

Optimum cover for winter sports

DSV ski insurance

Uncomplicated, cost-effective and ideal for every situation. Our DSV insurance policies are designed around you, not the other way round. The table below gives you an overview of the DSV insurance packages, so you can choose the level of cover that's right for you. For details, please see our [information brochure](#). Or to become a member of *DSV aktiv* and take out insurance cover, [click here](#).

		DSV Basic	DSV Classic	DSV Classic Plus	DSV Mindestschutz				
		Skis Snowboard	Skis Snowboard	Skis Snowboard	Skis Snowboard				
Annual fees	Single membership	28.30 €	56.80 €	37.30 €	65.80 €	48.35 €	76.85 €	18.50 €	39.30 €
	Partner membership (per person)	25.30 €	53.80 €	34.30 €	62.80 €	45.35 €	73.85 €	–	–
	Family membership (per family)	61.40 €	109.05 €	82.30 €	129.95 €	111.05 €	158.70 €	–	–
Scope of validity	All vacations	no	yes	yes	no				
	Winter sports	yes	yes	yes	yes				
	Travel insurance	no	yes	yes	no				
	Accommodation insurance/personal	no	yes	yes	no				
	Accommodation insurance/equipment	yes	yes	yes	yes				
Winter sports equipment*	Theft, breakage or damage	Skis or board with bindings, NEW: Ski helmets up to 100.00 €	Skis or board with bindings, NEW: Ski helmets up to 150.00 €	Skis or board with bindings, ass. accessories, ski poles, ski/snowboard boots, ski helmets, skibobs, grass skis, roller skis, toboggans, ice skates See *	Skis or board with bindings 20 %				
	Deductible	See *	See *	See *	20 %				
	Rental ski/snowboard costs at the ski or holiday resort following an indemnifiable loss	up to 25.00 €	up to 50.00 €	up to 100.00 €	up to 25.00 €				
Accident	Death	2,000.00 €	4,000.00 €	7,000.00 €	Not included				
	As well as for each dependent child	no	500.00 €	1,000.00 €					
	Basic sum for disability claim**	10,000.00 €	10,000.00 €	10,000.00 €					
	Progression from 51 % disability	5-times	10-times	20-times					
	Max. from 75 % disability	40,000.00 €	70,000.00 €	120,000.00 €					
	From 75 % disability, rehabilitation management	up to 15,500.00 €	up to 15,500.00 €	up to 15,500.00 €					
	Temporary benefits after 6 months	no	500.00 €	1,000.00 €					
	Plastic surgery	no	5,000.00 €	10,000.00 €					
Mountain rescue expenses	up to 5,000.00 €	up to 5,000.00 €	up to 10,000.00 €						
Medical emergency***	Hospital daily allowance, per day	10.00 €	12.50 €	25.00 €	Not included				
	– Emergency first response, at least	100.00 €	100.00 €	150.00 €					
	– Follow-up treatment, maximum	400.00 €	500.00 €	1,000.00 €					
	Foreign medical expenses	**** no	**** no	**** yes					
	Emergency transportation to doctor/hospital	100 %	100 %	100 %					
	Repatriation expenses	100 %	100 %	100 %					
	Transport expenses	up to 1,000.00 €	up to 1,000.00 €	up to 2,000.00 €					
Third-party liability	Personal injury/property damage	500,000.00 €	1,300,000.00 €	2,600,000.00 €	Not included				
	Economic loss	5,000.00 €	12,500.00 €	25,000.00 €					
Legal expenses	Insured sum	20,000.00 €	55,000.00 €	110,000.00 €	Not included				

*** Winter sports equipment:**

In the event of theft between the hours of 19:00 and 06:00, insurance cover is only provided if the winter sports equipment was stored in a secure area or in a locked motor vehicle. The insurable value is 100 % in the first year following purchase, 80 % in the 2nd year, 60 % in the third year, 40 % in the fourth year, and 20 % of the original purchase price in the fifth and subsequent years. Skis will be indemnified up to the purchase price (max. 10,000 Euro). Following an insurance claim, a 20 % deductible shall apply for all additional damage in the same insurance year and the subsequent two insurance years (for BASIC, CLASSIC and CLASSIC PLUS). The 20 % deductible applies generally for the Mindestschutz (minimum cover) package.

**** Basic sum for disability claim:**

Disability benefits will be paid for degrees of disability of 20 % and over.

******* Insurance cover is provided for travel for periods of up to 42 days at a time.

****** CLASSIC PLUS cover gives you the choice:**

DSV aktiv will either pay hospital daily allowance or will refund the costs of outpatient and in-patient treatment while you are abroad after advance payment by your own health insurance fund. If you choose BASIC or CLASSIC cover, it may be advisable to take out additional travel health insurance.



DSV aktiv –
das Markenzeichen
der Freunde des Skisports