



## **Base Extension Booklet**

Single and Annual Multi Trip Policies

This policy is for residents of the United Kingdom,  
the Channel Islands and British Forces Posted Overseas only  
For policies issued from 01/01/2021 to 31/12/2021

# Summary Table

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## About this policy

**This booklet is an extension of your main Dogtag Travel Insurance policy wording.**

Please note: The extension's in this booklet will only apply if you have paid the appropriate additional premium for each extension and it is listed on your insurance schedule. All the things we told you about in the main policy wording also apply to these extensions.

This extension booklet provides details of the extra cover you have paid. It will also tell you of any new terms and conditions that apply here that were not mentioned in the main policy wording.

## Your important contact numbers

### **IF YOU NEED EMERGENCY MEDICAL ASSISTANCE ABROAD**

You should first call an ambulance using the local equivalent of a **999** number

If you are travelling within the EU you should dial **112**

You should then when possible, contact the assistance team

which is available 24 hours a day, all year round on: **+44 (0) 333 0000 112**

Or email: [operations@emergencyassistance.co.uk](mailto:operations@emergencyassistance.co.uk)

### **TO MAKE A CLAIM**

please contact us as soon as possible - please keep copies of all information you send us

Please visit

[www.policyholderclaims.co.uk](http://www.policyholderclaims.co.uk)

You can also email

[claims@policyholderclaims.co.uk](mailto:claims@policyholderclaims.co.uk) or call

**0203 829 6761**

**Open 8am - 8pm Weekdays,**

### **FOR LEGAL ADVICE**

please contact Penningtons Manches LLP on **0345 241 1875**. **Open 8.30am - 7.00pm Weekdays**

### **TO ASK A QUESTION OR AMEND YOUR POLICY**

To amend or cancel your policy please visit: [www.dogtag.co.uk](http://www.dogtag.co.uk)

Or please call us on **0203 829 3874**

For all other queries please email [enquiries@dogtag.com](mailto:enquiries@dogtag.com)

## Cover Table

This table shows you what cover may be available under this insurance policy and is subject to the terms, conditions and exclusions already mentioned and detailed in the individual policy sections. **Please be aware** that if your circumstances do not fit those described, then there is no cover in place. The amounts shown under '**We will pay up to**' are the maximum amounts payable under each policy section for each insured person.

**Please note:** Some sections have individual item limits, or limits to the amount paid per period; please refer to the individual policy sections for these limits.

The '**Deductible amount**' (sometimes called an excess) is the amount that will be deducted from your claim for each insured person.

Summary of Cover		Section	We will pay up to	Deductible amount
Page No.	Winter sports extension			
5-6	If your or your hired ski equipment is lost, stolen or damaged	WS1	£500	£100
7-8	If your ski equipment is delayed over 24 hours	WS2	£200	Nil
9-10	If you are unable to use your pre-paid ski pack	WS3	£300	Nil
11-12	If your ski resort is closed	WS4	£240	Nil

## If your or your hired ski equipment is lost, stolen or damaged – Section WS1

### If this happened:

Your or your hired **ski equipment** was lost, stolen or damaged during your trip.

### This is what we will do:

We will pay you up to

**£500**

in total for **ski equipment**

Unreceipted items

**£50**

Per item up to a maximum of

**£150**

The **deductible** amount for this section is **£100** per person, per incident



### But we won't do anything if:

- you have not paid your **deductible** or accepted that it will be deducted from any settlement;
- you did not notify any loss or theft to the police, your **transport provider** or tour operator's representative and obtain a local independent written report during your **trip**;
- you are unable to provide **evidence of ownership**;
- you did not take all available **precautions**;
- your **ski equipment** was left in or on an **unattended** motor vehicle;
- your **ski equipment** was left **unattended** unless it was left in your locked accommodation or a designated locker room within your trip accommodation, or a **designated ski rack**;
- you cannot provide receipts for the hire of replacement **ski equipment**;
- your **ski equipment** was damaged due to your carelessness, neglect, deliberate wilful or malicious damage;
- you cannot provide receipts for any expenditure;
- you cannot provide a report from the ski hire shop confirming the nature of the damage;
- you do not **co-operate** with us.

### Important meanings in this section

**co-operate** – provide us with any information or documentation we may reasonably require to enable us to verify and process your claim.

**deductible** – the amount we will deduct from any claim's settlement in respect of each person making a claim.

**designated ski rack**- a designated area of substantial construction specifically designed to allow and facilitate secure storage of skis & snowboards.

**evidence of ownership** - a document to evidence that the item(s) you are claiming for belong(s) to you. This can be a copy of the till receipt, delivery note, gift receipt, bank or credit card statements, guarantees, instruction manuals or insurance valuation certificates.

