or accepted that it will be deducted from any settlement;
- the loss or theft was not notified to the police, the **transport provider** or tour operators representative and a local independent written report was not obtained during the **trip**;
- **you** are unable to provide a receipt for the purchase of a replacement **ski lift pass**;
- the **group member** did not take all available **precautions**;
- the **ski lift pass** was not on the **group member's** person, unless it was locked in a safe or safety deposit box or left out of sight in their locked accommodation and evidence of unauthorised and/or forcible entry is provided;
- a claim has already been submitted under the 'If ski lift passes in the custody of a party leader are lost or stolen' section of this policy;
- **you** or the **group member** do not **co-operate** with **us**.

### Important meanings in this section

**co-operate** – provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process **your** claim.

**deductible** – the amount **we** will deduct from any claims settlement in respect of each person making a claim.

**educational establishment** – a school, college, university, or other group with participants in full time education.

**group member** – any person named on the final passenger list.

**organiser** - the person administering the trip on behalf of the educational establishment or who is acting as group leader or other principal person and whose name is shown on the tour operator's booking invoice.

**period of insurance** – the trip dates shown on the booking confirmation issued by the tour operator.

**precautions** – all measures that it would be reasonable to expect a person to take in the circumstances to prevent accidental loss or theft of their **cash**.

**ski lift pass** - any form of pre-paid identification that gives access to the **ski resort** facilities.

**ski resort** - an area that has prepared ski runs and groomed slopes and is serviced by lifts and tows which operate seasonally.

**transport provider** – Airline Companies, Rail Operators, Coach Operators, Ferry and Cruise Operators.

**trip** – travel during the **period of insurance**.

**we/our/us** – Union Reiseversicherung AG, UK

**you/your** – the **organiser** and/or **educational establishment**.

## If ski lift passes in the custody of a party leader are lost or stolen – Section WS7

### If this happened:

Despite having taken **precautions ski lift passes** held by a **party leader** were lost or stolen during the **trip**.

### This is what we will do:

We will pay the **educational establishment** up to

**£500**

towards the cost of a replacement **ski lift pass**.

The **deductible** amount for this section is **£75** per person, per incident





### But we won't do anything if:

- the **deductible** has not been paid or accepted that it will be deducted from any settlement;
- the loss or theft was not notified to the police, the **transport provider** or tour operators representative and a local independent written report was not obtained during the **trip**;
- **you** are unable to provide a receipt for the purchase of a replacement **ski lift passes**;
- the **group member** did not take all available **precautions**;
- the **ski lift passes** were not on the **party leader's** person, unless locked in a safe or safety deposit box or left out of sight in their locked accommodation and evidence of unauthorised and/or forcible entry is provided;
- a claim has already been submitted under the 'If a group members ski lift pass is lost or stolen' section of this policy;
- **you**, the **group member** or the **party leader** do not **co-operate** with **us**.

### Important meanings in this section

**co-operate** – provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process **your** claim.

**deductible** – the amount **we** will deduct from any claims settlement in respect of each person making a claim.

**educational establishment** – a school, college, university, or other group with participants in full time education.

**group member** – any person named on the final passenger list.

**organiser** - the person administering the trip on behalf of the educational establishment or who is acting as group leader or other principal person and whose name is shown on the tour operator's booking invoice.

**party leader** - means any adult member of the group authorised by the **organiser**

**period of insurance** – the trip dates shown on the booking confirmation issued by the tour operator.

**precautions** – all measures that it would be reasonable to expect a person to take in the circumstances to prevent accidental loss or theft of their **cash**.

**ski lift pass** - any form of pre-paid identification that gives access to the **ski resort** facilities.

**ski resort** - an area that has prepared ski runs and groomed slopes and is serviced by lifts and tows which operate seasonally.

**transport provider** – Airline Companies, Rail Operators, Coach Operators, Ferry and Cruise Operators.

**trip** – travel during the **period of insurance**.

**we/our/us** – Union Reiseversicherung AG, UK

**you/your** – the **organiser** and/or **educational establishment**.