

**REVIEW THIS DOCUMENT CAREFULLY AS COVERAGE IS LIMITED!**

## **SEASON PASS INSURANCE**

### **DESCRIPTION OF COVERAGE**

Offered to you by Skier Insurance Services and underwritten in the United States by National Union Fire Insurance Company of Pittsburgh, Pa., insurance is provided to all eligible persons who have paid the correct premium for insurance hereunder. Coverage is, subject to the conditions, exclusions and limitations set forth herein and in the insurance master policy. All amounts are in US currency. Insurance premiums are non-refundable. Insurance is valid for only one Ski Season, re-enrollment is required for an additional Ski Season.

#### **Season Pass Insurance**

Capitalized terms wherever they appear in this document are as defined herein.

**NOTICE FOR FLORIDA RESIDENTS: THE BENEFITS OF THE POLICY PROVIDING YOUR COVERAGE ARE GOVERNED PRIMARILY BY THE LAW OF A STATE OTHER THAN FLORIDA.**

#### **Who is Eligible**

Any individual under the age of 71 on the date he or she buys a Season Pass from a Ski Resort for a specific Ski Season. Coverage is not available to residents of New York or Washington. Premiums paid for insurance for which a person is not eligible shall be refunded.

### **BENEFITS**

#### Season Pass Cancellation Benefit

Up to a maximum benefit amount of \$5,000 per Season Pass will be paid if the Passholder is permanently prevented from using the Season Pass for the remainder of the Ski Season due to the Passholder's Injury or Sickness. The Injury or Sickness may occur anywhere in the world, not only at the Ski Resort. With respect to an Injury or Sickness of the Passholder, a Physician must recommend that due to the severity of the Passholder's condition, it is Medically Necessary that the Passholder does not Ski for the remainder of the Ski Season for which the Season Pass was bought. The Injury or Sickness must have prevented the Passholder from using the Season Pass for at least 30 consecutive days and the Passholder must be under the direct care and attendance of a Physician. The Season Pass must be surrendered to Skier Insurance Services immediately after the accident or onset of Sickness. The amount of the benefit will be equal to the pro-rated amount of the actual cost of the Season Pass paid for the enrolled Ski Season that is unused and not refundable by the Ski Resort, pursuant to the Ski Resort's written guidelines. In case of a family or corporate Season Pass, the benefit will be calculated based on the Passholder's percentage interest in the pass. The pro-rated amount is calculated from the day the Passholder surrenders his or her Season Pass to Skier Insurance Services until the end of the Ski Season at the Ski Resort from which the Season Pass was purchased.

### Season Pass Interruption Benefit -Applicable to Unlimited Season Passes Only

Up to a maximum benefit amount of \$5,000 per unlimited Season Pass will be paid if the Passholder must temporarily cease using the unlimited Season Pass due to the Passholder's Injury or Sickness. The Injury or Sickness may occur anywhere in the world, not only at the Ski Resort. With respect to an Injury or Sickness of the Passholder, a Physician must recommend that due to the severity of the Passholder's condition it is Medically Necessary that the Passholder cease Skiing for at least 30 consecutive days. The Passholder must be under the direct care and attendance of a Physician. The unlimited Season Pass must be surrendered to Skier Insurance Services immediately after the accident or onset of Sickness, and will be returned to the Passholder when Skier Insurance Services receives proof from a Physician certifying that the Passholder is able to resume Skiing. The amount of the benefit will be equal to the pro-rated amount of the actual cost of the unlimited Season Pass paid for the enrolled Ski Season that is unused and not refundable by the Ski Resort, pursuant to the Ski Resort's written guidelines. In case of a family or corporate unlimited Season Pass, the benefit will be calculated based on the Passholder's percentage interest in the pass. The pro-rated amount is calculated from the day the Passholder surrenders his or her unlimited Season Pass to Skier Insurance Services until the day the Passholder can resume Skiing using their unlimited Season Pass.

**IMPORTANT:** In no event will the Season Pass Cancellation Benefit and/or the Season Pass Interruption Benefit exceed a total of \$5,000 per Season Pass.

