



Addendum to Travel Insurance Policy DOGTAG HAZARDOUS ACTIVITIES

For policies purchased from 1st January 2019 to 31st December 2019

Please read this document
alongside your policy
wording and carry it with
you during your trip

For master policy numbers:

Single trip

BASE RTYDT40093-03
MAX RTYDT40093-02

Annual Multi Trip

BASE RTYDT40093-04
MAX RTYDT40093-05

Welcome to Dogtag Hazardous Activities Addendum

The following pages contain important information about the sports and activities for which you may be covered. Cover for specific sports depends upon which sport cover category your particular sports falls under: Sport, Sport+, Extreme or Extreme+.

Whilst the default hazardous activities cover level of Sport covers many sports and activities, many other sports are categorized as having a higher risk factor than those in the Sport category and consequently will appear in one of the three other categories. It is important that you satisfy yourself that you choose the correct sport cover level for your sport.

We will store a copy of this document in your membership area; your log-in will be your Tag number and the password you choose when you buy your policy.

If you want to print off and keep this document, it's a good idea to add some information about your policy now:

NAME:

Tag No:.....

Policy No:

Expiry Date:

Using Your DOGTAG

DOGTAG has unique features designed to make your life easier in the event of a medical emergency whilst travelling. The information on your Dogtag is all that a hospital or medic needs to:

- a) Verify that you are insured, so that treatment may commence without delay.
- b) Discover any vital information that you have recorded on your personal web page. (If you haven't already completed your vital information page, we advise you to do now by visiting the customer login at www.dogtag.net).
- c) Contact our 24-hour emergency medical assistance service. They will discuss the appropriate course of action depending on the circumstances. This can include arranging payment of hospital bills and organising repatriation. Keep this policy booklet along with your travel documents and, just in case you mislay your Dogtag, also record your policy details in the box below:



Your tag is manufactured from surgical grade stainless steel, which means it is safe to wear against the body. It is not a condition of the policy that you have to wear it in order to be insured but wearing it will ensure that in the event of an accident or emergency, medics will have easy access to your personal medical data.

If you do lose your TAG and want to arrange a replacement, please call Dogtag on 0800 0364824 and we'll sort you out.

The Dogtag Team

Important telephone numbers

Customer Services:	0203 829 3874
Travel Administration Facilities:	0203 829 3874
24 hour Emergency Assistance Service:	0333 0000 112
Legal helpline:	0161 228 3851
Travel Claims Facilities:	0203 829 3874

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COVERED HAZARDOUS ACTIVITIES

Your travel insurance covers many activities as standard which are listed below in SPORT. Other activities not listed under SPORT may need an extra premium to be paid for cover to apply. The excess under the Emergency medical and associated expenses section may be increased and some sections of cover will be excluded altogether while taking part in certain activities.

Competitive Sport:

Cover does not apply if you take part in activities at a professional level.

Organised amateur competitions or ad hoc competitive sports are only covered provided you choose the appropriate level of Sport, Sport +, Extreme or Extreme + cover applicable to your sport from the lists below.

If you are participating in an activity that is not listed, you must contact us prior to your leaving for your trip to ensure that you have full cover.

Winter Sports

Certain sports (as indicated adjacent to those sports below) require the additional Winter Sports Cover Extension which incurs an additional premium. **Winter Sports cover is available on all policy levels.**

Please see Section B13 – Winter Sports Extension for further information on the Winter Sports Extension.

NOTE:

There are four (4) levels of activity to choose from: Sport, Sport+, Extreme, Extreme+. Activities listed in the Sport category are covered at no extra premium; activities listed under Sport+, Extreme and Extreme+ carry an additional premium. Activities listed under Excluded are not covered under any circumstances.

If you do not see your sport listed, please email us at enquiries@dogtag.com

SPORT

The following activities are covered at no extra premium:

NOTE: Where these symbols appear after a particular sport, the relevant restrictions apply:

- * No Personal Accident or Personal Liability Cover
- ** Must wear or use protective or safety equipment common or appropriate to that sport
- *** As part of an event or experience run by a professionally qualified and insured organisation

