



Why buy travel insurance?

An entire ski club's return was delayed for 2 days when the Cleveland airport closed.

Members who had purchased insurance had their rooms and meals covered. Uninsured members incurred additional expenses. *Travel insurance will cover the cost of lodging and meals during an extended delay.*

A member of a New York ski club suffered a broken back while on a ski trip.

He lost the remainder of his lodging and had to fly home in first class at a huge expense. *Travel insurance will cover you if become ill or injured and need immediate medical attention and will cover the cost of changing your return travel date or time. Additionally, you will receive \$10,000 worth of medical coverage if you are injured on your trip.*

A Chicago area club was scheduled to fly into Aspen through Denver. Flights to Aspen were cancelled due to weather.

They were flown into Denver where they had to overnight. They had to pay for hotel rooms and meals and lost a day of their trip. *Travel insurance would have paid for their lodging and meals and reimburse the unused portion of their trip.*

Two ski club members had to return home early due to a death in the family.

They lost the remainder of their lodging and had to pay for transfers and the change fees on their airline tickets. *Travel insurance will cover your costs if you need to return home early due to illness or death of a family member and will reimburse you for the portion of the trip you were not able to use.*

A married couple from an Ohio ski club had to cancel because one spouse needed emergency heart surgery two days before departure.

They couldn't find anyone to take their place at the last minute. They lost the total cost of the trip, except for lift tickets and they had to pay a fee of \$150.00 each to reuse the airline tickets. *Travel insurance will cover you between the time of travel booking and your trip departure date if you or your traveling companion or a family member gets sick or dies and you are unable to travel.*

A Chicago area club member arrived at his destination, his luggage did not.

He had to purchase clothes and essential items, and rent skis, not knowing what the airline would reimburse. *Travel insurance will reimburse your expenses for purchasing necessary personal effects. Sports Coverage Baggage Delay will reimburse equipment rentals for sporting equipment has been delayed or misdirected by your airline.*

Last year we had several cancellations due to job loss.

Travel insurance will now cover you if you have to cancel due to job loss as long as you have worked at your current job for at least one year.

Please visit Winter Ski and Sport's website at www.winterskiandsport.com to purchase your travel insurance.