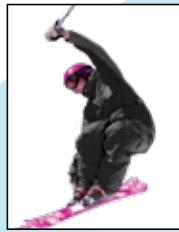


CLAIMS PROFILE – SKI EDITION

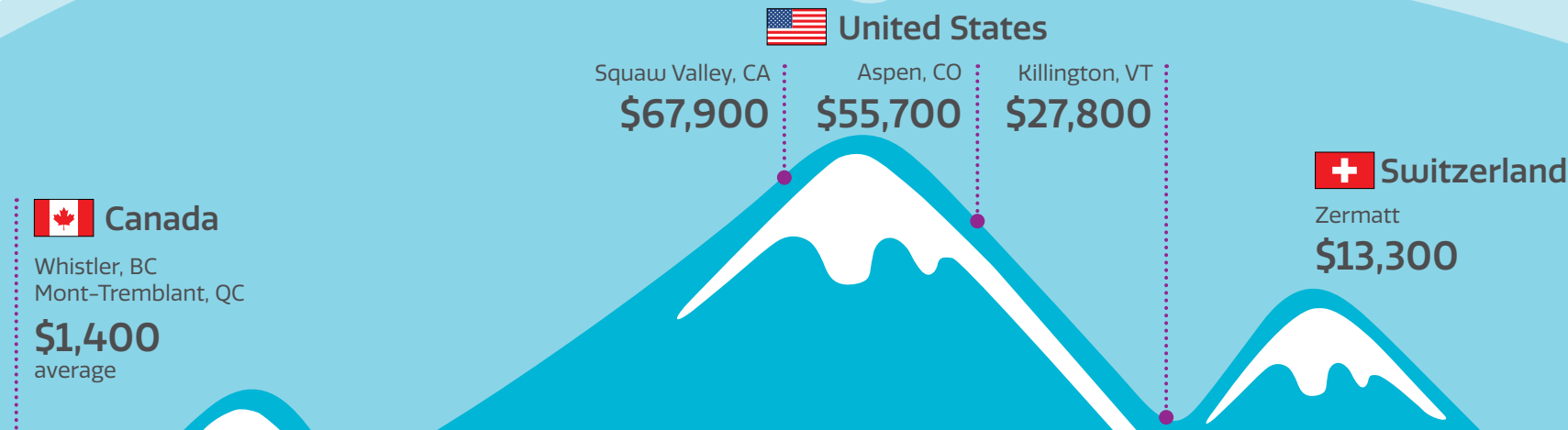


Name: Tom Downhill
Age: 33
Home Province: Manitoba
Occupation: High school teacher
Hobbies: Skiing, travelling, painting



Tom is an healthy, active young man, who travels to top ski destinations around the world. But his passion doesn't match his skill. He tends to fall... a lot!

Tom is under the impression that travel insurance is expensive, but if his luck runs out and he breaks his leg during a ski trip, he will find out that insurance would have saved him in the long run.



Cost Breakdown		Canada (average)	Zermatt, Switzerland	Killington, VT	Aspen, CO	Squaw Valley, CA
	Hospital One night stay, cast, medications	\$200	\$4,000	\$17,000	\$42,500	\$54,000
	Physician	\$0	n/a	\$3,500	\$7,800	\$7,000
	Ambulance Accounting for more remote location	\$1,000	\$1,000	\$1,000	\$1,100	\$1,600
	Incidentals e.g. meals	\$200	\$300	\$300	\$300	\$300
	Repatriation Commercial repatriation with assistance to get Tom home	n/a	\$8,000	\$6,000 <small>(with assistance if required)</small>	\$4,000	\$5,000 <small>(with assistance if required)</small>

COST TO INSURE TOM
 Single trip medical plan for two weeks



Wait! Before you strap on your skis, review your policy. Coverage details aren't the same across all travel insurance policies. This example is illustrative of a typical claim scenario and is not intended to suggest that all travel insurance policies would cover this type of incident nor all associated services depicted. The claims costs listed are averages based on past industry research, and vary from case to case. If you are thinking of adventuring onto the slopes, consult your policy for coverage details, limitations and exclusions.