Abseiling ***; Adventure Racing (up to 6 hours); Aerobics; Airsoft; Amateur Athletic Field Events; Amateur Athletic Track Events; Angling; Animal Sanctuary/Refuge Work; Archery; Athletics; Badminton; Ballooning - Hot Air; Bamboo Rafting; Banana Boating; Bar Work; Baseball; Basketball; Beach Games; Biathlon; Billiards; Bird Watching; BMX Cycling (no Freestyle); Boardsailing; Body Boarding; Bowling; Bowls; Bridge; Bungee Jumping; Camel/Elephant Riding/Trekking; Camping; Canoe Trekking; Canoeing (excluding white water); Caravanning; Cheerleading; Clay Pigeon Shooting; Climbing (indoor) **; Cricket **; Croquet; Cross Country Running; Curling; Cycle Touring; Cycling (road, recreational); Dancing; Deep Sea Fishing; Dinghy Sailing *; Diving (high diving or spring board); Dodgeball; Dog Sledding (recreational); Dragon Boating; Driving any Motorised Vehicle (must be licensed for that classification of vehicle); Elephant Trekking; Falconry **; Fell Running; Fell Walking; Fencing **; Fishing; Fives; Flag football; Flying as passenger (in a licensed passenger carrying private/small aircraft); Frisbee; Gliding (as a passenger only); Gliding (learning with a qualified instructor); Golf; Gorge Walking (no ropes); Gorilla Trekking; Gymnastics (floor); Handball; Hang Gliding (tandem); High Diving; Highland Games - Athletics events (competing); Hiking/Trekking/Walking Up To 4,000m; Hill Walking up to 2000m; Historical/Battle Reenactment *; Hobie Catt Sailing (In-shore) *; Hockey; Horse Riding (Dressage) **; Horse Riding **; Hot Air Ballooning***; Husky Dog Sledding; Ice Skating (recreational); Indoor Climbing (on climbing wall) **; Jet Boating; Jet Skiing; Jogging; Karting (as part of an organised recreational event); Kayaking (excluding white water)**; Keep Fit; Kiting (flying kites); Korfbal; Lacrosse; Langlauf (requires Winter Sports cover); Low Ropes; Manual Labour (up to 10 meters); Model Flying; Motor Cycling up to 125cc (incl hired motor cycle); Mountain Biking - recreational - Not Downhill **; Netball; Octopush; Off Piste Skiing (requires Winter Sports cover upgrade); Off Piste Snowboarding (requires Winter Sports cover upgrade); Orienteering; Overland Trips; Paintballing (wearing eye protection) *; Parasailing (over water); Parascending (Over water); Petanque; Pigeon racing; Polo (water); Pony Trekking; Pool; Power lifting; Quoits; Rackets; Rafting; Rap Running/Jumping; Raquet Ball; Rifle Range; Ringos; River Walking ; Rock Climbing under 2,000m * , **; Roller Blading (In-Line Roller Skating); Roller Skating; Rounders; Rowing; Rugby Training (not full contact); Running (keep fit); Safari (wildlife or tourist); Safari Trekking (where guns are carried by safari guides for safety); Sail Boarding; Sailing/Yachting Inshore (recreational) *; Scuba Diving to 30m; Sea Canoeing/Kayaking; Sea Fishing; Sea Kayaking; Shark Diving (in a cage); Shark Tagging (Volunteer Work) **; Shooting (Clay Pigeon); Shooting(Target range); Skateboarding; Skiing - (requires Winter Sports upgrade); Skiing - Cross Country (requires Winter Sports upgrade); Skiing - Freestyle (moguls, terrain park etc - no inverted aerials) (requires Winter Sports upgrade); Skiing - Moguls (requires Winter Sports upgrade); Skiing - Mono (requires Winter Sports upgrade); Skiing - Nordic (requires Winter Sports upgrade); Skiing - Off-piste (within resort) (requires Winter Sports upgrade); Skiing - Ski Racing (ski school races etc); Sledging (requires Winter Sports cover); Sledging/Tobogganing (requires Winter Sports cover); Sleigh riding (reindeer/horse); Small Bore Target Shooting; Snooker; Snorkelling; Snow Biking (requires Winter Sports cover); Snow Shoeing (requires Winter Sports upgrade); Snowboarding; Snowboarding - Freestyle - Terrain Park etc . No inverted aerials (requires Winter Sports upgrade); Snowboarding - Off Piste, in resort (requires Winter Sports upgrade); Snowboarding (requires Winter Sports upgrade); Softball; Squash / Rackets; Summer Tobogganing; Surfing; Swimming; Swimming with Dolphins; Table Tennis; Tae Kwon Do training; Ten Pin Bowling; Tennis; Tobogganing/Sledging; Touch Rugby; Trekking/Hiking Up to 4,000m; Tubing; Tug of War; Ultimate Frisbee; Via Ferratta **,***; Volleyball; War Games/Paint Balling **; Water Polo (amateur); Water Skiing (amateur); Whale Watching; Windsurfing; Working; Yoga; Zorbing **, ***

SPORT +

The following activities are only covered when the extra premium has been paid for 'Sport +' activities. The excess under Emergency medical and associated expenses - Section 2 is also increased to £150 (MAX cover), £215 (PRO cover) or £250 (BASE cover).