### Emergency Evacuation Benefit

A benefit will be paid, up to \$15,000 per Ski Season, for Covered Emergency Evacuation Expenses incurred if the Passholder suffers an Injury or Emergency Sickness that requires an Emergency Evacuation while he or she is on the premises of the Ski Resort during the Ski Season for which a Season Pass has been bought. Covered Emergency Evacuation Expenses include expenses that: ( 1 ) are charged for a Medically Necessary Emergency Evacuation Service; ( 2 ) do not exceed the usual level of charges for similar Transportation, treatment, services or supplies in the locality where the expense is incurred; and ( 3 ) does not include charges that would not have been made if no insurance existed. Emergency Evacuation includes: (1) the Passholder's immediate Transportation from the place where he or she suffers an Injury or Emergency Sickness to the nearest hospital or other medical facility where appropriate medical treatment can be obtained; and (2) medical treatment, medical services and medical supplies necessarily received in connection with such Transportation. Emergency Evacuation Benefits are payable in excess of all other valid and collectible insurance and indemnity. If at the time of the occurrence of any loss payable under the Policy there is other valid and collectible insurance and indemnity in place, the Company shall be liable only for the excess of the amount of the loss, over the amount of such other insurance and indemnity.

AIGAssist® must make all arrangements and must authorize all expenses in advance for any Emergency Evacuation benefits to be payable. Call AIGAssist at 800-626-2427 or collect at 713-267-2525 immediately in the event an Emergency Evacuation is required. Failure to contact AIGAssist may result in benefits being declined or substantially reduced unless you are unconscious or physically unable to contact AIGAssist. Neither this insurance, Skier Insurance Services, Inc., or AIGAssist is responsible for the availability, quality, quantity or result of any medical treatment you may receive or your failure to obtain medical treatment. Professionals suggested by AIGAssist are not employees of AIGAssist; therefore, AIGAssist is not responsible for their negligence, errors or other acts

or omissions.

**Accidental Death & Dismemberment Benefit**

If Injury to a Passholder, while he or she is on the premises of the Ski Resort during the Ski Season for which a Season Pass has been bought, results in any of the following losses within 90 days of the date of the accident that caused the Injury, a benefit will be paid in the amount specified:

Loss of Life.....\$10,000  
Loss of two or more members.....\$10,000  
Loss of one member.....\$ 5,000

"Member" means hand, foot, or eye. "Loss" as used above shall mean, with reference to hand or foot, complete severance through or above the wrist or ankle joint; with reference to sight of an eye, total and irrecoverable loss of the entire sight in that eye.

If more than one Loss is sustained by an Insured as a result of the same accident, only one amount, the largest, will be paid.

**Covered Activities and Coverage Period**

Subject to the Effective Date below, a Passholder's coverage will become effective as follows:

Season Pass Cancellation/Interruption coverage is provided for the specific Ski Season for which a Season Pass has been purchased. Coverage begins at 12:01 a.m. on the latest of the following dates: 1) the date the Passholder buys a Season Pass ; or 2) the date the Passholder enrolls for this insurance.

Emergency Evacuation coverage is provided while on the premises of the Ski Resort during the specific Ski Season for which a Season Pass has been purchased. Accidental Death & Dismemberment coverage is provided while Skiing at the Ski Resort during the specific Ski Season for which a Season Pass has been purchased. Emergency Evacuation and Accidental Death & Dismemberment coverages begin at 12:01 a.m. on the latest of the following dates: 1) on the first day of the Ski Season; 2) the date the Passholder buys a Season Pass ; or 3) the date the Passholder enrolls for this insurance.

Subject to the Termination Date below, a Passholder's coverage will terminate as follows:

Season Pass Cancellation/Interruption coverage ends at 11:59 p.m. on the earlier of: 1) the date 30 days prior to the last day of the Ski Season; or 2) the date when the Insured is unable to Ski for the remainder of the Ski Season.

