

June 4, 2013

## Seasoned skier or starter slope snowboarder, remember to pack insurance this winter break

As temperatures plummet and snow begins to fall at ski resorts in New South Wales, Victoria and Tasmania, thousands of skiers and snowboarders are dusting off their kit and getting ready to welcome the start of the Australian ski season.

Insurance Council of Australia CEO Rob Whelan says buying an insurance policy means skiers and snowboarders can spend less time worrying about what might go wrong and more time planning how they will enjoy their time in the snow in Australia and overseas.

“The official start of the ski season is just four days away, and Australia’s alpine regions have already had a dusting of snow, with more forecast,” he says.

“Whether you’re new to the snow or have been tackling double black diamond runs for years, insurance can provide you with the peace of mind you need to get the most out of your holiday.

“The right insurance can cover you if your equipment is damaged or stolen and if you need to cut your holiday short due to unforeseen circumstances, or bad weather. If you have spent thousands of dollars on ski gear, accommodation and lift passes it makes sense to protect that investment if something goes wrong.”

ICA members offer a range of travel insurance products, as well as products to protect your equipment if it is stolen or damaged. Policyholders should speak to their insurer about their planned activities and make sure they are aware of any exclusions that may apply.

Mr Whelan says: “Alpine resorts in New Zealand and Chile are also expected to attract Australians looking to carve up mountains on either side of the South Pacific.

### **Top six ski holiday insurance tips:**

- Speak to insurers about your requirements
- Not all travel insurance policies cover you for skiing and snowboarding. Buy a policy that covers all of your planned activities
- Check your policy covers you for cancellations due to bad weather conditions
- Check if your policy covers you for ski or snowboard hire if your own equipment is lost or damaged
- Check if your policy covers the cost of your lift passes if you are unable to use them due to illness or if they are lost or stolen
- Check that your motor vehicle and home and contents policies are up to date before going on holiday

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“Ensure you have bought appropriate travel insurance before you travel overseas. This can cover you for lost items and baggage, flight delays and cancellations. If you are injured, medical costs can quickly mount while overseas, potentially leaving you in serious financial difficulty if you do not have insurance.

“Above all, remember to familiarise yourself with your policy’s product disclosure statement, so you know exactly what your insurer will and will not cover you for, and have fun.”

**Useful links:**

- The ICA’s Find an Insurer service allows consumers to search more than 230 general insurance categories, and more than 100 Australian general insurance brands to find the policy that is right for them. The service is available at:  
[www.findaninsurer.com.au/](http://www.findaninsurer.com.au/)
- The ICA provides a useful holiday checklist for policyholders. It is available here:  
[www.insurancecouncil.com.au/for-consumers/consumer-tips/holiday-preparation](http://www.insurancecouncil.com.au/for-consumers/consumer-tips/holiday-preparation)