NOTE; Where these symbols appear after a particular sport, the relevant restrictions apply:

- * = No Personal Accident or Personal Liability Cover
- ** = Must wear or use protective or safety equipment common or appropriate to that sport
- *** = As part of an event or experience run by a professionally qualified and insured organisation

Sport+ also covers all of the sports listed under Sport. Relevant *, **, *** restrictions apply

Adventure Racing (up to 12 hours); Assault Courses; Ball Hockey; Blade Skating; Boxing Training; Brazilian Jiu Jitsu; Breathing Observation Bubble (BOB); Canoeing (White Water - up to Grade 3); Climbing (mountaineering) up to 2,000m **, Coasteering (with a guide) **, Cyclo Cross; Figure Skating; Flying - Tuition (with a licensed instructor); Flying (as a licensed pilot); Football (soccer); Gaelic Football; Glacier Walking (requires Winter Sports upgrade); Gliding (as a licensed pilot); Go Karting; Gymnastics (involving somersaults etc); Hockey (Ice) **, Hurling; Hydro Zorbing; Hydrospeeding (white water up to Grade 3) **, ***, Ice Hockey **, Ice Skating (Figure Skating); Jiu Jitsu; Jiu Jitsu (Brazilian); Judo; Karate; Kayaking (White Water - up to Grade 3) **, Kendo **, Kick Boxing / Thai Boxing **, Kite Snowboarding (requires Winter Sports upgrade); Kite Surfing; Krav Maga; Land Skiing; Land Yachting; Martial Arts other than Boxing; Modern Pentathlon; Motor Cycle Touring (requires full UK motor cycle licence); Motor Cycling above 125cc; Mountain Boarding; Mountaineering up to 2,000m; Parascending (over land); Polocross **, Professional Entertaining; River Tubing **, Rock Climbing under 3,000m *, **, Roller Derby **, Roller Hockey **, Roller Skating - Skate Park **, Sailing/Yachting Inshore (racing) *, Sailing/Yachting Offshore (recreational - within 30 miles of the coastline) *, Sand Boarding; Sand Dune Surfing/Skiing; Sand Yachting; Scrambling; Shark Diving (to swim with and feed sharks) **, ***, Shinty; Ski/Snowboard Instructor Adaptive/Disabled Course (requires Winter Sports upgrade); Ski/Snowboard Instructor Alpine Course (requires Winter Sports upgrade); Ski/Snowboard Instructor Coaching Course (requires Winter Sports upgrade); Ski/Snowboard Instructor In-service Course (requires Winter Sports upgrade); Ski Instructor Nordic Ski/Snowboard Course (requires Winter Sports upgrade); Ski/Snowboard Instructor Teaching On Snow Or Artificial Slope (requires Winter Sports upgrade); Skiing - Back Country, with a guide (requires Winter Sports upgrade); Skiing - Cat Skiing/Boarding (requires Winter Sports upgrade); Skiing - Dry Slope; Skiing - Heli (requires Winter Sports upgrade); Skiing - Ski Biking (requires Winter Sports upgrade); Skiing - Ski Boarding (requires Winter Sports cover); Skiing - Ski Dooing (requires Winter Sports upgrade); Skiing - Slopestyle- no inverted aeriels (requires Winter Sports upgrade); Skiing - Snowcat (requires Winter Sports upgrade); Slack-Lining **, Slopestyle skiing/snowboarding (no inverted aeriels) (requires Winter Sports upgrade); Snow Blading (requires Winter Sports cover); Snow Bobbing (requires Winter Sports cover); Snow Mobil (requires Winter Sports cover) *, Snow Parascending (requires Winter Sports cover); Snow Scooting (requires Winter Sports cover); Snow Tubing (requires Winter Sports upgrade); Snowboarding - Back-country, with a Guide. (requires Winter Sports upgrade); Snowboarding - Heliboarding (requires Winter Sports upgrade); Snowcat Driving (requires Winter Sports upgrade); Soccer; Speed Sailing *, Speed Skating (requires Winter Sports upgrade); Storm Chasing (no cover for storm damage to personal belongings); Swim Trekking *, Tae Kwon Do (competing); Telemarking; Thai Boxing / Kick Boxing ; Trampoline (recreational); Trapeze (flying trapeze) **, ***, Tree Top Canopy Walking; Trekking/Hiking Up To 5,000m; Wake Boarding; Water Ski Jumping; White Water Canoeing - up to Grade 3 **, White Water Rafting (up to Grade 3) **, ***, Wind Tunnel Flying; Wrestling; Zip Wiring/Trekking **, ***,

