

Do You Need Ski Insurance?

Robert McGarvey | Dec 21, 2015 9:06 AM EST

Ski accidents are expensive – and may not be covered by your insurance. Here's what you need to know.

Let's say you are on a mountain in the French Alps and break your leg. Do you need ski insurance?

Exact same question, two different continents, and the answers, too, will differ. The answer may even differ in Vermont depending upon exactly where the accident occurred.

These matters get complicated, mostly because we're so ill-formed.

"There is not much knowledge of or consumer interest in ski insurance in the U.S.," said Dan Richards, CEO of Global Rescue, the official provider to the U.S. Ski Team. Richards is not saying that is a good thing; he simply is reporting the facts as he sees them.

In Europe it is a different story, said James Carl, a self-described "passionate skier" and an insurance a risk management advisor with Brown & Brown Metro, Inc. Why the difference? In the U.S. – generally if not always – rescues of injured skiers are done gratis by ski patrol, a volunteer organization, said Carl, who himself has been a ski patroller.

In Europe, usually, the skier is hit with the costs of rescue – often in the vicinity of \$5,000 for a straightforward mountain rescue with transportation to a nearby hospital. Prices can rapidly escalate depending upon terrain. Free rescues are the exception in Europe; fees are the norm, and – bad news – U.S.-issued health insurance probably does not cover the costs.

That is one reason U.S. skiers need to look at ski insurance, especially those who are tempted by the strength of the dollar versus the euro to forget Vermont or Colorado this year and head instead to Austria or France. That's good currency crunching. A week in the prime French Alps just may be cheaper than a week in prime Colorado. But know the other risks. Aside from not covering rescue costs in many cases, U.S. health insurance probably also does not cover medical treatment in Europe, at least not beyond emergency care.

Most U.S.-issued policies will cover treatment for ski injuries in the U.S., but, said several sources, barebones policies may have exclusions that deny coverage for injuries incurred on other than marked trails. Some states – Montana is a case in point – have many, many miles of unmarked trails that appeal to expert skiers and accidents do happen. Ditto for Wyoming, even Vermont. Head into pristine backcountry, and you may be on your own. You probably will be covered when skiing a resort's trails – but doublecheck even that.

Costs of uncovered ski accidents indeed can become breathtaking. Sharon Mostyn of travel insurer RoamRight



related that the company paid \$9,000 for an air evacuation off a mountain in Nepal, and, she added, that is "relatively inexpensive as far as those fees go. We've seen air ambulance costs from \$25-\$100K or more in other situations."

The cost of the insured's policies for that Nepal mishap was \$124, said Mostyn.

Also know there are two flavors of ski insurance – packages that protect against trip cancellation costs are one kind, and ones that specifically cover medical costs incurred when skiing are another kind. Experts usually recommend getting both.

You know you won't cancel, because you have been dreaming of that ski vacation all year, right? Think again, said Richards. "If you break your leg on the first day on the slopes you will be glad you bought trip cancellation insurance," he says.

Added Mostyn: "The right travel insurance plan will cover the unused, prepaid costs associated with the vacation, like nights at a resort. In some cases, it may even cover unused lift tickets."

At what price? Ski insurance packages from reputable providers – covering both trip cancellation and medical and evacuation coverage – generally run maybe 5% to 10% of the cost of the ski vacation. A \$2,500 week-long outing to the Alps can be covered for under \$250, possibly under \$150, by many respected adventure travel insurers.

Can you just go with your existing coverage, especially for domestic ski vacation? Experts have many – sad – stories of skiers who assumed their work health insurance plan covered them or their elite credit card did and they were wrong when it happened on a ski mountain.

"Know what your policies cover," Stan Sandberg, co-founder of Travelinsurance.com. "That's important." It may sound simple, but that's the key. Clarify exactly what your plans cover – both health insurance and any credit card coverages – then fill in the gaps. That's how to ski with peace of mind.