Emergency Evacuation and Accidental Death & Dismemberment coverage end at 11:59 p.m. on the earlier of: 1) the last day of the Ski Season; or 2) the date when the Insured is unable to Ski for the remainder of the Ski Season.

**Effective and Termination Date**

*Effective Date* - A Passholder's coverage under this program begins as described above provided the Policy is in effect and the premium for the Passholder's coverage has been

paid.

*Termination Date* - A Passholder's coverage under this program ends as described above and is subject to the earliest of: (1) the date the Policy is terminated; (2) the end of the period for which premiums have been paid (for CA residents: the end of the period for which premiums have been paid subject to the Grace Period stated in the Policy), (3) the date the Passholder permanently ceases Skiing for the enrolled Ski Season as provided under the Season Pass Cancellation Benefit; or (4) the expiration of the Ski Season for which the Passholder was enrolled. Termination of coverage will not affect a claim for a covered loss that occurred while the Passholder's coverage was in force under this program. (In FL, termination of coverage will not affect a claim for a covered loss that occurs either before or after such termination if that loss results from an accident that occurred while the Passholder's coverage was in force under this program.)

### **Limitations for Season Pass Cancellation and Interruption Benefits**

- Coverage is not provided for discount coupons received with the Season Pass.

### **Exclusions**

This program does not cover any loss caused in whole or in part by, or resulting in whole or in part from, the following <sup>1</sup> :

1. suicide or any attempt at suicide or intentionally self-inflicted injury or any attempt at intentionally self-inflicted injury;
2. sickness, disease, or infections of any kind/ except bacterial infections due to an accidental cut or wound, botulism, or ptomaine poisoning;
3. the Passholder's commission of or attempt to commit a felony;
4. declared or undeclared war, or any act of declared or undeclared war;
5. full-time active duty in the armed forces of any country or international authority, except the National Guard or organized reserve corps duty;
6. travel or flight in or on (including getting in or out of, or on or off of) any vehicle used for aerial navigation, if the Passholder is: a) riding as a passenger in any aircraft not licensed for the transportation of passengers for hire; b) performing, learning to perform or instructing others to perform as a pilot or crew member of any aircraft;
7. the Passholder being under the influence of drugs, unless taken under the advice of a Physician;
8. the Passholder being legally intoxicated as defined by the laws of the jurisdiction where the accident occurred.

With respect to the Season Pass Cancellation/Interruption and Emergency Evacuation coverage, Exclusion 2, above, is waived.

With respect to the Season Pass Cancellation/Interruption coverage, in addition to the exclusions above, benefits are not payable for any loss caused in whole or in part by, or resulting in whole or in part from<sup>1</sup>:

- a. participation in any professional, semi-professional, or interscholastic team sports;

- b. participation in contests of speed;
- c. mental or emotional disorders;
- d. alcohol or drug abuse;<sup>2</sup>
- e. pregnancy;
- f. Pre-existing Conditions;<sup>3</sup>
- g. participation in bodily contact sports;
- h. participation in skydiving/parachuting, hang gliding, scuba/deep sea diving, or skin diving;<sup>4</sup>
- i. elective abortion;
- j. elective or cosmetic surgery;
- k. Skiing outside the established boundaries/premises of a ski resort; Skiing in areas designated as unsafe by ski resort management;
- l. heli-Skiing; extreme Skiing; freestyle Skiing; playing ice hockey; lugging; performing Ski acrobatics including the act of aerial somersaulting or rolling the body in a complete circle, with heels over head ; Ski jumping; participating in Skiing competition of any kind; professional Skiing (competition or Ski patrol); mountaineering; mountain-climbing; rock-climbing; caving; ice-climbing; parasailing; paragliding; bungee jumping; hot air ballooning; trampoline jumping; extreme sports;
- m. moves occasioned by job transfer, change of employer, loss of employment or transfer to an education institution; or
- n. lack of snow at the Ski Resort once the Ski Season has commenced.

<sup>1</sup> In IL, the words "in whole or in part" are not applicable.

<sup>2</sup> In CT & OR, this exclusion is deleted.