EXTREME

The following activities are only covered when the extra premium has been paid for 'Extreme' activities.

The excess under Emergency medical and associated expenses - Section 2 is also increased to £225 (MAX cover), £315 (PRO cover) or £350 (BASE cover).

NOTE; Where these symbols appear after a particular sport, the relevant restrictions apply:

- * = No Personal Accident or Personal Liability Cover
- ** = Must wear or use protective or safety equipment common or appropriate to that sport
- *** = As part of an event or experience run by a professionally qualified and insured organisation

Extreme also covers all of the sports listed under Sport and Sport+. Relevant *, **, *** restrictions apply.

Adventure Racing (up to 24 hours); American Football; Assault Courses including High Ropes; Black Water Rafting (Grades 1 to 3) ***, Blowcarting; BMX Racing; Bobsleigh (requires Winter Sports upgrade); Bouldering; Bridge Swinging; Buggyng; Canoeing (White Water - up to Grade 4); Canyoning; Cave Diving; Climbing (mountaineering) up to 3,000m **, Coasteering (ad hoc) **, Cycle Racing/Time Trials; Deep Water Soloing **, Dog Sledding (racing); Downhill Mountain Biking (recreational) **, Endurance Tests; Football (American); Four x Four Off-Road Driving ***, Gliding (competition); Highland Games - Heavy-weight events (competing); Hockey (Ball Hockey) **, Horse Jumping (Show Jumping); Horse Riding (Polo) **, Horse Riding (Show Jumping) **, Hot Air Ballooning - Piloting (no Personal Accident or Personal Liability cover); Hydrospeeding (white water Grades 4) **, ***, Ice Go Carting; Ice Windsurfing; Kayaking (White Water - up to Grade 4) **, Kettlebell Lifting; Kilimanjaro Trekking; Kite Buggyng; Kloofing; Luge/Bobsleigh (requires Winter Sports upgrade); Marathon - City marathon, street marathon; Motor Cycling Off Road/Trail up to 250cc (non-competitive) *, Mountain biking - Downhill **, Mountain Biking - Freestyle; Mountaineering up to 4,000m **, Off Road Car Driving (4x4, dune buggyng etc) **, ***, Outdoor Endurance Tests; Parachuting (charity - with static line) *, Parachuting (static line) *, Paragliding - Piloting *, Paragliding *, Paramotoring: Parapenting/Paraponting *, Polo (Equestrian) **, Potholing/Caving **, Power Gliding; Power Kiting; Quad Biking (up to 300cc) **, ***, Red Bull Crashed Ice (Ice Cross) **, ***, Rock Climbing under 4,000m *, **, Rock Scrambling (under 4,000m) **, Rodeo **, ***, Rugby League; Rugby Training (full contact); Rugby Union; Running (city/street marathon); Sailing/Yachting Offshore (racing - within 30 miles of the coastline) *, Scuba Diving to 50m (Must be PADI or equivalent qualified); Show Jumping **, Skateboarding Freestyle **, Skateboarding, Downhill or Competitive) **, Skiing - Cross Country Racing/Competitive (requires Winter Sports upgrade); Skiing - Glacier (requires Winter Sports upgrade); Ski/Snowboard Instructor Course - Residential Beginner (requires Winter Sports upgrade); Skiing - Back Country, without a guide (requires Winter Sports upgrade); Skiing - Ski Blading (requires Winter Sports upgrade); Skiing - Ski Mountaineering (requires Winter Sports upgrade); Skiing - Ski Race Training (requires Winter Sports upgrade); Skiing - Ski Randonee (requires Winter Sports upgrade); Skiing - Ski Touring (requires Winter Sports upgrade); Snow Go Karting (requires Winter Sports cover); Snowboarding - Back-country, without a Guide. (requires Winter Sports upgrade); Snowboarding - Snowboard Cross; Speed Trials/Time Trials; Street Hockey/Ball Hockey **, Swimming, Long Distance (English Channel or similar - must have rescue/support crew) *, Tandem Skydive *, Time Trials (cycling); Tough Mudder; Track Days (E.G. Nurburgring) Car Or M/Bike *, Trampoline (involving somersaults); Trekking Kilimanjaro; Trekking/Hiking Up To 6,000m; Trekking to Everest Base Camp; Triathlon; Volcano Climbing; Weight Lifting; White Water Canoeing - up to Grade 4 **, White Water Rafting (grade 4 to 6) **, ***,

