

Fact sheet for insurance product

Company: Trygg-Hansa Försäkring Filial
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Product: SkiStar's cycling insurance

This is a brief description of the policy. You can read more in the pre-purchase and post-purchase information and in the complete terms, available at skistar.com. You can also have a copy sent to you by our customer service.

What type of insurance is it?

SkiStar's cycling insurance can provide you with compensation for costs already paid by you if you are forced to cancel or interrupt your cycling trip as well as for new equipment in the event of theft of or damage to equipment that you have hired from SkiStar. The insurance can also provide you with compensation if you have an accident at any of Skistar's facilities.



What is covered by the insurance?

✓ Costs for unused services

The insurance provides you with compensation for costs already paid by you for an arrangement that you need to cancel because you, a travelling companion or a close relative

- suffers acute illness or accidental injury
- has been affected by fire, water damage or burglary at home or at business premises.

You will receive compensation for the costs stated in your booking confirmation or receipt.

✓ Bicycle insurance

The insurance applies if equipment you have rented from SkiStar is damaged, stolen or otherwise lost through a sudden and unforeseen event.

✓ Personal accident insurance

The personal accident insurance can provide you with

- compensation if you suffer a permanent functional impairment, so-called medical disability, after an accident
- compensation if you die after an accident
- compensation for medical injury, dental injury and travelling costs as a result of an accident.



What is not covered by the insurance?

✗ Exclusions for costs for unused services

You are not entitled to compensation if you were aware of the cause of the cancellation before taking out the insurance.

✗ Exclusions for bicycle insurance

The insurance does not provide cover

- if the bicycle was not locked when it was stolen. The lock must have been approved by the Swedish Theft Prevention Association (SSF)
- if the equipment is stolen while it is stored in an unlocked storage space at night
- in connection with embezzlement, fraud or misappropriation of property
- if the damage can be compensated through a warranty or has already been compensated under another insurance policy
- in connection with damage caused by gross negligence or intent.

✗ Exclusions for personal accident insurance

The insurance does not cover

- costs for private healthcare and treatment, private operations and medical costs in connection with private healthcare and operations
- accidental injuries or the consequences thereof that have occurred before the insurance period
- physical injuries caused by overexertion, monotonous movements or repetitive strain injury
- infection by bacteria, viruses or other infectious agents
- a deterioration in health if this deterioration, according to medical experience, would probably have arisen even if the accidental injury had not occurred
- injuries resulting from surgery, treatments or examinations that do not concern accidental injuries covered by this insurance

- from the age of 18: injuries resulting from the insured having committed or participated in a wilful criminal act that may lead to a custodial sentence under Swedish law
- from the age of 18: injuries resulting from the insured having intentionally committed or participated in a criminal act that may lead to a custodial sentence under Swedish law
- dental injuries caused by chewing or biting.



Are there any limitations to the insurance cover?

! The bicycle insurance has an excess of SEK 3,000 for adults and SEK 1,000 for children and young people.

! The personal accident insurance does not cover accidents that occur outside SkiStar's facility area or during travelling in motor vehicles.

! The insurance does not cover more than total medical disability for one and the same insured event.

! From when the insured attains 46 years of age, the disability sum is reduced by five percentage points per year, until a minimum sum insured of SEK 200,000.



Where does the insurance apply?

- ✓ The insurance applies to arrangements booked with SkiStar.



What are my obligations?

- Always provide correct information when taking out insurance.
- The policyholder must adequately document the cause of the cancellation by submitting a medical certificate or other documentation from a doctor, insurance company or relevant authority.



When and how should I pay?

The premium is paid to SkiStar together with the other costs for the arrangement.



When does the insurance cover take effect and expire?

The insurance is valid during the period of stay at the destination as stated in the order confirmation or receipt.



How can I terminate the insurance contract?

Pursuant to the Swedish Distance Selling Act (*Distansavtalslagen*), you have 14 days' right of cancellation of the insurance policy, provided that the insurance period has not commenced.