

## TERMS AND CONDITIONS FOR CANCELLATION INSURANCE BASIS AND PLUS

### 1. GENERAL INFORMATION ABOUT CANCELLATION INSURANCE BASIC AND PLUS

In accordance with these terms and conditions, the insurance covers costs incurred in the event of cancellation of arrangements with SkiStar AB/SkiStar Norge AS. Fjällförsäkringar AB's ski rental insurance, terms and conditions S800:2 and accident insurance with Trygg-Hansa, terms and conditions 70:5 are also included.

BASIC insurance can be taken out when booking an arrangement or at latest on payment of the initial deposit.

PLUS insurance can be taken out and paid for when booking an arrangement or, if lodging is included, at latest at 12.00 noon on the day after arrival. The premium shall be paid along with the other costs of the arrangement. For day visitors PLUS insurance can be taken out and paid for when buying a SkiPass or renting skis.

### 2. PERIOD OF COVER

BASIC insurance shall take effect the day after the premium is paid and shall cease to be effective when the arrangement started or the day of arrival.

PLUS insurance shall be effective during the stay at the destination as stated in the booking confirmation or receipt.

### 3. WHAT IS COVERED

The insurance will reimburse the insured for arrangement costs incurred as stated in the booking confirmation or receipt from SkiStar AB/SkiStar Norge AS if the booking is cancelled because:

#### BASIC

The insured, a travelling companion or a close relative:

- suffers serious illness, an accident or death
- is called up for military service or civil defence
- has initiated divorce proceedings
- suffers a fire, water damage or burglary at his or her home or business
- has his or her employment terminated due to a shortage of work (this shall not include advance warning of possible termination of employment)
- suffers an unforeseen breakdown while travelling by car, train or bus to the arrangement destination such that 25% of the arrangement, but at least 24 hours, cannot be used.

#### PLUS

The insured or a close relative at home:

- suffers serious illness, an accident or death
- suffers a fire, water damage or burglary at his or her home or business

The level of compensation shall be reduced in proportion to the time used and the full duration of the tour. If lodging is included in the arrangement costs all the party must be insured and leave the lodging at the

same time. The reason for cancellation shall have occurred after the insurance was taken out and paid for, and shall be unforeseen and of such a nature that the insured and his or her travelling companions could not reasonably participate in the tour.

In addition, PLUS insurance shall compensate cleaning costs for your lodging and an expenses contribution of SEK/NOK 1.000 per claim.

The insurance shall not result in any gain, but shall merely compensate for losses suffered.

### 4. SUM INSURED

There is no set amount for the sum insured. Does not apply to accident insurance

### 5. REBOOKING

If an arrangement can be rebooked and the insured chooses to rebook instead of cancelling, the insurance will cover the costs of rebooking. The insurance shall not cover any increase in the price of the arrangement.

### 6. DEDUCTIBLE

No deductible shall apply to the insurance.

### 7. DEFINITIONS

An arrangement may consist of all or some of the elements of accommodation, SkiPass, lift pass, ski rental, bike rental, ski school and bike school which are offered to the public by SkiStar AB/SkiStar Norge AS and are priced in a set price list. What is included shall be stated in the booking confirmation or receipt.

*Insured:* The person who took out the insurance and is named in the booking or has a receipt for insurance taken out. *Travelling companion:* Named in the booking as participating in the arrangement. *Close relative:* Husband, wife, common-law partner, civil partner, child, sibling, parent, grandparent, grandchild, mother-in-law, father-in-law, son-in-law, daughter-in-law, brother-in-law or sister-in-law.

### 8. NOTIFICATION OF CLAIM

Losses which may give rise to a claim for compensation against Fjällförsäkringar AB shall be notified to SkiStar AB/ SkiStar Norge AS as soon as possible on telephone number +46 771 84 00 00, via the website [www.skistar.com](http://www.skistar.com) or to reception at the destination.

The claim shall be submitted within one month of the period to which the booking refers.

The insured shall provide reliable evidence of the reason for cancellation in the form of documentation from a doctor, insurance company, car repairer, tour operator, authority concerned or similar. Claims not notified in accordance with the above may result in compensation being reduced or forfeit entirely.

### 9. REVIEW OF CLAIM DECISION

If the policy holder is not satisfied with the outcome of a claim settlement, the policy holder can have the matter reviewed. In this case the policy holder can contact the claims adjuster afresh. It may be the case that a misunderstanding has arisen, or new circumstances may have come to light that can affect the matter. If the policy holder is not satisfied with the outcome of any review, he/she can appeal the matter to the National Board for Consumer Complaints (ARN) at the following address: Box 174, 101 23 Stockholm, tel. +48 8 555 017 00. The ARN has a special department for private individuals regarding insurance matters. The examination is free of charge. The policy holder can also obtain advice regarding insurance matters from the Swedish Consumers Insurance Bureau at the address Box 242 15, 118 50 Stockholm, tel. +46 8 22 58 00. Complaints officer: Försäkringshantering Sak Sverige AB, Vassbo 48, SE – 79162 Falun, +46 (0)243 786 80

### 10. PERSONAL DATA ACT (1998:204) (PUL)

By making payment the policy holder consents to his/her personal data being handled by SkiStar AB/SkiStar Norge AS and Fjällförsäkringar AB. The aim of this is to facilitate normal guest administration, to ensure that SkiStar AB/SkiStar Norge AS and Fjällförsäkringar AB have access to reliable personal documentation to fulfil these insurance terms & conditions and to administer and handle any claims. The information may also be used to inform the policy holder about insurance and payment services and travel-related offers. The policy holder may also be contacted for market research purposes. The policy holder can apply in writing to SkiStar AB/SkiStar Norge AS and Fjällförsäkringar AB if the policy holder does not wish this personal data to be used for purposes related to direct marketing.

### 11. FRAUDULENT INFORMATION

If the policy holder fraudulently declares, conceals or withholds something important to assessment of the claim, the claim shall not be honored.

### 12. PAYMENT OF COMPENSATION

The compensation to which the policy holder is entitled shall be paid no later than 14 days following the receipt of a full notification of claim by SkiStar AB/SkiStar Norge AS.

### 13. APPLICABLE LAW ETC.

Swedish law shall apply to this insurance. Disputes relating to the insurance agreement shall be decided in the Swedish courts according to Swedish law.

### 14. INSURER

Fjällförsäkringar AB, 780 67 SÄLEN, Sweden  
Org. no: 516406-0708. Tel: +46 280 880 50.

### 15. INSURER ACCIDENT

Trygg-Hansa AB, 106 26 STOCKHOLM, Sweden  
Org.no: 516401-7799 Phone.no: +46 75 243 15 10.

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