EXTREME +

The following activities are only covered when the extra premium has been paid for 'Extreme' activities.

The excess under Emergency medical and associated expenses - Section 2 is also increased to £225 (MAX cover), £315 (PRO cover) or £350 (BASE cover).

NOTE; Where these symbols appear after a particular sport, the relevant restrictions apply:

- * = No Personal Accident or Personal Liability Cover
- ** = Must wear or use protective or safety equipment common or appropriate to that sport
- *** = As part of an event or experience run by a professionally qualified and insured organisation
- # = No Rescue cover. Clients should take additional 3rd-party rescue cover from a provider such as Global Rescue.

Extreme+ also covers all of the sports listed under Sport, Sport+ and Extreme. Relevant *, **, *** restrictions apply.

Adventure Racing (up to 36 hours); Adventure Racing (up to 48 hours in total); Airboarding; Arctic Expeditions (for arctic/antarctic and any remote area of the globe please contact enquiries@dogtag.co.uk to discuss) #; Black Water Rafting (Grades 4 to 6)***; BMX Freestyle; Boxing; Canoeing (White Water - up to Grade 5); Cave Tubing; Climbing (ice climbing)** (requires Winter Sports cover); Climbing (mountaineering) over 4,000m **; Climbing (mountaineering) up to 4,000m **; Cycle Touring - Multi-country Expeditions; Downhill Mountain Biking (competitive) **; Cycling - Endurance Events (e.g. Transcontinental etc); Downhill Mountain Biking (Megavalanche or similar) **; Eventing (equestrian) **; Free Diving; Hang Gliding (as a pilot)*; Horse Riding (Eventing)**; Ice Climbing *, ** (requires Winter Sports cover); Ice Diving*; Ice Holing *; Ice Marathon; Iron Man; Karting (racing); Kayaking (White Water - up to Grade 5)**; Marathon - Arctic; Marathon - Ultra marathon - eg, Marathon des Sables, Marathon - Everest Marathon / Trail Race; Jungle Marathon, Arctic Marathon, UTMB etc; Mega Avalanche; Micro Lighting; Mixed Gas Scuba Diving (must be qualified); Motor Cycling Off Road/Trail over 250cc (non-competitive) *; Motor Paintball *, **; Mountain Biking - Competitive **; Mountain Biking - Enduro (eg, Trans Savoie etc); Mountain biking - Megavalanche or similar **; Mountaineering over 4,000m **, ***, Paintballing (Motor Paintball) *, **, ***; Parachuting (free-fall/sky diving)*; Potholing/Caving - exploratory * If you have a group, please call for advice.; Quad Biking (up to 400cc) *, **, ***; River Bugging **; Running (ultra marathon); Sailing/Yachting Offshore (Deep Ocean: beyond 30 miles from the shore.) *#; Scuba Diving - Mixed Gas (must be qualified); Skeleton (requires Winter Sports cover); Skiing - Para Skiing (requires Winter Sports upgrade); Skiing - Ski Cross/Snowboard Cross (requires Winter Sports upgrade); Skiing - Ski Flying (requires Winter Sports upgrade); Skiing - Ski Jumping (requires Winter Sports upgrade); Skiing - Ski Racing (requires Winter Sports upgrade); Skiing - Ski Stunting - no inverted aeriels (requires Winter Sports upgrade); Ski/Snowboard Instructor Course - Performance Training (requires Winter Sports upgrade); Ski/Snowboard Instructor Mountain Safety course (requires Winter Sports upgrade); Ski/Snowboard Instructor Ski/Snowboard Alpine Courses - Eurotest etc (requires Winter Sports upgrade); Sky Diving (free-fall); Sky Jumping; Sky Surfing; Speed Flying/Riding (requires Winter Sports upgrade) *; Strongest Man/Strongest Woman Competition; Swimrun (Utö Swimrun or similar); Tough Mudder (World's Toughest); Trans Savoie Big Alpine Enduro (Mountain Biking Multi-day Enduro); Trekking/Hiking Up To 7,000m; Ultra Marathon (Marathon des Sables, Ultra Trail, arctic etc); White Water Canoeing - up to Grade 5 **; World's Toughest Mudder.

