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**SPAIN
Skiing Insurance**

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II. THE FIGURES

- ✍ 36 ski areas: 28 Alpine skiing, 7 cross-country skiing and 1 covered
- ✍ 837 km of marked slopes
- ✍ Open 125 days/year
- ✍ 7.165,109 skiers/year (2005/2006 season)
- ✍ 15% increase/year skiers

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- ✍ 6% of skiers suffer some form of accident which requires help from third parties. The same as in other countries
- ✍ The most frequent causes of the accidents: a) increased speed (better slopes and materials) creates more safety and increases the risks; b) ignorance of the rules (FIS?).
Conclusion: lack of precautions
- ✍ 20% of Spanish skiers take out different types of insurance
- ✍ Premiums between € 3 and € 100, depending on the specific methods and conditions: risks, temporality, territory, maximum indemnity, etc.
- ✍ Insurance is voluntary

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II. **CONCEPTS**

- ✍ Insurance against skiing accidents. Definition of the policy and different types. Specific case
- ✍ Parties. Insurance Agent or Company. Distribution Company. Distribution Company. Claims Management Company. Policy owner/Insured. Beneficiary
- ✍ Negotiation. Form and proof of the contract
- ✍ Territorial and temporal aspect
- ✍ Risks covered or insurance guarantees
- ✍ Exclusions
- ✍ Maximum sum and Exemptions
- ✍ Voluntary insurance

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III. **SOME PROBLEMS**

- ✍ Lack of legislative, legal, doctrinal and contract uniformity
- ✍ Direct action. Capacity to be sued. Exceptions.
- ✍ Inexact statements and reticence
- ✍ Payment
- ✍ Communications
- ✍ Jurisdiction and Competent Court. Regulations (EC) 44/2001
- ✍ Applicable law
- ✍ Applicative or coercive laws

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IV. CONCLUSIONS

- ✍ To introduce compulsory insurance throughout Europe for third party, public liability, both for the skier and for the ski area manager. Similar to the obligation to wear a helmet or to motor vehicles
- ✍ The wider-ranging the insurance the better it is. Quality to price ratio. All skiers can take out at least one policy for third party, public liability.
- ✍ European Directive to harmonise some common problems and make this splendid sport safer, for the benefit of all