

Epic Coverage

As a reminder, Epic Coverage is included at no charge for all pass holders (including Epic Pass and WB Day Pass. It is NOT applicable to lift ticket products). All Pass products remain non-refundable and non-transferrable unless they qualify for a full or partial refund under the T&C's of Epic Coverage.



Includes: Epic Pass, Epic Local Pass, Epic Day Pass, Regional pass products including Whistler Blackcomb Day Pass

What is new this year for Epic Coverage?

Reservation System and Partner Resorts

- We further clarified the language such that a guest is only entitled to a refund if Vail Resorts implements a reservation system at one of its owned and operated North American resorts. Guests are not eligible for a refund if a partner resort requests a reservation system for our passholders.

Personal Refund Event

- Family Member Injury or Illness: We revised the Family Member Injury/Illness requirement. Family Members of a guest who experiences an injury or illness that is covered by Epic Coverage are no longer automatically also entitled to a refund. In the event of a Family Member's injury/illness, other members of the Family must evidence that they are required to provide 30 days of consecutive care for that member in order to qualify for a refund.

How do guests sign up?

Epic Coverage is free for all pass holders and there is no sign up required. Guests can customize their protection after purchasing their pass through "My Account" on epicpass.com

If a guest email address was provided at the time of booking, guests will receive an email on how they may make, update, or change their elections, including the selection of Priority Days.

Travel Partners/Wholesalers are unable to perform this task on behalf of their guests due to login requirements and actionable items that may only be completed by the pass holder, such as completion of waivers. Please make sure guest information is entered correctly when purchasing pass products to ensure they receive all the necessary information for account setup.

How do your guests decide which coverage is right for them?

If guests have specific dates in mind that they want to ensure are protected in the event of a qualified resort closure, selecting Priority Days may be the best option for them. If your guests plan to ski or ride

all season long without specific dates in mind, then Core Season may be the best option for them. Core season is December 7, 2023 through April 17, 2024.

Your guests will need to choose the Coverage that is Right for them.

Guests can log into 'My Account' on epicpass.com between Sept. 20th, and Dec 6th, 2023, and choose the coverage that is right for them. For Priority days, before December 6th, guests must log into their account and choose up to seven priority days or the number of days of access on their pass, whichever is less for coverage.

To choose coverage for the 'Core Season', once they log in, they will select 'Core Season' under Epic Coverage. Then select either 'Primary Resort' or 'All Resorts' depending on their preferences to ski/ride this season.

That's it. Their pass is covered for qualifying personal events and qualifying resort closures for the 2023/24 season defined in the Epic Coverage terms and conditions.

Please note that use of their pass at any time throughout the season will affect their refund eligibility and refund amount. See Epic Coverage Terms and Conditions for full details.

What is covered?

Epic Coverage provides protection across a range of qualifying personal events and qualifying resort closures and has been updated for this season.

There are two types of qualifying events under the Terms and Conditions of Epic Coverage:

1. Closure & Cancellation Refunds
2. Personal Event Refunds

A summary of these personal coverage events and reasons for resort closures and further details can be found in the T&C's under Epic Coverage, [here](#).

Guests may be eligible for a "Closure and Cancellation Refund" (or "C&C Refund") if a Priority Day Cancellation Event or an Extended Resort Closure Event occurs during the core season.

Guests may be eligible for a "Personal Event Refund" if they are prevented from using their Pass during the Core Season due to a "Qualifying Personal Event."

Guests should read through the T&Cs carefully to see what is required for the above events to be covered:

Here are a few examples:

Not all "Job Loss" events would be covered. Guests must be involuntarily terminated or laid off from full-time employment by an employer for which they had been continuously employed for at least one year immediately preceding the termination or lay off. This is not applicable to part-time employees, temporary employees, independent contractors, gig workers, or self-employed persons.

Another example is Personal injury – this applies when you suffer an accidental bodily injury that occurs after you purchase your Pass and that prevents you from using your Pass for thirty (30) or more consecutive days, at least seven (7) days of which are during the Core Season. This requires verification

from a Physician. Please note, only the passholder would have a qualifying claim under this Personal Refund Event, additional travelers would not qualify.