EXCLUDED

Your policy does not provide any cover for the following activities:

Base Jumping; Big Game Hunting; Bull Running; Canoeing (White Water - Grade 6); Caving /Potholing - Solo; Deer Stalking; Drag Racing; Expeditions - (We may be able to help you. However, for any remote area of the globe please contact enquiries@dogtag.co.uk to discuss) Click HERE for info.); Free Mountaineering/Climbing (without safety aids); Harness Racing; Hunting; Hydrospeeding (white water Grades 5 & 6) **, ***, Ice Speedway; Jousting; Kayaking (White Water - Grade 6); Manual Labour (above 10 meters); MotoCross; Motor Cycle Racing; Motor Racing/Competitions (all types); Motor Rallies/Competitions (all types); Potholing/Caving - Solo; Power Boat Racing; Quad Bike Racing or Rallying; Quad Biking (over 400cc); Rock Climbing Freestyle (without ropes etc) ; Rock Climbing Solo ; Safari (hunting with gun or bows); Scuba Diving Solo; Skiing - Acrobatics/Inverted Aeriels; Skiing - Freestyle - Inverted aeriels; Snowboarding - Freestyle - Inverted aeriels; Snowboarding against local authorities warning or advice; Solo Climbing ; Solo Mountaineering; Solo Scuba Diving; Speedway; Tombstoning; White Water Canoeing - Grade 6.

Activity Extensions

Upon payment of an additional premium on your DOGTAG MAX & PRO policies, we can also offer the following extensions:

Business Extension

Golf Extension

Sailing Extension

Scuba Diving Extension

Winter Sports Extension – (this extension is available on the Base policy)

Please refer to your DOGTAG policy wording for more information

WHAT TO DO IN THE CASE OF A MEDICAL EMERGENCY ABROAD

YOUR IMPORTANT CONTACT NUMBERS



TO MAKE A CLAIM: on the policy please visit www.policyholderclaims.co.uk or call **0203 829 3874**.

Open 8am - 8pm Monday- Friday, Saturday 9am - 1pm. You can view our frequent questions and answers on:
<http://www.tifgroup.co.uk/services/claims/faqs/>



FOR LEGAL ADVICE: please contact Slater & Gordon LLP **0161 228 3851** or fax **0161 909 4444**.

Open 9am-5pm Monday to Friday.



IN CASE OF A SERIOUS EMERGENCY

please contact the 24 hour emergency assistance service provided by Emergency Assistance Facilities

+44 333 0000 112

Your policy covers treatment at a public/state facility only, unless approved by us. Call an ambulance using the local equivalent of a 999 number, or alternatively by dialling 112 within the EU, and then contact Emergency Assistance Facilities for advice. We strongly suggest you put their telephone number, **+44 (0) 333 0000 112**, into your mobile phone before you travel so that it is to hand if you need it. Get details of the hospital you are being taken to so that our Emergency Assistance Facilities doctor will be able to obtain a medical report at the earliest possible opportunity. You may need to pay the policy excess locally and ask the hospital to send the rest of their bills to Travel Claims Facilities at: **PO Box395, Monks Green Farm, Mangrove Lane, Hertford, SG13 9JW**. Our appointed assistance service, Emergency Assistance Facilities, will explain this to them and provide them with a faxed/email confirmation if necessary.

You will need to have some basic information for them to hand:

- your telephone number in case you are cut off
- patient's name, age and as much information about the medical situation as possible
- name of the hospital, ward, treating doctor and telephone numbers if you have them
- tell them that you have Dogtag Travel Insurance, policy number and the date it was bought and the patient's UK GP contact details in case they need further medical information
- **you may be required to obtain your medical records in the event of a claim.**

Things to be aware of/remember

- your policy does not cover private medical treatment unless authorised by us.
- **NEVER** give your passport to a clinic or hospital.
- It is not always possible to return home immediately after discharge following injury or illness, you will be able to return home when the assistance service considers it safe and airline regulations have been met. Sometimes you will need to stay in resort for a while longer before returning home so the assistance team will arrange additional accommodation for you.