**period of insurance** – the **trip** dates shown on the insurance schedule or if the policy is a multi-trip, a **trip** that does not fall outside of the period of cover or exceed the stated limit. However, any cancellation claims for a **trip** booked during the period of cover will be considered until the policy expires, as long as the **trip** does not exceed the stated limits.

**precautions** - all measures that it would be reasonable to expect a person to take in the circumstances to prevent accidental loss or theft of their possessions.

**ski equipment** - bindings, boots, gloves, goggles, helmets, poles, ski clothing, skis & snowboards.

**transport provider**- Airline Companies, Rail Operators, Coach Operators, Ferry and Cruise Operators.

**trip** – travel during the **period of insurance**.

**we/our/us** – White Horse Insurance Ireland dac.

## If your ski equipment is delayed over 24 hours – Section WS2

### If this happened:

Your **ski equipment** did not arrive at your **trip destination** within 24 hours of your arrival because it was misplaced by your **transport provider**.

### This is what we will do:

We will pay you up to

**£20**

for covering hiring **ski equipment** if your is delayed **over 24 hours** up to a maximum of

**£200**

There is no **deductible** amount for this section



### But we won't do anything if:

- you are unable to provide us with written confirmation from your **transport provider** or their handling agents that your **ski equipment** was delayed and the date and time it was returned to you;
- do not **co-operate** with us.

### Important meanings in this section

**co-operate** – provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process your claim.

**deductible** – the amount **we** will deduct from any claim's settlement in respect of each person making a claim.

**home country** - either the United Kingdom, the Channel Islands or Isle of Man.

**transport provider** - Airline Companies, Rail Operators, Coach Operators, Ferry and Cruise Operators.

**trip destination** - the airport, international rail terminal or port outside your **home country**, which is your final ticketed destination.

**ski equipment** - bindings, boots, gloves, goggles, helmets, poles, ski clothing, skis & snowboards.

**we/our/us** – White Horse Insurance Ireland dac.



## If you are unable to use your pre-paid ski pack – Section WS3

### If this happened:

During your **trip** you were admitted to a hospital for **emergency medical treatment** as an **in-patient** or confined to your trip accommodation on medical advice, and unable to use the facilities provided by your **ski pack**.

### This is what we will do:

We will pay up to

**£75**

per **24-hours** for loss of skip pack use due to injury or illness  
up to a maximum of

**£300**

There is no **deductible** amount for this section



### But we won't do anything if:

- you do not have a valid claim under either the 'If you need emergency medical treatment abroad' or 'If are ill or injured in your home country' sections of your main travel policy;
- you cannot provide evidence showing when the **ski pack** was purchased;
- you do not **co-operate** with us.

### Important meanings in this section

**BFPO** – British Forces Posted Overseas.

**co-operate** – provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process your claim.

**deductible** – the amount **we** will deduct from any claim's settlement in respect of each person making a claim.

**existing medical treatment** – any ill-health or injury which occurs during your **trip** and requires immediate treatment either before you return **home** or to enable you to return **home**.

**home** – one of your normal places of residence in the United Kingdom, the Channel Islands, Isle of Man or **BFPO**.

**period of insurance** – the **trip** dates shown on the insurance schedule or if the policy is a multi-trip, a **trip** that does not fall outside of the period of cover or exceed the stated limit. However, any cancellation claims for a **trip** booked during the period of cover will be considered until the policy expires, as long as the **trip** does not exceed the stated limits.

**trip** – travel during the **period of insurance**.

**we/our/us** – White Horse Insurance Ireland dac.

## If your ski resort is closed – Section WS4

### If this happened:

You were unable to use the **ski resort** facilities for more than **24-hours** during your **trip** due to **adverse weather conditions**.

### This is what we will do:

We will pay you

**£20**

for each **24-hour** period that you cannot use the facilities in the **ski resort** up to a maximum of

**£240**

There is no **deductible** amount for this section



### But we won't do anything if:

- you cannot provide written confirmation from the **ski resort** management confirming that the facilities were closed due to **adverse weather conditions**, or that it was unsafe to ski or snowboard due to **adverse weather conditions**;
- you do not **co-operate** with us.

### Important meanings in this section

**adverse weather conditions** - too much, or too little snow, high winds, avalanche.  
**ski resort** - an area that has prepared ski runs and groomed slopes and is serviced by lifts and tows which operate seasonally.

**co-operate** – provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process your claim.

**deductible** – the amount **we** will deduct from any claim's settlement in respect of each person making a claim.

**period of insurance** – the **trip** dates shown on the insurance schedule or if the policy is a multi-trip, a **trip** that does not fall outside of the period of cover or exceed the stated limit. However, any cancellation claims for a **trip** booked during the period of cover will be considered until the policy expires, as long as the **trip** does not exceed the stated limits.

**trip** – travel during the **period of insurance**.

**we/our/us** – White Horse Insurance Ireland dac.



We hope you have safe and enjoyable trip!