

Skican - for Red Mountain, Mar 12-19, 2011

2009/2010 Travel Insurance for our USA Group Members

Dear Group Member,

Skican Limited is please to offer you travel insurance that provides you with peace of mind on your vacation. It's bad enough to have to cancel your holiday, but to lose your money is even more disappointing.

COMPREHENSIVE INSURANCE provides coverage both before and during your holiday and in addition to emergency medical coverage, protects travelers against unexpected costs such as lost baggage, lost or damaged ski equipment and emergency transportation expenses in the event that you are required to return home earlier than expected.

We encourage you to review the following, which provides additional details regarding coverage and some FAQ's. However, for complete coverage details, please refer to the Certificate of Insurance.

INSURANCE HIGHLIGHTS* (USD)	
TYPE OF COVERAGE	COMPREHENSIVE
	Up to
Cancellation	Amount Insured
Missed Flight	Economy Airfare
Upgrade	Unlimited
Accidental Death/Dismemberment	\$9,500
Emergency Medical	\$10,000
Trip Interruption	Economy Airfare
Unused Land	Amount Insured
Missed Connection	Economy Airfare
Baggage/Ski Gear	\$2,850
Baggage/Ski Gear Delay	\$285

INSURANCE PREMIUMS EXCLUSIVE TO SKICAN GROUP MEMBERS!!!

COST PER PERSON (USD)		
Package Cost	Comprehensive	
	(8 days)	
Up to \$380	\$55	
\$381 to \$665	\$66	
\$666 - \$950	\$79	
\$951 - \$1425	\$104	
\$1426 - \$1900	\$129	
\$1901 - \$2375	\$161	
\$2376 - \$2850	\$246	
\$2851 - \$3800	\$276	

*Individuals up to & including age 75 are eligible for this insurance.

*Trips longer than 8 days- add \$37.00 per person per week after the first 8 days, add \$10.00 per person to extend the first 8 days of the trip by 2 days.

*Members of your group must enroll through your Group leader. For more information contact Skican Limited at (888) 4Skican (475-4226) or visit our website at www.skican.com

*** Note this policy provides no coverage for pre-existing medical conditions**

FAQ'S (Frequently asked Questions)

The most frequently asked questions are answered below, please refer to the Certificate of Insurance for complete details.

Questions	Answers
When do I need to purchase Insurance?	COMPREHENSIVE insurance must be purchased when you book your holiday.
Is there an age limit for the Insurance?	Yes! Passengers under 76 years of age are eligible.
What are <i>Covered Medical Reasons</i> for Cancellation prior to departure?	Covered are sudden sickness, injury or death of the Insured person, an immediate family member, business partner or travelling companion.
Is cancellation covered for any <i>other reason</i> ?	Yes, jury duty, quarantine, job transfer, fire or natural disaster at residence, and terrorism at destination.
What is the definition of <i>Immediate Family Member</i> ?	Included under "Immediate Family" are legal or common-law spouse, parent, stepparent, grandparent, natural or adopted child, stepchild, grandchild, brother, sister, stepbrother or stepsister, in-laws, uncle, aunt.
What does <i>Travelling Companion</i> mean?	"Travelling Companion" is defined as maximum of 4 persons (including the Insured) sharing travel arrangements.
If an Insured person's travelling companion cancels for a covered reason, but the Insured elects to travel as planned, are upgrade expenses covered?	"Upgrade" coverage will cover the Insured for charges paid to modify accommodation to reduced occupancy in the same hotel, condominium, etc.
Are pre-existing medical conditions covered under the Insurance Plan?	This policy provides no coverage for pre-existing medical conditions. However, if you require coverage for your pre-existing medical condition, please call 1-800-216-3588 to obtain written approval.
What are the Baggage Insurance benefits with Comprehensive Insurance?	Pays for lost, stolen or damaged ski equipment and baggage up to \$2850 (limit of \$285 per item). Covers only in excess of homeowner's or other property insurance. In addition, if most of the passenger's baggage is delayed more than 24 hours after arrival, the insurance will pay \$47.50 each day (maximum \$285) for cost for reasonable additional clothing and personal articles. If ski equipment is delayed more than 24 hours after arrival, up to \$47.50 per day (maximum \$285) will be paid for rental of ski gear.