

Skier- and Activity Insurance

Insurance product information document

Applies to private travellers

Company: The insurer for this insurance is ERGO Forsikring A/S, Danish Central Business Register Number 62 94 05 14, through ERGO Försäkring Filial, hereinafter called ERGO Försäkring, Swedish Corporate ID Number 516410-9208. The supervisory authority is the Danish Financial Supervisory Authority, Finanstilsynet.

Product: Skier- and Activity Insurance
Valid from October 21 2022

This information is a summary and does not present the complete terms and conditions. Full and detailed information on the insurance product is available, both before and after you enter into the agreement at SkiStar.com.

What type of insurance is involved?

The insurance covers equipment hired from SkiStar, such as skis, snowboards and cycles (objects). The insurance covers the cost of damage to the insured object resulting from a sudden and unforeseen event. Damage also includes theft or loss. The insurance also covers the costs paid in the event of the cancellation of an arrangement with SkiStar if you are obliged to terminate the arrangement. It also includes accident insurance which covers medical disability, medical, dental and travel costs as well as death resulting from an accident.

The insurance can be taken out by any person who hires equipment or purchases an arrangement from SkiStar. The policyholder is the person named in the hire contract, on the receipt or in the booking confirmation.



What is included in the insurance?

- ✓ When hiring equipment, the policy covers:
 - The cost of damage to hired equipment such as skis, snowboards or cycles (objects).
 - Ruined holiday if you are obliged to terminate your skiing or cycling.
 - Medical disability, medical, dental and travel costs as well as death resulting from an accident.
- ✓ When you purchase an arrangement, the insurance covers:
 - Ruined holiday if you are obliged to terminate the arrangement.
 - Medical disability, medical, dental and travel costs as well as death resulting from an accident.

The maximum amount of compensation:

- For the hire of equipment, the compensation will cover replacement with a new or equal-value object.
- In the event of a ruined holiday, the compensation will pay the price per day of the arrangement for the days of holiday which have been ruined.
- In the event of disability: SEK 300,000.
- In the event of death: SEK 50,000.



What is not included in the insurance?

- ✗ The insurance covers hired equipment only (insured objects). Other objects are excluded from this insurance.



Are there any limitations on what the insurance covers?

Circumstances in which compensation is not paid include:

General exclusions

- ! Strike, lock-out, arrest, commandeering or other action by the authorities.
- ! Damage caused through gross negligence or intent
- ! Embezzlement, fraud or illegal disposal.
- ! Damage which can be compensated under guarantee or has been covered through another insurance policy

Ski insurance/Bike insurance

- ! The theft of objects stored outdoors at night (00.00 - 06.00) in a car, roof box, on railings or in other unlocked storage area. Bicycles must be locked with an SSF approved cycle lock when they are left unwatched.
- ! Damage which occurs when skiing on closed or non-pisted trails/runs, or corresponding unsuitable or unmarked routes/trails for cycling.

- ✓ Excess, skiers' insurance
 - For persons up to and including 17 years of age, the excess is SEK 300.
 - For adults (18 and upwards), the excess is SEK 700.
- ✓ Excess, bikers' insurance
 - For persons up to and including 17 years of age, the excess is SEK 1,000.
 - For adults (18 and upwards), the excess is SEK 3,000.

Ruined holiday

- ! Planned operations and treatments and any complications thereof.
- ! If symptoms were shown or treatment was already required in the last two (2) months preceding the date on which the insurance policy started to apply.

Accident insurance

- ! the cost of private medical care and treatment, as well as private surgery and the associated costs.



Where does the insurance apply?

- ✓ Worldwide.



What are my obligations?

- If you are affected by damage to a hired object, you must contact SkiStar as soon as possible. Enclose a copy of the hire agreement. For the theft of an object, a copy of the police report may also be required.
- In the event of a claim for Ruined holiday or Accident, you must report the damage/injury as soon as possible by completing a report form on our website: www.erv.se.



When and how do I pay?

- You pay SkiStar for the insurance during the booking process for the arrangement or, alternatively, in connection with the hire of equipment.



When does the insurance cover begin and end?

- The insurance cover applies from the date of purchase.
- When hiring equipment, the insurance applies during the period of the hire, according to the booking confirmation or the hire agreement.
- When purchasing a SkiPass, the insurance applies during the length of stay at the destination shown on the booking confirmation or receipt.
- Cover does not begin until the insurance premium is paid.
- The insurance is not renewed.



How can I terminate the contract?

Contact SkiStar, before the arrangement/rental begins. If your insurance cover has begun, you may possibly receive a refund of your premium. Please contact us if you need help.

Right of withdrawal

If you purchase an insurance policy over the telephone or online, the Distance Contracts And Off-Premises Contracts Act (SFS 2005:59) applies. For insurance policies with a period of insurance longer than one (1) month, you have the right of withdrawal from the purchase of the insurance within 14 days from the date on which you entered into the contract. The deadline is counted from the date on which the insurance contract is entered into, i.e. when you received the insurance policy and the terms and conditions of the insurance. If you want to exercise your right of withdrawal, you must inform ERGO Försäkring of this in writing before the deadline. If you decide to exercise your right of withdrawal, ERGO Försäkring is entitled to request that you pay a proportional premium for the period during which the insurance was valid.

The Danish Guarantee Fund

ERGO Försäkring is a subsidiary of the Danish insurance company, ERGO Forsikring. Danish insurance companies are covered by the Danish Guarantee Fund, which protects customers if an insurance company goes bankrupt. The Guarantee Fund pays compensation only to persons who are permanently resident in Denmark. As a customer of ERGO Försäkring, however, you have the same protection as every other customer of a Swedish insurance company.