



Pro 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

Page No.	
2	About this policy
3	Your Important contact numbers
	To make a claim
4	Cover Table
5-10	Golf extension sections of cover
11-18	Business extension sections of cover
19-26	Winter sports extension sections of cover
27-32	Mountain climbing extension sections of cover
33-38	Scuba diving extension sections of cover

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

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

You can also email

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

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

For all other queries please email 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				
Page No.	Golf extension	Section	We will pay up to	Deductible amount
5-6	If your golf equipment is lost, stolen or damaged	G1	£1,000	£100
7-8	If your golf equipment is delayed by 12 hours	G2	£300	Nil
9-10	If you are unable to play golf due to adverse weather conditions	G3	£400	Nil
Page No.	Business extension	Section		
11-12	If your business equipment is lost or stolen	B1	£1,000	£125
13-14	If your business money is lost or stolen	B2	£1,000	£125
15-16	If your business samples and equipment are delayed by 12 hours	B3	£300	Nil
17-18	If you are unable to commence or continue your business trip	B4	£1,500	£125
Page No.	Winter sports extension	Section		
19-20	If your or your hired ski equipment is lost, stolen or damaged	WS1	£1,000	£100
21-22	If your ski equipment is delayed over 12 hours	WS2	£200	Nil
23-24	If you are unable to use your pre-paid ski pack	WS3	£300	Nil
25-26	If your ski resort is closed	WS4	£240	Nil
Page No.	Mountain climbing extension	Section		
27-28	If your mountaineering equipment is lost, stolen or damaged	M1	£1,000	£150
29-30	If your mountaineering equipment is delayed over 12 hours	M2	£100	Nil
31-32	Loss of mountaineering days	M3	£100	Nil
Page No.	Scuba diving extension	Section		
33-34	If your or your hired scuba diving equipment is lost, stolen or damaged	S1	£1,000	£100
35-36	If your scuba diving equipment is delayed over 12 hours	S2	£200	Nil
37-38	If you are unable use you pre-booked diving days	S3	£250	Nil

If you golf equipment is lost, stolen or damaged – Section G1

If this happened:

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

This is what we will do:

We will pay up to

£1,000

in total for golf equipment, however the most we will pay for any **single article, pair or set** is

£500

Unreceipted items

£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 it will be deducted from any settlement;
- you did not notify the loss or theft to the police, your carrier or tour operator's representative and obtain a local independent written report during your **trip**;
- you did not take all available **precautions**;
- you are unable to provide **evidence of ownership** and/or **proof of purchase**;
- you are claiming for golf equipment that was left in or on an **unattended** motor vehicle;
- you are claiming for golf equipment that you left **unattended** except where it was left in your locked trip accommodation or a designated locker room within your trip accommodation, or a designated equipment area and/or rack;
- you cannot provide receipts for the hire of the replacement golf equipment;
- 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.

evidence of ownership - a document to evidence that the item(s) you are claiming for belongs to the business. 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.

pair or set - two or more items that are complementary or purchased as one item or used or worn together.

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 golf equipment.

proof of purchase - an original receipt and any other documentation required to prove when the item was purchased.

single article - any single item that is not part of a **pair or set**.

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

unattended - neither on your person or within your sight and reach.

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

If your golf equipment is delayed by 12 hours – Section G2

If this happened:

Your golf equipment that were **checked-in baggage** did not arrive at your **trip destination** within 12 hours of your arrival because they were misplaced, lost or stolen.

This is what we will do:

We will pay you

£30

for each full **12-hour** period that your golf equipment is delayed up to a maximum of

£300

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



But we won't do anything if:

- you did not notify the loss or theft to your **transport provider** or their handling agents and obtain a Property Irregularity Report (PIR);
- you cannot provide receipts for the cost of transportation;
- you do not **co-operate** with **us**.

Important meanings in this section

checked-in baggage - suitcases, holdalls or rucksacks that have been checked-in by your **transport provider** and placed in the luggage hold of your **transport providers** service in which you were booked to travel.

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.

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

trip destination - the airport, international rail terminal or port outside the United Kingdom which is your final ticketed destination.

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

If you are unable to play golf due to adverse weather conditions – Section G3

If this happened:

You were unable to play golf for more than 24-hours during your **trip** due to **adverse weather conditions**.

This is what we will do:

We will pay you

£100

for each full **24-hour** period that you are unable to play golf up to a maximum of

£400

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



But we won't do anything if:

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

Important meanings in this section

adverse weather conditions – flooding or waterlogging of areas of the course.