Common questions around Personal Event Refunds

Are Personal Refund Events tied to Priority Days?

A Personal Refund Event is independent of Priority Days, however if a guest receives a Personal Event refund, they can no longer use the pass for the remainder of the season. Priority days are used to protect against closure and cancellation events.

What is the coverage period for a personal event?

If a qualifying personal event prevents a guest from using their Pass, they may be eligible for a full or prorated refund based on when the qualifying personal event occurred and/or how many days they were able to use their pass during the season. If they use 7 days or more they are ineligible for a refund. **BE SURE TO SUBMIT WITHIN THE 30-DAY WINDOW. REQUESTS MUST BE SUBMITTED WITHIN 30 DAYS OF THE QUALIFYING EVENT.**

Refund requests for personal events need to be submitted by the guest and the guest will receive their refund directly. **PLEASE ADVISE YOUR ACCOUNT MANAGER SO THEY CAN ENSURE THAT SEDGWICK REFUND THE GUEST AT THE RACK RATE, AS OPPOSED TO THE NET RATE.**

Once a claim is submitted for a personal event refund, the pass will be hot listed but we can reactivate the pass and close the claim if the guest so chooses. Once the claim is approved, that pass is no longer valid.

Refund request for qualifying resort closure

No action is required by guests if they are eligible to receive a C&C Refund. Vail Resorts will calculate, process, and notify guests.

If guests receive any C&C Refund, the Pass for which the refund was received will cease to be valid and guests will no longer be able to use the Pass to access any resorts or receive any other ancillary Pass benefits for the remainder of the season.

How do refund calculations work?

First, eligibility for a refund is based on a qualifying personal event or a qualifying event that has resulted in the closure of our resorts.

How do refund calculations work for qualifying personal events?

Refund calculations will depend on whether your guest has a general seasons pass i.e. Epic Pass or a fixed seasons pass product i.e. WBDP

Season Pass Holders will have the option to receive a refund based on the number of days they have used their pass up to the point when they submit their refund request. The refund will be based on the price guests paid for their pass.

A Fixed season pass is a product that gives the pass holder a fixed number of days to use the pass throughout season, ranging from 1 to 10 days.

For example an Epic Day Pass or Whistler Blackcomb Day Pass.

If you purchased a Fixed Season Pass, your Personal Event Refund Percentage is one minus the number of days you used your Pass divided by the number of days available on your Pass up to a maximum of seven (7), as reflected in the formula under section D of T&C's, [here](#).

Another reminder that passes are only covered up to 7 days, if guests ski/ride for 7 or more days they are not eligible for a refund.

Epic Coverage provides refunds on certain resort closures that occur during the Core Season. If a qualifying resort closure occurs, the amount of your guest's refund will vary based on whether they select coverage for the core season or priority days, and if they selected core season, whether they chose all resorts or primary resort coverage.

If Priority Days are not selected, Core season is the default coverage. Calculations for refunds will be the **lesser** of the percentage of days lost in the core season due to Extended Resort Closure events, and the $1 - \text{number of days used divided by } 7$.

Guest choice will be used to determine which resorts must be closed to trigger qualifying coverage.

Reminder that these selections have no impact on access for the guest's pass, it is purely for coverage in the event of a qualifying resort closure.

Epic Coverage only applies to Vail Resorts owned and operated resorts. As such, our Australian resorts are not included within Epic coverage, so a closure at Perisher, Mt. Hotham and Falls Creek would not be covered. For the refund calculations on the number of days skied or ridden, any days at Vail Resorts owned & operated resorts, or any of our partner resorts will count towards your guests' number of days used.

What is your role in ensuring guests are covered?

When you are completing a Pass Transaction with a guest, please ensure guests accept the terms and conditions for Epic Coverage and acknowledges they must make their Epic Coverage selections online at epicpass.com to customize their coverage.

It is important to remember that pass products are non-refundable and non-transferrable. Epic Coverage is in place to cover select personal or resort closure events but guests need to be sure they are selecting core season or priority day coverage to provide the best coverage for them and their season.

If you have any specific questions about our pass products or Epic Coverage, please reach out to your Account Manager on the Travel Partner Sales & Distribution team.