

## Think twice before rejecting winter-sports insurance

Monday, 19 November 2007

Every year, over one in ten Brits travel without insurance protection showing madness in the sun, but insanity in the snow, says leading online travel insurance specialist Essentialtravel.co.uk .

According to Essential Travel , skiers and snowboarders who haven't bought an insurance policy are already heading down a black run, without having to ski off piste.

Although only 5 per cent of skiers and snowboarders have to make a claim on their insurance policies, snowboarders incurring more injuries than skiers, the costs involved when there is an accident or need to claim, are typically much higher than those suffered during a summer holiday, warns Essential Travel.

The cost of assisting an injured skier on the piste is typically between £300-£400, whilst evacuation from the mountain by helicopter can leave you with a bill of £1500.

When an injury requires the repatriation of a wintersports enthusiast back to the UK, from Europe, using an air ambulance, the tally is more like £9000. Such expenses are not covered by reciprocal healthcare arrangements, which means the cost is yours alone, if you have no insurance policy.

Mountain resorts are not necessarily run on the basis of other foreign towns and cities to which you may have travelled. If you have previously accessed state healthcare in another country, be warned! This is rare to find in a ski resort, where most clinics are private, brandishing hefty price tariffs thanks to their location and the lack of competition. Your EHIC will not help you settle bills with a private clinic.

A frequent type of medical incident on the slopes is that of a torn anterior cruciate ligament. The surgery required to repair such knee damage can be very expensive, even in Europe. If you have a torn ACL, or bad break, in the USA, the cost of treatment could leave you with a huge financial headache that you need to settle before the hospital will discharge you. A broken fibia and tibia is likely to result in a bill of over \$25,000 from an American hospital.

Many wintersports fans also overlook the need for the backup of a 24-hour assistance service offering support in emergencies. This one point of contact will promptly pay medical bills and doctors fees, make arrangements to bring you home, if necessary, and even assist where language is a problem. It can step in when you would like to have a travelling companion close at hand or near the hospital, and where

important information needs to be conveyed to loved ones back home.

Those

believing it's all carte blanche in France, just a hop away and with a system of state healthcare in place, can think again. Many think the Carte Neige is a passport to reclaiming medical costs, but that is not so. Where an injury occurs, it merely speeds up the transfer from the piste to the doctor's surgery and that's where its usefulness ends.

The need for wintersports travel

insurance is not just about medical issues, as Essential Travel's Stuart Bensusan explains: "Another consideration for skiers and snowboarders has to be their equipment and belongings. Many travel with expensive skis or boards and lots of gadgets, including mobile phones, digital camcorders, Blackberry hand-held devices and even laptops. With no cover in place to offer compensation if these are lost or stolen, they could seriously find themselves out of pocket.

"Additionally, whilst a typical summer vacation will not tend to throw up the possibility of injuring a third party, this scenario is perfectly possible on the piste. Protection against liability claims is a must for anyone sloping away for a winter sports break."

With avalanche and piste

closures, travel delays and cancellation issues also lurking in the background, buying an insurance policy priced at that of just a few drinks in resort makes perfect sense. Wintersports cover from [Essentialtravel.co.uk](http://Essentialtravel.co.uk) costs just Â£35.99, for a family of four travelling to Europe for 8 days.

Snow problem not

having travel insurance for a wintersports holiday? De-mist your goggles and think again!

Get your holiday insurance sorted with essential travel