



## Snow Sports Cover

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This Document attaches to and forms part of the Policy Wording. All words in ***bold italics*** have the meaning found in Part C: Definitions of the Policy Wording

### Benefit 16. Snow sports cover

- 16.1 There is no cover under this benefit 16 (snow sports cover) unless ***you*** have applied for a Snow Sports Extension and ***we*** have approved cover in writing. ***You*** can apply for a Snow Sports Extension by calling the AIG Call Centre on **0800 465 322**. If ***your*** application is accepted, a premium will be payable.
- 16.2. ***We*** will pay for the non-recoverable costs of hiring skis, snowboards, boots, bindings, ski poles helmets and wrist guards, if the skis, snowboards, boots, bindings, ski poles helmets and wrist guards owned by ***you*** and taken on ***your journey*** is
- (a) Accidentally lost or damaged; or
  - (b) Delayed, misdirected or temporarily misplaced by a by any carrier for more than twelve (12) hours;
- During the ***period of insurance*** (but not including ***your*** final return travel leg to New Zealand). Claims must be supported by a Police/Loss Report or written confirmation from the carrier responsible, and receipts for the emergency equipment ***you*** needed to hire.
- 16.3. ***We*** will pay for any non-refundable amount of ***your*** lift pass following theft during the ***journey*** by any person who is not ***your relative***. Claims will be calculated according to a pro-rata of the unused days of ***your*** lift pass proportionate number of days between the lift pass' effective and expiry dates and based on its original value.
- 16.4. ***We*** will pay up to a maximum of \$50 per person, \$100 per ***family*** for each completed forty-eight hour period if between 1 December and 15 April for travel to the Northern hemisphere or between 1 May and 30 September for travel to the Southern hemisphere, as a result of not enough snow, too much snow or high winds in ***your*** booked holiday resort, all lift systems are closed for more than forty-eight (48) hours. Claims must be supported by written confirmation from the management of the resort stating the reason for the closure and how long the closure lasted.
- 16.5. ***We*** will pay up to a maximum of \$100 per person, \$200 per ***family*** if ***you*** are prevented from arriving at or leaving ***your*** booked ski resort for more than twelve (12) hours from the scheduled arrival or departure time because of an avalanche. Claims must be supported by written confirmation from the management of the resort stating the reason for the delay and how long the delay lasted.

### Exclusions applicable to benefit 16

In addition to the General Policy Exclusions, ***we*** will not pay:

- 16.1. Any claim resulting from loss or theft which ***you*** do not report to the Police within 24 hours of discovering it and which ***you*** do not get a written Police/Loss Report for;
- 16.2. Any claims resulting from loss or theft of ***your*** skis, snowboards, boots, bindings, ski poles helmets and wrist guards that ***you*** have left unattended in a public place unless the claim relates to skis, poles or snowboards and ***you*** have taken all reasonable care to protect them by leaving them in a ski rack between 8am and 6pm.



16.3. Any claim resulting from delays caused by any carrier which **you** do not report to the carrier within twenty four (24) hours of discovering it and which **you** do not get a written report for. In the case of an airline, a property irregularity report will be required.