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Article Published: Wednesday, October 06, 2004

## A break for the broken

By [Jason Blevins](#)  
Denver Post Staff Writer

Dale Whigham broke several ribs when he flipped over an exposed tree root in February at Breckenridge ski area. His ski season was over.

Even worse, the bills piled up: The ambulance ride to the hospital in Denver cost \$2,500, and his \$340 season pass became worthless plastic.

Enter a Montana businessman, Ron Iverson, whose one-of-a-kind season-pass insurance program is attracting both resorts and skiers eager to protect themselves from the costs that accompany injuries on the mountain. Iverson's Skier Insurance Services reimbursed Whigham for the value of his pass at the time of the injury and paid for his ambulance ride.

"I was trying reverse psychology when I bought it: You know, if I get the insurance, I wouldn't get hurt. Well, it didn't work out that way," said Whigham, 66, of Colorado Springs. "For the price and the coverage, it's a safety precaution that's really good to have."

For years, Iverson has peddled travel insurance for

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Post / Jerry Cleveland

Dale Whigham of Colorado Springs bought ski insurance last year at Breckenridge, where he broke several ribs. The insurance reimbursed him for the value of his season pass at the time of his injury and for the ambulance ride.

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cruise lines, central reservation companies and tour groups. That insurance protected deposits and down payments that travelers made on their vacations.

Last year, Iverson began offering similar insurance for skiers who buy a season pass at any ski resort. And six resorts in Colorado have signed up to help Iverson sell the insurance. By joining Iverson, resorts can issue a clear "no refund" policy on pass sales and let Iverson's firm handle all claims.

"We have so many requests for refunds, and there are so many different situations out there. It just became an administrative headache," said Kevin Wright, spokesman for Loveland ski area. "It had reached a point where we needed to hire a person just to look at claims. This program just alleviates everything."

Iverson offers his season-pass insurance for 6 percent of the pass price. The coverage includes reimbursement for the value of the pass at the time of any covered injury or illness that prevents skiing for at least 30 days. The policy covers emergency-evacuation costs if the policyholder is injured while skiing at the resort that issued the season pass. Iverson's policy also pays up to \$10,000 for accidental death or dismemberment.

Aspen Skiing Co. was Iverson's biggest seller last season, with 50 to 60 policies sold. This season, at all participating ski areas, he said he expects to sell many times that number.

Aspen Skiing Co. sells Iverson's policy itself, pocketing a few dollars on each sale. So in addition to adding a little extra revenue to sales of season passes that sell for as much as \$1,799, the company rids itself of claims for refunds.

The company this season issued a blanket edict that all pass sales are nonrefundable.

"A lot of that decision was based on making the

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process more objective and eliminating the subjective problems associated with who gets a refund and who doesn't," Aspen Skiing Co. spokesman Jeff Hanle said. "It was more administrative than financial."

Gene Hyder was seriously injured last winter in a crash on Aspen Mountain. He was off his skis for a month. However, he had signed up for Skier Guard. Iverson reimbursed him \$250 for the 30 days he was unable to use his \$1,079 season pass.

"It was a pretty bad wreck," said Hyder, who has skied in the Aspen area for 35 years. "We used to get a pardon from the ski company if we injured ourselves. I'm not happy I have to spend more money on insurance now, but I'm happy I had the insurance."

In Colorado, Iverson counts Loveland, Eldora and Aspen Skiing Co.'s four resorts among the 17 North American resorts he has enlisted to help him sell his insurance.

But many U.S. resorts, including Vail, don't see an immediate need to sell ski-pass insurance, noting that their season passes already are refundable in the event of medical emergencies.

Kelly Ladyga, spokeswoman for Vail Resorts, said the company prefers to make direct refunds instead of dealing with an intermediate.

Iverson is considering policies for golfers who buy seasonal memberships as well as policies that cover lost use of resort passes good for rental equipment, parking and ski lockers.

Iverson expanded the policy to cover all hybrids of season passes, such as "weekday only" or 20-day passes, the latter of which cost as much as \$1,029 at Aspen Skiing Co.'s four resorts.

"It's really catching on in the industry," Iverson said. "A lot of ski areas have expressed surprise that somebody did not come up with this earlier."

*Staff writer Jason Blevins can be reached at 303-820-1374 or [jblevins@denverpost.com](mailto:jblevins@denverpost.com).*

#### **Pass-insurance purchase sites**

Season-pass insurance can be purchased at [www.skierguard.com](http://www.skierguard.com) These resorts sell the policy on site:

Alyeska Resort, Alaska  
Angel Fire Resort, N.M.  
Aspen Highlands  
Aspen Mountain  
Beaver Mountain Ski Area, Utah  
Big Sky Resort, Mont.  
Buttermilk  
Chicopee Ski Club,  
Ontario, Canada  
Diamond Peak Ski  
Resort, Nev.  
Eldora Mountain Resort  
Jay Peak Ski Resort, Vt.  
Jiminy Peak, Mass.  
Loveland Ski Area  
Mammoth Mountain Ski Area, Calif.  
Mountain Creek, N.J.  
Snowmass  
Terry Peak Ski Area, S.D.

Source: [www.skierguard.com](http://www.skierguard.com)

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