



DOGTAG for Snowsport England

Addendum to Travel Insurance Policy

For policies purchased from 1st January 2019 to 31st December 2019
with travel before 31st December 2020



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

For master policy numbers:

Single trip

BASE	RTZDT40093-03
MAX	RTZDT40093-02
PRO	RTZDT40093-01

Annual Multi Trip

BASE	RTZDT40093-04
MAX	RTZDT40093-05
PRO	RTZDT40093-06



for



Dogtag welcomes Snowsport England Members

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:

Name

Tag

Policy Expiry Date



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. In fact, the tag is designed so that it will fit on most key rings. It will also work well with alternative chains or your favourite cord.

If you do lose your TAG, however, and want to arrange a replacement, please call Dogtag customer services on:

08700 364824 (08700 DOGTAG) and press option 2. There will be a small fee and this will be advised at the time.

Have a safe journey wherever you travel

The Dogtag Team

Snowsport England Addendum to Dogtag Policy Document

Welcome to DOGTAG for Snowsport England

In addition to the standard cover options offered by the DOGTAG 100% Proof Travel Insurance, Dogtag for Snowsport England has unique features, designed to cater for the varied levels of snow sports activities undertaken by Snowsport England members, with an extensive sport list covered as standard and the option to uplift your cover to include higher risk activities.

With Dogtag, there are 3 levels of cover **BASE, PRO & MAX** (see the summary of cover in Dogtag Policy Document) There are then 4 sport/activity cover levels to choose from: **Sport, Sport+, Extreme & Extreme+**.

In addition to the above, there are three qualifying cover levels available to Snowsport England members. These are designed so that a) even recreational members can benefit from improved rates and b) those members involved in competitive activities can be assured that their cover suits their Snowsport England activities:

1. Recreational

This is the default level of Dogtag travel insurance. We will offer you this including Winter Sports cover but you can, of course, choose to remove the winter sports cover if you are simply taking a non-winter sports trip. The default level of sport/activity cover for a Recreational-level policy is **Sport** but you can choose to uplift this to Sport+, Extreme or Extreme+ if your intended recreational winter sports require those levels of cover.

2. Performer

This is cover specifically for Snowsport England performers and race/freestyle and covers race training and competition in FIS and BASS, Snowsport England and Snowsport England affiliated club competitions. Upon purchasing this option you are benefiting from a higher level of cover to include training for and taking part in competitive snow sports events as listed below:

- Freestyle (i.e. Aerials, Big Air, Half Pipe, Moguls, Slopestyle and Ski Cross)
- Skier cross
- Boarder cross
- Snowboarding
- Cross country skiing
- Biathlon
- Telemark

To be eligible for this option you must be registered with and have a current membership for Snowsport England, Snowsport Wales, Snowsport Scotland or Northern Ireland Ski Council. Alpine Performers must also be listed on the British Alpine Seeding System (BASS) on order to take part in a BASS or FIS event, for performers competing in FIS events you must have a full or limited FIS license*.

*unless FIS specifies you don't require a licence.

Choosing this option will automatically select **Dogtag Extreme** as your sport/activity cover level. You cannot select a lower level but you can choose to upgrade your cover to Extreme+ if it better suits the other sports that you intend to do whilst travelling.

3. Coach / Instructor / ASCL

This option is available if you are Snowsport England qualified or are qualifying as one of the above and are travelling for that purpose. All Instructors/Coaches/Alpine Ski Course Leaders must be a member of the Snowsport England Coaching scheme, Snowsport Scotland, Snowsport Wales or Northern Ireland Ski Council Scheme. To be eligible for this option you must hold a current UK Snowsports Coaching Award or be enrolled for training for one of the following awards:

- Alpine Ski Course Leader (ASCL)
- Level 1 Candidate Instructors
- Level 1 Instructor Award
- Level 2 Instructor Award
- Level 3 Coach Award
- Level 4 Coach Award

Choosing this option will automatically select **Dogtag Sport+** as your sport/activity cover level. You cannot select a lower level but you can choose to upgrade your cover to Extreme or Extreme+ if it better suits the other sports that you intend to do whilst travelling.

NOTE. The above cover options are specific benefits available to Snowsport England members. All other cover features, benefits and cover restrictions are common to the standard Dogtag policy levels which can be seen by inspecting the Dogtag travel Insurance Policy document which can be downloaded from www.dogtag.co.uk/cover.

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

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 6761**. Open 8:30am-6pm Monday-Friday. 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 on **0161 228 3851** or fax **0161 909 4444**. Open 9am-5pm Monday-Friday

IN CASE OF A SERIOUS EMERGENCY

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

+44 333 0000 112

Call an ambulance using the local equivalent of a 999 number and then contact Emergency Assistance Facilities to offer you advice. We strongly suggest you put their telephone number **+44 333 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 Box 395, 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

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.
- You may be required to obtain your medical records in the event of a claim.

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, 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, medical treatment will be free or at a reduced cost and you will not be required to contribute towards the claim as the policy excess will be reduced to NIL. You will only be covered for the cost of private treatment if this 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.

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.



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: 0203 829 6761 fax: 0870 620 5001

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.
- We will pay a maximum of £80 for medical records/ completion of a medical certificate.
- 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

It is our aim to give a high standard of service and to meet any claims covered by these policies honestly, fairly and promptly. There are, however, times when misunderstandings occur by 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 managers' attention in writing.

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 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, Harbour Exchange Square, 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/pdr/> 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 are authorised and regulated by the Financial Conduct Authority.

This policy 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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Registered with Amtsgericht Munich, Germany Registered Number: HRB 137918

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and in the Republic of Ireland by the Insurance Regulator.

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ME19 4UY

Registered in England Registered Number: 3220410

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