In SD: being under the influence of drugs or intoxicants during the Passholder's commission of a felony.

<sup>3</sup> In SD: Pre-existing Conditions, within 12 months after the effective date of coverage.

<sup>4</sup> In VT, this exclusion, "h," does not apply.

## **Definitions**

**Injury**<sup>5</sup> - means bodily injury: (a) which is sustained as a direct result of an unintended, unanticipated accident that is external to the body and that occurs while the Passholder's coverage under the Policy is in force; and (b) which directly (independent of sickness, disease, mental infirmity, bodily infirmity or any other cause) causes a covered loss.

**Medically Necessary**<sup>6</sup> - means the Physician's recommendation is: (a) consistent with the symptoms, diagnosis and treatment of the Passholder's condition; (b) appropriate with regard to standards of good medical practice; and (c) not primarily for the convenience of the Passholder.

**Passholder** - means an individual: (1) who buys a Season Pass from a Ski Resort for a Ski Season; (2) for whom premium for the insurance has been paid; and (3) while covered under the Policy.

**Physician**<sup>7</sup> - means a licensed practitioner of the healing arts acting within the scope of his or her license who is not (a) the Passholder; (b) the Passholder's spouse; (c) an employee or consultant of the Ski Resort, or (d) a person who is related to the Passholder by blood or marriage.

**Pre-existing Condition**<sup>8</sup> - means a sickness, disease, or other condition of the Passholder that, in the 60 day period before the Passholder's coverage began: (a) first manifested itself, worsened, became acute or exhibited symptoms which would have caused an ordinarily prudent person to seek diagnosis, care or treatment; (b) required taking prescribed drugs or medicine, unless the condition for which the prescribed drug or medicine is taken remains controlled without any change in the required prescription; or (c) was treated by a Physician or treatment had been recommended by a Physician.

**Season Pass** - means a season ski pass purchased from the Ski Resort.

**Sickness** - means an illness or disease which requires treatment by a Physician.

**Skiing/Ski** - means alpine or Nordic skiing, snowboarding and snowshoeing.

### **Ski Resort**

- means, for single resort season passes:

1. the ski resort from which the Passholder purchased a Season Pass, as specified on the enrollment form; and/or
2. any ski resort offering reciprocal pass agreements for discounts on lift tickets.

- means, for multiple resort season passes:

1. the ski resort from which the Passholder purchased a Season Pass and/or any ski resort associated/affiliated with that ski resort; as specified on the enrollment form; and/or
2. any ski resort offering reciprocal pass agreements for discounts on lift tickets.

**Ski Season** - means the period of time when the Ski Resort is open for public skiing

during the winter sport season.

<sup>5</sup> In FL, IL, NH, SC, TN & VT: Injury - means bodily injury: (a) which is sustained as a direct result of an unintended, unanticipated accident that occurs while the policy is in force as to the Passholder, and (b) which directly (independent of sickness, disease, mental incapacity, bodily infirmity or any other cause) causes a covered loss.

In IL: Injury - means bodily injury: (a) which is sustained as a direct result of an unintended, unanticipated accident that occurs while the policy is in force as to the Passholder, and (b) which directly (independent of sickness, disease, mental incapacity, bodily infirmity) causes a covered loss.

In MO: Injury - means bodily injury: (a) which is sustained as a direct result of an accident that occurs while the policy is in force as to the Passholder, and (b) which directly (independent of sickness, disease, mental incapacity, bodily infirmity or any other cause) causes a covered loss.

<sup>6</sup> In DC: Medically Necessary - means the Physician's recommendation is: (a) consistent with the symptoms, diagnosis and treatment of the Passholder's condition; (b) appropriate with regard to standards of good medical practice; and (c) not primarily for the convenience of the Passholder. The fact that a Physician may prescribe, authorize, or direct a service does not of itself make it Medically Necessary or covered.

