

Winter wipeout warning

With the northern hemisphere now focused on winter sports holidays, a UK insurer has warned that many enthusiasts will be hitting the slopes without the appropriate insurance in place. James Paul Wallis has more details

Almost one in seven (15 per cent) of winter sports-gers don't take out the appropriate insurance cover for winter sports such as skiing, snowboarding or tobogganing, despite the fact that almost half (46 per cent) of snow-lovers admit to being involved in an accident or a near miss whilst on holiday, resulting in three-quarters (76 per cent) of them needing emergency medical treatment paid for by their insurance, according to research commissioned by Aviva. A thousand adults who go on winter sports holidays were surveyed on behalf of the UK-based insurer between 15 and 20 November last year. Almost half (43 per cent) of those surveyed who didn't buy winter sports insurance said it was because they didn't think they would ever need it, with 36 per cent wrongly believing that they don't need insurance if they have an European Health Insurance Card (EHIC) and 11 per cent simply forgetting to buy it. Yet when asked if they could afford to pay for any medical treatment themselves, without insurance, 64 per cent of the respondents admitted they couldn't.

Aviva said that the research showed that many winter sports fans are unaware of the actual cost of receiving



medical treatment abroad for winter sports-related injuries. When asked what they could afford to pay if they needed emergency medical treatment (and didn't

have insurance), the average amount that respondents said they could afford was £492, but in fact the average winter sports claim last year was far higher at £740,

said the company. Heather Smith, director of Aviva general insurance, warned travellers: "We never

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Credit card cover questioned

Prof. Allan Manning, managing director of risk management and insurance comparison agency LMI Group, has warned Australians that travel insurance cover included for free with credit cards can be, at best, 'very basic'. Sarah Watson reports

Manning was recently quoted in an article in the Sydney Morning Herald, which noted that although travel insurance providers, who have a vested interest in this issue, often tell consumers that the cover they have bundled with their credit cards may be 'limited'

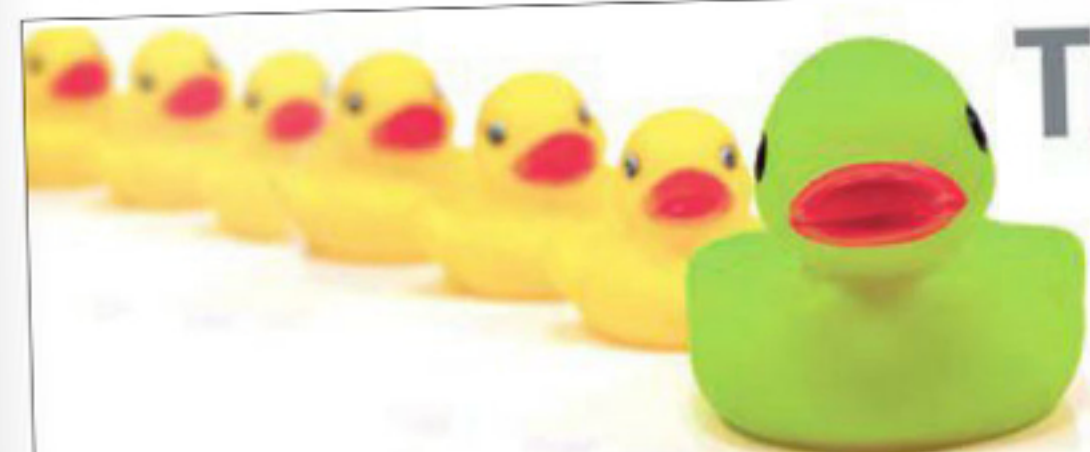
or 'restricted', this time the message is coming from Manning, who is an 'independent expert'. "I've got credit cards like most people, but I always buy my own insurance," Manning told the Herald. "It's a very important purchase. It can cost you everything if you get it wrong."

Adding that if a traveller has had a heart attack in the past or has high blood pressure, insurers are 'always looking for a reason not to pay', Manning highlighted the problem that credit card travel insurance seldom has the capacity for pre-existing conditions to be

catered for. Other limitations cited include a limited maximum trip duration, limited cancellation cover, little or no death benefit and a lack of protection for kidnapping or political evacuation.

Recognising an alternative view, the Herald noted that Choice, a consumer review group, said that some credit cards boast travel insurance cover on a par with separately bought policies. Admitting that compared to stand-alone products, credit card policies may lack the same level of flexibility, with fewer options for customising the policy, the

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medical coverage options, it is now a general insurer – and this is part of its growth strategy. "People buy cover because they want a visa from some embassies, they do not usually ask themselves why that country asks them to buy that cover," commented Peter Nduati, Resolution's managing director. Although travel insurance is mandatory when applying for a Schengen visa to travel from Africa to the Schengen zone, some countries are not strict, making coverage sold in Kenya, for example, more popular. Resolution's new portfolio contains five plans – Schengen, Africa, student, premier and standard – and the company has partnered with Linkham to offer the coverage.

Global Rescue to offer Olympic support

Global Rescue, a provider of medical, security, intelligence, transport and other services, is to provide support for the US Ski and Snowboard Association (USSA) at the 2014 Winter Olympic Games, to be held in Sochi, Russia. The Olympics run from 7-23 February, and Global Rescue – which has provided

services to the USSA since 2006, is 'committed to protecting the health and safety of our athletes, both at Sochi and year-round', commented CEO Dan Richards.

USSA's chief operating officer Tiger Shaw, meanwhile, said: "With Global Rescue providing the highest level of medical and security services for USSA, we're well prepared for Sochi. Our athletes can focus on delivering exceptional performances with the knowledge that Global Rescue is at the ready."

