

Ski Pass Insurance 2013/2014

Skiing is your passion and you've looked forward to skiing for months. But things don't always go according to plan. Ski Pass Insurance provides coverage for you and your ski pass investment when the unexpected happens. What if...

- You get sick and are **unable to use your ski pass?**
- You are injured and can **no longer use your ski pass?**

Affordable Pricing

- Approx 6% of your season ski pass

Note: Ski Pass Insurance is not transferable or refundable. Claims are pro-rated based on the number of days skied prior to the date of the incident preventing the use of the season pass. Pre-existing coverage is included if plan is purchased within 14 days of making your initial deposit. If you do not accept Ski Pass Insurance, you will not be eligible for a refund and understand that ski passes are not transferable.

Coverage

Ski Pass Insurance covers the cost of your season pass if you are no longer able to use the pass for reasons such as sickness or injury to you, a family member, or traveling companion; primary residence or destination being made uninhabitable, being subpoenaed, required to serve on jury duty, or quarantined; job transfer; pregnancy or childbirth; employer termination or layoff. If you have any coverage questions and cannot find them on this page, please call our 24-hour Ski Pass Insurance line at 877.828.6720.

(More Details)

Accepting the Coverage:

- **Pre-Existing Medical Condition Coverage:** If insurance is purchased within 14 days of purchase of the ski pass, the Pre-Existing Medical Condition Exclusion will be waived. You must be medically able to ski when you buy the insurance.
- **Pre-Season Pass Cancellations:** Travel Guard will reimburse the full cost of your season pass if you're unable to use it due to a covered reason. Pre-season claims must be made prior to the start of the ski season.
- **Mid-season Reimbursements (pro-rated):** Travel Guard will pro-rate your reimbursement based on the number of days skied prior to the incident. For example, if you make a claim after using your pass for prior skiing days, the refund will reflect these prior uses and reimbursement will be minus these dates.

Declining the Coverage:

- **Ineligible for Refund:** Welch Village Ski Area will not refund your ski pass amount if you are unable to use your pass. Please understand that the passes are non-transferable nor for re-sale.

Claims

Find information about how to file your claim

(More Details)

- Travel Guard's claims filing process is very simple. Please call our dedicated phone number 866.370.0246 and provide your product code 008624 to get your claim started right away. **98% of claims are filed with a single phone call.** Travel Guard provides a quality claims experience for all our insured pass holders.
- Please remember that mid-season reimbursement is based on the usage of your pass, so an exact amount for your claim will not be determined until the documentation has been received and reviewed.
- The claim amount cannot exceed the price paid for the season ski pass (this is determined by the daily values and the number of pass uses).

Frequently Asked Questions

Many of the common questions you may have about the Ski Pass Insurance are listed below, so please read our FAQ section. If you cannot find the answer you are looking for, you can call our 24-hour dedicated phone number at Travel Guard 877.828.6720.

(More Details)

- Q: What are the reasons I can file a claim for reimbursement? A: You can always file a claim if you cannot use your season pass. Travel Guard reviews all claims on an individual basis. Below is a brief outline of the coverage listed in the Description of Coverage.

Coverage	Explanation
Sickness, Injury, or death of an Insured or Family Member	Injury or sickness must be so disabling that the insured can no longer ski/snowboard as certified by a physician at the time of sickness or injury. The Insured family member's illness or injury must be life-threatening, as certified by a physician or because they require the Insured's care.
Insured's primary residence or destination being made Uninhabitable by Natural Disaster, vandalism or burglary	The primary residence or destination must be deemed uninhabitable due to flood, hurricane, tornado, earthquake, fire, wildfire, volcanic eruption, or blizzard; vandalism; and/or burglary determined by a policy report.
Insured or Traveling Companion being subpoenaed, required to serve on a jury, hijacked, or quarantined	Local authority reports or documentation (such as a Police report) must be provided.
Insured is called to active military service	Documentation provided by the military

or military leave is revoked or reassigned	proving leave reassignment or deployment is required
Insured or Traveling Companion has an involuntary employer-initial transfer within 100 or more miles after the effective date of coverage	Insured or Traveling Companion must be an active employee for the same employer for one year or more and will require proper documentation from employer regarding transfer
Insured has a complication of pregnancy, normal pregnancy or childbirth	Medical documentation must be provided to show that normal pregnancy or complication occurred after the effective date of the coverage
Insured or Traveling Companion is involuntarily terminated or laid off following the effective date of coverage	Insured or Traveling Companion must be an active employee for the same employer for one year or more. This provision is not applicable to temporary employment, independent contractors, or self-employed persons

- Q: Can I purchase pass insurance for all ski products you offer? A: You cannot purchase insurance for tickets, but you can purchase insurance for all passes.
- Q: If my pass is refunded this year, will I still be eligible to renew next year? A: Yes. If you pass was refunded, you will still be able to renew for the following season.
- Q: How long will pass insurance be available? A: Pass Insurance is only available at the time you purchase your pass/membership.
- Q: Can I go to the resort pass office or call the resort to get reimbursed on my pass? A: No. All Claims are processed through Travel Guard. Please call 877.828.6720 to initiate a claim.
- Q: What if I didn't purchase pass insurance – can I get reimbursed? A: No. Welch Village Ski Area will not refund you ski pass regardless of reason. Reimbursements will only be made if you purchased pass insurance and if you suffer a covered loss. Please note that the amount reimbursed is based on the number of days skied at the time of the incident.
- Q: Is Ski Pass Insurance refundable or transferable? A: No. Ski Passes and the Ski Pass Insurance are not transferable or refundable.
- Q: I have more detailed questions about the coverage. Who can I call? A: Travel Guard has a dedicated phone number for Welch Village Ski Area pass holders available 24 hours every day. Please call them at 877.828.6720.

This is only a brief description of the coverage(s) available. The Policy will contain reductions, limitations, exclusions and termination provisions. Insurance is underwritten by National Union Fire Insurance Company of Pittsburgh, Pa., a Pennsylvania insurance company, with its principal place of business at 175 Water Street, New York, NY 10038 and currently authorized to transact business in all states and the District of Columbia. NAIC No. 19445. Coverage may not be available in all states