

How do I purchase travel protection?

It is easy. Ski the Rockies will assist you on the sign up procedure and advise you of the cost of the insurance.

What if I don't want travel protection?

Of course we strongly recommend that you purchase the Ski the Rockies Travel protection plan. The unforeseen can happen and we do not want ordinary mishaps to complicate or ruin your travel experience. However, if you wish to decline participation in the plan, simply advise Ski the Rockies that you do not wish to participate.

I had a heart attack last year. Will I be covered if I have a problem on my trip?

If your medical condition is stable for at least the past 180 days, you are medically able to travel when you purchase the plan and have not made a claim for trip cancellation due to your heart condition within the past 180 days, then you are eligible for benefits under the plan. Please note however that pre-existing conditions are specifically excluded under the plan.

What is a Pre-Existing Condition?

"Pre Existing Condition" means any injury, sickness or condition of you, a traveling companion or you or your traveling companion's family member for which medical advice, diagnosis, care or treatment was recommended or received within the 180 day period ending on the Effective Date. Sicknesses or conditions are not considered pre-existing if the sickness or condition for which prescribed drugs or medicine is taken remains controlled without any change in the required prescription.

What if I have to cancel because one of my children is sick?

You are eligible for trip cancellation benefits if you, your traveling companion, business partner or a family member becomes sick or injured preventing you from taking your trip.

What about the weather? I know I want good snow for skiing but what if I can't get to my destination?

If Weather at your departure point causes complete cessation of your common carrier for 24 hours then you will be eligible for Trip Cancellation benefits. Please review your plan for the specific terms and conditions. You should review the Trip Cancellation benefit and the definition of Common Carrier. Or call our plan administrator Travel Insured International and they will be happy to answer your questions.

How do I file a claim?

Filing a claim is simple. Just call our plan administrator, Travel Insured International at 866-684-0218. Be sure to tell them you have the Ski the Rockies and reference plan number T-2395.

What if I am hurt while traveling?

You should call our 24-hour Travel Assistance Services at the number listed on your Description of Coverage. They will help you with any travel emergency. Their trained call center staff will put you in touch with local medical care and if necessary arrange for your evacuation home or closest medical facility capable of providing adequate care.

What if I purchase only a portion of trip through the organization? Is what I purchase on my own covered?

No.

We realize that this is dull reading and that you will want to summarize the coverage benefits as you offer the trip and the optional protection coverage. Most people are primarily interested to know that if they have to cancel from the trip for medical reasons (including medical reasons within the family that forces them to miss the trip), they will get their money back. **It is important to note that the coverage does not include business or personal issues for cancellation, just medical issues.**

Participants will generally buy (or reject) the optional protection coverage on the basis of the pre-trip cancellation element alone. While that is the biggest attraction, the coverage also includes trip interruption costs, trip delay, baggage delay and baggage damage costs and certain medical transportation costs during the trip itself. It is rather extensive coverage at a very affordable and reasonable cost. If people have ever considered travel protection for other trips, they should be very impressed with the relatively low cost of the coverage being offered through the club on this particular trip.

We hope that this enhanced travel protection coverage program will be helpful and successful for you, your trip and your group overall.