

January 25th 2007

Issued on behalf of Sweet & Maxwell

Rise in skiing accidents leaving some skiers without cover

- ∞ 2006 worst year for skiing fatalities in France since records began
- ∞ Book published by Sweet & Maxwell
- ∞ Insurer refused to pay after avalanche deaths

Growing numbers of skiers indulging in risky off-piste skiing are finding themselves without cover as insurers refuse payouts, warns leading legal expert Stephen Mason in his book *Holiday Law*, published by Sweet & Maxwell.

Last year's ski season was the worst year for skiing fatalities in the French Alps since records began, with 57 deaths (double the long term average) on the slopes and record numbers of avalanches. Across the Alps, 102 fatal avalanches were recorded in 2005/2006, compared with 62 in the previous season.

The rise in accidents is blamed by some on global warming causing unstable conditions and the increasing enthusiasm for skiing off-piste in areas prone to avalanches or other hazards.

In *Holiday Law*, co-authored by Stephen Mason and Professor David Grant, and published by Sweet & Maxwell, a Thomson business (NYSE: TOC; TSX: TOC), Stephen Mason says that holidaymakers heading off to the slopes need to check the wording of their policies very carefully.

Says Stephen Mason, Partner at law firm Stephen Mason: "There has been a steady increase in the number of thrill-seekers and snowboarders who are taking more risks. However, holidaymakers shouldn't assume their insurance company will pick up the pieces – you need to take the time to check the policy wording."

"In one case last year in which a couple of snowboarders were killed off-piste, the insurer CNA refused to pay for the search and rescue cost, leaving the next of kin with a £20,000 bill. The claim was not covered because, although the policy covered off-piste activity, a clause said that policyholders should not expose themselves to 'danger which is reasonably foreseeable.'"

He adds: "With more skiers on the slopes the grey areas in insurance policies will inevitably give rise to far more disputed claims."

According to *Holiday Law*, skiers are often shocked to discover that insurance may only cover some medical expenses, but does not extend to compensation for injuries.

Situations in which skiers or snowboarders may not be covered by the insurance

1. Breaking the Skiing Code: Skiers and snowboarders are expected to abide by the Skiing Code, in the same way motorists are supposed to obey the Highway Code. Individuals suffering injuries as a result of skiing recklessly, may not be covered if their injuries resulted from violations to the Skiing Code, and may even find themselves sued by other skiers injured by them or facing criminal prosecutions.
2. Severe weather: Skiing during adverse weather conditions, if there is a heightened risk of avalanches, may not be covered by insurance policies. Skiers may invalidate policies if they expose themselves to excessive risk.
3. Follow the leader: Stephen Mason warns against experienced skiers assuming leadership of groups, even implicitly, and leading novices off-piste. In Switzerland, for example, the most experienced skier could be deemed culpable in civil and criminal law if an accident occurs – and the insurer may not cover damages or legal costs.
4. Injuries while intoxicated: Injuries sustained on the slopes while under the influence of alcohol or drugs are increasingly common, but are often excluded from insurance policies.
5. Loss/theft of expensive equipment: Skiers and snowboarders tend to have a lot of expensive equipment which may not be covered by their ski holiday insurance policy if lost or stolen. This is a common problem as skiers often leave their equipment unattended outside resort bars and restaurants. Holidaymakers may have to upgrade their home contents insurance to cover this equipment.

ENDS

Notes to Editors:

Sweet & Maxwell (<http://www.sweetandmaxwell.thomson.com>) is a leading provider of information and solutions to the legal and professional markets in the UK and Ireland. With over 200 years of history and heritage in legal publishing, Sweet & Maxwell offers detailed and specialist knowledge, understanding, interpretation and commentary across a wide range of subjects in a variety of formats to meet customers' needs - books, journals, periodicals, looseleaves, CD-ROMs and online services.

Sweet & Maxwell is part of The Thomson Corporation. [The Thomson Corporation](#) with 2005 revenues of \$8.7 billion, is a global leader in providing integrated information solutions to business and professional customers. Thomson provides value-added information, software tools and applications to more than 20 million users in the fields of law, tax, accounting, financial services, higher education, reference information, corporate e-learning and assessment, scientific research and healthcare. With operational headquarters in Stamford, Conn., Thomson has approximately 40,000 employees and provides services in approximately 130 countries. The Corporation's common shares are listed on the New York and Toronto stock exchanges (NYSE: TOC; TSX: TOC).

Press enquiries:

Boris Nadenic
Corporate Communications Manager
Sweet & Maxwell
Tel: 020 7393 7620

Paul Arvanitopoulos or Nick Mattison
Mattison Public Relations
Tel: 020 7645 3636636