OUT-PATIENT TREATMENT OR MINOR INJURY OR ILLNESS

If you need to see a doctor, ask your hotel reception or tour representative for the nearest public/state medical facility. Some hotels will urge you to seek private treatment however this is not necessary as private medical facilities vary greatly and are not equipped to deal with all emergencies. They may give you unnecessary treatment and at inflated prices - if you are ever in doubt please call the assistance team for advice on where to seek treatment. In Europe you should show them your EHIC card **and have it accepted**, as medical treatment will be free or at a reduced cost and you will not be required to contribute towards the claim as the standard policy excess will be reduced to NIL (increased excesses applied to declared conditions will still be required to be paid, if related to the cause of you requiring medical treatment). You will only be covered for the cost of private treatment if this is approved in advance by Emergency Assistance Facilities. If your outpatient bill is less than £500 then you will need to pay this to the medical facility, and ensure you keep all receipts so you can claim upon your return, if it is over £500 please contact the assistance team who may be able to arrange direct billing with the facility. **In the event that you need to seek outpatient treatment when you are travelling in any of the countries listed below then it may be that immediate payment can be arranged locally using the services of Charge Care International whom we have appointed to act on our behalf. To take advantage of this service please show the treating doctor or clinic the logo shown to the right as this will enable them to identify our membership and avoid language difficulties. If the hospital you are treated at subscribes to this service, they will ask to see your proof of insurance so it is important to carry this with you. You will be asked to complete a simple Charge Care form to confirm the nature of the treatment received. The doctor or clinic will collect the policy excess from you and send their bill to Charge Care for payment. The countries where this service is available are: Greece and the Greek Islands, Cyprus, Bulgaria, Egypt and Turkey.**

www.chargecare.net



WHAT IF YOU WANT TO COME HOME EARLY?

This policy covers you to come home early because you are ill or injured, only if medical treatment is not available locally. If you are thinking of cutting short your trip because you are not well then you must contact Emergency Assistance Facilities on **+44 333 0000 112** for advice first. If you need to come home for any other reason, such as the illness of a close relative in the UK then you should make your own arrangements, bearing in mind your duty to act at all times as if uninsured. If you are not sure whether your circumstances are included in the cover then call Travel Claims Facilities on **+44 (0) 203 829 3874**.



IF YOU NEED TO CLAIM:

We have appointed Travel Claims Facilities to look after your claim.

If you require a claim form please download it on the internet at: www.policyholderclaims.co.uk

Alternatively please advise the section of the insurance on which you want to claim and master policy number and policy reference to:

Travel Claims Facilities, PO Box 395, Monks Green Farm, Mangrove Lane, Hertford, SG13 9JW Telephone: + 44 (0) 203 829 3874

You need to:

- Produce your insurance certificate confirming you are insured before a claim is admitted.
- Give us full details in writing of any incident that may result in a claim under any section of the policy at the earliest possible time.
- Provide all necessary information and assistance we may require at your own expense (including where necessary medical certification and details of your National Health number or equivalent and private health insurance).
- Pass on to us immediately every writ, summons, legal process or other communication in connection with the claim.
- Provide full details of any House Contents and All Risks insurance policies you may have.
- Ensure that all claims are notified within 3 months of the incident occurring.
- Not abandon any property to us or the claims office.
- Not admit liability for any event or offering to make any payment without our prior written consent.

