



### **VIP SKI holiday insurance in layman's terms...**

We know that insurance is very boring and the last thing you want to think about before your ski holiday with us but please read on. We have tried to lift this out of the small print (that everyone ignores) in language meant to help and not to confuse.

**Bad stuff can happen on ski holidays** (ash clouds, landslides, avalanches, knicked skis, falling over in your ski boots, coaches breaking down ...) and we are increasingly finding that our customers' existing annual travel insurance (supplied by bank, house insurance, credit card, store card, health insurer, employer, gas company, next door's dog etc ...) is woefully ill-equipped to deal with things that go wrong in the mountains.

We are so worried about this that we have asked FOGG Insurance to design a **policy that is 'fit for purpose' and we sell it to you at cost**. We don't want to make any money on this. More important to us is that circumstances beyond all of our control don't spoil your holiday, bang a hole in your wallet or bankrupt you for life.

**The price of your holiday does not include any insurance.** This means that you have no protection or cover for the following scenarios (this is clearly not exhaustive but gives you an idea of what to check on your own policy) and VIP can't be held responsible for your losses. PLEASE PLEASE check that your existing insurer does cover this stuff. If not give us a call and we will add cover to your booking at cost.

- Off-piste skiing with or without a guide and helicopter rescue. Are you completely sure that you will never stray of piste? Sometimes it happens without you knowing and most insurance either won't cover you at all or insist that you had been with a qualified guide before they pay out. A £10,000 helicopter rescue without insurance would hurt more than your broken leg.
- Cancelled flight through ash cloud, avalanche, landslide, bad weather, road accident or technical breakdown of coach, train or plane ..... it is a condition of travelling with us that you have insurance cover for food, drink, hotel accommodation, alternative travel arrangements, compensation and all associated expenses in the event that you are delayed getting to the resort or back to your UK airport at end of your holiday. Clearly we will look after you and make available alternative arrangements where possible BUT please remember that the cost of this is not covered in your basic VIP SKI holiday price.
- Lost skis and bags during your plane journey and transit or if stolen from our premises or outside a mountain restaurant during your stay. Remember that not everyone might be as careful as you to close the ski-room door. Ski hire equipment is incredibly expensive these days and ski shops will make you reimburse lost or damaged goods. Are you sure your policy covers this?
- Collide with someone accidentally on or off the piste and really hurt them. This could bankrupt you.

Things can go wrong outside all of our control and it is essential that you insure against these eventualities. If you use our own insurance provided by FOGG, then in many cases of travel delay we can settle the bills ourselves after pre-authorization from the insurer and you will not need to touch your wallet. If you choose an alternative insurance supplier then you will need to pay for your expenses in-situ and seek reimbursement from your insurer on your return.



If you are unsure of whether your current insurer is comfortable with the cover that we require as a condition of travelling with us (please see our [FOGG policy document](#) for full detail) then you may add full cover to your holiday price for £43 per adult, £21.50 per child under 15 and £107.50 for a family of four by calling our London Office. This is the cost of the insurance cover to us, we do not wish to make any money on this essential service.

If you do not take our insurance policy then you warrant that your own insurance and that of each of your party provides equivalent cover, this is a condition of travelling with us.

After 20 odd years of experience we know what can go wrong and how much it can cost. Putting the contractual bit aside, we feel a moral responsibility to make sure that the unexpected doesn't spoil your holiday.

Boring stuff over.