<sup>7</sup> In SD: Physician - means a licensed practitioner of the healing arts acting within the scope of his or her license. The attending physician may not be (a) the Passholder; (b) the Passholder's spouse; (c) an employee or consultant of the sponsor of the Ski Resort, or (d) a person who is related to the Passholder by blood or marriage. Items (a), (b) or (d) do not include you or any immediate family member in areas in which the immediate family member is the only Physician in the area and acting within the scope of their normal employment.

<sup>8</sup> In DC: Pre-Existing Condition - means a sickness, disease, or other condition of the Passholder that, in the 60 day period before the Passholder's coverage began: (a) first manifested itself, worsened, became acute or exhibited symptoms which would have caused a person to seek diagnosis, care or treatment; (b) required taking prescribed drugs or medicine, unless the condition for which the prescribed drug or medicine is taken remains controlled without any change in the required prescription; or (c) was treated by a Physician or treatment had been recommended by a Physician.

In NC: Pre-existing Condition - means a sickness, disease, or other condition of the Passholder that, in the 60 day period before the Passholder's coverage began: (a) worsened, became acute or exhibited symptoms which would have caused an ordinary person to seek diagnosis, care or treatment; (b) required taking prescribed drugs or medicine, unless the condition for which the prescribed drug or medicine is taken remains controlled without any change in the required prescription; or (c) was treated by a Physician or treatment had been recommended by a Physician.

In ND: Pre-existing Condition - means a sickness, disease, or other condition of the Passholder that, in the 60 day period before the Passholder's coverage began: (a) required taking prescribed drugs or medicine, unless the condition for which the prescribed drug or medicine is taken remains controlled without any change in the required prescription; or (b) was treated by a Physician or treatment had been recommended by a Physician.

In SD: Pre-existing Condition - means a sickness, disease, or other condition of the Passholder that, in the 60 day period before the Passholder's coverage began: (a) worsened, became acute or exhibited symptoms which would have caused an ordinarily prudent person to seek diagnosis, care or treatment; (b) required taking prescribed drugs or medicine, unless the condition for which the prescribed drug or medicine is taken remains controlled without any change in the required prescription; or (c) was treated by a Physician or treatment had been recommended by a Physician.

## **Claim Procedures**

### Notice of Claim

In the event of a covered loss, notify Skier Insurance Services without delay. Written notice of claim must be given within 30 days after loss, or as soon thereafter as reasonably possible, to the Administrator:

Skier Insurance Services  
1855 Smith Lake Road  
Kalispell, Montana 59901  
Toll Free: (800) 624-0039 or (406) 752-5484  
[Claims@skierinsurance.com](mailto:Claims@skierinsurance.com)

### Claim Forms and Proof of Loss

Upon receipt of notice of claim, the Administrator will provide the Passholder with the necessary claim forms within 15 days. Written proof of loss must include the Season Pass and a copy of the Passholder's receipt, cancelled check or bank statement showing the amount he or she paid for the Season Pass. Proof of loss must be furnished to the Company within 90 days after the date of the loss. Failure to furnish proof within the time required neither invalidates nor reduces any claim if it was not reasonably possible to give proof within such time, provided such proof is furnished as soon as reasonably possible.

### Beneficiary

Payment for accidental death will be made, in equal shares, to the survivors in the first surviving class of those that follow: the Passholder's: (1) spouse; (2) children; (3) parents; or (4) brothers and sisters. If no class has a survivor, the beneficiary is the Passholder's estate. Payment for all other benefits will be made to the Passholder.

Coverage may not be available in all states or outside the United States. Benefits, limitations and product features may vary by state.

This is only a brief description of coverage(s) available under the policy series C11695DBG, (Policy # 9028671) in the United States. The Policy contains reductions, limitations, exclusions, and termination provisions. Full details of the coverage are contained in the Policy. If there are any conflicts between this document and the Policy, the Policy shall govern.

Insurance is underwritten by National Union Fire Insurance Company of Pittsburgh, Pa., with its principal place of business in New York, NY, is currently authorized to transact business in all states and the District of Columbia. NAIC No. 19445

Please retain this document for your records. This document will constitute your Description of Coverage if you enroll.

[Privacy Notice](#)

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- program administered by -



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