We can:

- make your policy void where a false declaration is made or any claim is found to be fraudulent.
- take over and deal with in your name the defence/settlement of any claim made under the policy.
- subrogate against the responsible party and take proceedings in your name but at our expense to recover for our benefit the amount of any payment made under the policy.
- obtain information from your medical records (with your permission) for the purpose of dealing with any medical claims. No personal information will be disclosed to any outside person or organisation without your prior approval.
- only make claims payments by electronic BACS transfer, unless otherwise agreed by us.
- cancel all benefits provided by this policy without refund of premium when a payment has been made for cancellation or curtailment of the trip.
- not make any payment for any event that is covered by another insurance policy.
- only pay a proportionate amount of the claim where there is other insurance in force covering the same risk and to require details of such other insurance.
- settle all claims under the Law of the country that you live in within the United Kingdom or the Channel Islands unless we agree otherwise with you.
- submit any disputes arising out of this contract to the exclusive jurisdiction of the courts of the country that you live in within the United Kingdom or the Channel Islands.
- **pay a maximum of £80 for medical records/completion of a medical certificate.**

DATA PROTECTION ACT – PERSONAL INFORMATION

You should understand that any information you have given to Travel Insurance Facilities PLC will be used in their function as a Data Controller for the administration of the insurance contract. This information will be processed in compliance with the provisions of the UK Data Protection Act and the General Data Protection Regulation **that came into force** on 25th May 2018 for the purpose of providing travel insurance and handling claims, complaints and medical assistance, if any. This involves providing such information to other parties, including the selling agent, claims handlers and Union Reiseversicherung AG (URV, the insurer of tifgroup). For example, this would occur in circumstances, such as a medical emergency. This may require transferring information about you to countries outside the European Economic Area (EEA). You have a right to access, rectification and erasure of information that Travel Insurance Facilities PLC holds about you.

If you would like to exercise either of these rights you should contact in writing: The Data Protection Officer, Travel Insurance Facilities, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY. It is our aim to provide high standard of service and to meet any claims covered by these policies honestly, fairly and promptly. There are, however, times when misunderstandings occur on both sides. If you do not feel that the matter has been dealt with to your satisfaction or you have some new evidence which we have not seen, you may bring this to the claims manager's attention in writing: The Claims Manager, Travel Claims Facilities, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY. Travel insurance Facilities are registered with the Information Commissioner's Office and undertake to comply with the Data Protection Act 1998 ("DPA") and EC Directive 95/46/EC (up to and including 24 May 2018) and the General Data Protection Regulation ("GDPR") and (EU) 2016/679)) (on and from 25 May 2018), and, in the event that the UK leaves the European Union, all legislation enacted in the UK in respect of the protection of your personal data. For our full privacy policy terms, please see: <http://www.tifgroup.co.uk/privacy/>

YOUR RIGHT TO COMPLAIN

If your complaint is regarding the selling of your policies: Customer Services Manager, Dogtag Insurance, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY

Or if you would like to complain about the outcome of your claim, or assistance provided, please forward details of your complaint in the first instance as follows:

- Write to the **Customer Insights** Manager, URV, 1, Tower View, Kings Hill, Kent, ME19 4UY or call on 0203 829 6604 **or email** complaints@tifgroup.co.uk who will review the claims office decision.

If you are still not satisfied with the outcome you may:

- Ask the Financial Ombudsman Service (FOS) to review your case. Their address is Exchange Tower, London, E14 9SR. Their telephone advice line is +44 20 7964 0500 from abroad or either 0800 023 4 567 or 0300 123 9 123 from the UK.
- You are also able to use the EC On-line Dispute Resolution (ODR) platform at <http://ec.europa.eu/consumers/odr/> who will notify FOS on your behalf.

URV, Branch Office of Union Reiseversicherung AG for the United Kingdom and the Republic of Ireland Registered in England & Wales. Company No. FC024381 Branch No. BR006943A public body corporate with limited liability

Registered Office: Maximilian Strasse 53, D-80530 Munich, Germany. Registered with Amtsgericht Munich, Germany Registered Number: HRB 137918 Union Reiseversicherung AG are authorised in Germany by BaFin and subject to limited regulation in the

United Kingdom by the Financial Conduct Authority and in the Republic of Ireland by the Insurance Regulator.

Union Reiseversicherung AG are members of the Financial Services Compensation Scheme.

Administered in the United Kingdom and Ireland by Travel Insurance Facilities plc. Registered Office: 1, Tower View, Kings Hill, Kent, ME19 4UY.

Registered in England. Registered Number: 3220410. Travel Insurance Facilities plc are authorised and regulated by the Financial Conduct Authority

Travel Claims Facilities and Emergency Assistance Facilities are trading names of Travel Insurance Facilities plc.



This document is available in large
print
Please contact us on
Phone 0203 829 3874
And we will be pleased to organise an
alternative for you.

Dogtag Limited will act as agent for Union Reiseversicherung AG with respect to the receipt of customer money and handling premium refunds.
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