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.

If your business equipment is lost or stolen – Section B1

If this happened:

Your **business equipment** was lost or stolen during your business **trip**.

This is what we will do:

We will pay you up to

£1,000

in total for **business equipment**, however the most we will pay for any **single article, pair or set** is

£1,000

Unreceipted items

£150

We will also pay up to

£100

For the loss or theft of your mobile phone during your **trip**

The **deductible** amount for this section is **£125** 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 the loss or theft to the police, your carrier or tour operator's representative and obtain a local independent written report during your **trip**;
- you did not take all available **precautions**;
- you are unable to provide **evidence of ownership** and/or **proof of purchase**;
- you are claiming for **business equipment** that was left in or on an **unattended** motor vehicle;
- you are claiming for **business equipment** that you left **unattended** except where it was left in your locked trip accommodation or a designated locker room within your trip accommodation, or a designated equipment area and/or rack;
- you cannot provide receipts for the hire of the replacement **business equipment**;
- you do not **co-operate** with us.

Important meanings in this section

business equipment – any property owned by a **company** that is fundamental to the business for example, laptop computers, tablets and tools.

business trip - a journey connected with your employment that takes place during the **period of insurance**.

company - a registered business that you work for.

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.

evidence of ownership - a document to evidence that the item(s) you are claiming for belongs to the business. 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.

pair or set - two or more items that are complementary or purchased as one item or used or worn together.

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 claim 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 **business equipment**.

proof of purchase - an original receipt and any other documentation required to prove when the item was purchased.

single article - any single item that is not part of a **pair or set**.

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

unattended - neither on your person or within your sight and reach.

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

If your business money is lost or stolen – Section B2

If this happened:

Your **business money** was lost or stolen during your **trip**.

This is what we will do:

We will pay you up to

£1,000

In total

The **deductible** amount for this section is **£125** 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 the loss or theft to the police, your carrier or tour operator's representative and obtain a local independent written report during your **trip**;
- you did not take all available **precautions**;
- you cannot provide **proof of withdrawal**;
- your **business cash** was not on your person, or locked in a safe or safety deposit box, or left out of sight in your locked accommodation and you can provide evidence of unauthorised and/or forcible entry;
- you do not **co-operate** with us.

Important meanings in this section

business money – sterling or foreign currency in note or coin form that has been withdrawn from a **company** bank building society or credit card.

business trip - a journey connected with your employment that takes place during the **period of insurance**.

company - a registered business that you work for.

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.

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 **business money**.

proof of withdrawal – evidence that the **company** withdrew the cash from its bank, building society or credit card.

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

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

If your business samples and equipment are delayed by 12 hours – Section B3

If this happened:

Your **business samples** that were **checked-in baggage** did not arrive at your **trip destination** within 12 hours of your arrival because they were misplaced, lost or stolen.

This is what we will do:

We will pay you

£30

for each full **12-hour** period that your **business samples** and equipment is delayed up to a maximum of

£300

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



But we won't do anything if:

- you did not notify the loss or theft to your **transport provider** or their handling agents and obtain a Property Irregularity Report (PIR);
- you cannot provide receipts for the cost of transportation;
- you do not **co-operate** with **us**.

Important meanings in this section

business samples – goods and samples owned by a **company** that are required on your **trip**.

checked-in baggage - suitcases, holdalls or rucksacks that have been checked-in by your **transport provider** and placed in the luggage hold of your **transport providers** service in which you were booked to travel.

company - a registered business that you work for.

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.

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

trip destination - the airport, international rail terminal or port outside the United Kingdom which is your final ticketed destination.

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

If you are unable to commence or continue your business trip – Section B4

If this happened:

You were unable to continue your **business trip** due your illness or injury.

This is what we will do:

We will pay you up to

£1,500

towards the costs of travel and accommodation expenses for

Either - a replacement employee to travel out to take your place.

Or - for you to travel back out within one month to complete your planned itinerary.

The **deductible** amount for this section is **£125** per person, per incident



But we won't do anything if:

- you do not have a valid claim under the following sections of your main policy 'If you are unable to go on your trip', 'If you need emergency medical treatment abroad' and 'If you have to cut you trip short;
- you cannot produce receipts for any additional expenditure;
- you claim for travel and accommodation costs that are for a higher standard or service that you had originally booked;
- do not **co-operate** with **us**.

Important meanings in this section

business trip – a journey connected with your employment that takes place during the **period of insurance**.

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.

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

£1,000

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 12 hours – Section WS2

If this happened:

Your **ski equipment** did not arrive at your **trip destination** within 12 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 12 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;
- 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.

If your or your hired mountaineering equipment is lost, stolen or damaged - Section M1

If this happened:

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

This is what we will do:

We will pay you up to

£1,000

In total, however the most we will pay for a **single article limit** is

£300

Unreceipted items

£150

The **deductible** amount for this section is **£150** per person, per incident



But we won't do anything if:

- you have not paid your **deductible** or accept it will be deducted from any settlement;
- you did not notify the loss or theft to the police, your carrier or tour operator's representative and obtain a local independent written report during your **trip**;
- you did not take all available **precautions**;
- you are unable to provide **evidence of ownership** and/or **proof of purchase**;
- 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.

evidence of ownership – a document to evidence that the item(s) you are claiming for belong to you. This can be a copy of the till receipt, delivery note, gift receipt, bank or credit card statement, guarantees or insurance validation certificate.

mountaineering equipment – ropes, pitons and belays, crampons, ice axes and snow shoes, camping equipment (tents, sleeping bags, stoves)

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, theft or damage.

proof of purchase - an original receipt and any other documentation required to prove when the item was purchased.

single article – any single item that is not part of a **pair or set**.

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

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

unattended – neither on your person or within your sight and reach.

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

If your mountaineering equipment is delayed over 12 hours - Section M2

If this happened:

Your **mountaineering equipment** did not arrive at your **trip destination** within **12 hours** of your arrival because it was misplaced by your **transport provider**.

This is what we will do:

We will pay you

£20

for each full **12-hour** period that your **mountaineering equipment** is delayed up to a maximum of

£100

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 **mountaineering 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.

mountaineering equipment – ropes, pitons and belays, crampons, ice axes and snow shoes, camping equipment (tents, sleeping bags, stoves)

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

trip destination - the airport, international rail terminal or port outside the United Kingdom which is your final ticketed destination.

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

Loss of mountaineering days – Section M3

If this happened:

You were unable to reach your target summit due to **adverse weather conditions**.

This is what we will do:

We will pay you

£20

for each full **24-hour** period that you are unable to ascend to your target summit due to **adverse weather conditions** up to a maximum of

£100

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



But we won't do anything if:

- you did not obtain written confirmation detailing dates and times the summit was inaccessible
- you do not **co-operate** with **us**.

Important meanings in this section

adverse weather conditions - too much, or too little snow, high winds, avalanche.

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.

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

If your or your hired scuba diving equipment is lost, stolen or damaged - Section S1

If this happened:

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

This is what we will do:

We will pay you up to

£1,000

In total, however the most we will pay for a **single article limit, pair or set** is

£250

Unreceipted items

£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 accept it will be deducted from any settlement.
- you did not notify the 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 did not take all available **precautions**;
- you are unable to provide **evidence of ownership** and/or **proof of purchase**;
- you 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.

evidence of ownership – a document to evidence that the item(s) you are claiming for belong to you. This can be a copy of the till receipt, delivery note, gift receipt, bank or credit card statement, guarantees or insurance validation certificate.

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.

proof of purchase - an original receipt and any other documentation required to prove when the item was purchased.

precautions – all measures that it would be reasonable to expect a person to take in the circumstances to prevent accidental loss, theft or damage.

scuba diving equipment – masks, snorkels, fins, wetsuits, buoyancy control devices, depth gauge regulators, dive computers, dive bags, scuba gloves, scuba tank.

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 scuba diving equipment is delayed over 12 hours – Section S2

If this happened:

Your **scuba diving equipment** did not arrive at your **trip destination** within **12 hours** of your arrival because it was misplaced by your **transport provider**.

This is what we will do:

We will pay you

£40

for each full **12-hour** period that your **mountaineering equipment** is delayed 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 **scuba diving 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

scuba diving equipment – masks, snorkels, fins, wetsuits, buoyancy control devices, depth gauge regulators, dive computers, dive bags, scuba gloves, scuba tank

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

trip destination - the airport, international rail terminal or port outside the United Kingdom which is your final ticketed destination.

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

If you are unable use you pre-booked diving days – Section S3

If this happened:

You are unable to use your pre-booked diving due to injury or illness.

This is what we will do:

We will pay you up to

£50

for each full **24-hour** period you are unable to use your pre-booked diving days up to a maximum of

£250

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 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

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



We hope you have safe and enjoyable trip!