



## Addendum to Travel Insurance Policy DOGTAG HAZARDOUS ACTIVITIES

For policies purchased from 1<sup>st</sup> January 2021 to 31<sup>st</sup> December 2021

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

For master policy numbers:

### Single trip

**BASE** RTBDT40093-03  
**MAX** RTBDT40093-02

### Annual Multi Trip

**BASE** RTBDT40093-04  
**MAX** RTBDT40093-05

# 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](http://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 0203 829 3874 and we'll sort you out.

**The Dogtag Team**

## 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.**

### **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](mailto: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

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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; Pa intballing (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 aerals) (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 Shoing (requires Winter Sports upgrade); Snowboarding; Snowboarding - Freestyle - Terrain Park etc . No inverted aerals (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 Ferrata \*\* ,\*\*\*; Volleyball; War Games/Paint Balling \*\*; Water Polo (amateur); Water Skiing (amateur); Whale Watching; Windsurfing; Working; Yoga; Zorbing \*\* ,\*\*\*

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## 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 aials (requires Winter Sports upgrade); Skiing - Snowcat (requires Winter Sports upgrade); Slack-Lining \*\*, Slopestyle skiing/snowboarding (no inverted aials) (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.

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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.

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## 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

### Mountain Climbing Extension

### Golf Extension

### Scuba Diving Extension

### Winter Sports Extension

Upon payment of an additional premium on your DOGTAG BASE policy, we can also offer the following extension:

### Winter Sports Extension



## What you should do if you need out-patient treatment or treatment for a minor injury or illness



**PLEASE NOTE: This is a travel insurance policy and not private medical insurance; so there is no cover for any medical expenses incurred in private facilities if medically capable public facilities are available.**

### FOR A NON-URGENT MEDICAL SITUATION

That is something you would normally see your GP or minor injuries unit for, so you don't need to attend hospital but you do need some medication to treat a non-emergency situation. Like what? Poorly child with tonsillitis? Infected cut on your foot? We have teamed up with **Medical Solutions UK Ltd**, who offer UK Registered Doctors who give medical support and assessment over the phone and are able to prescribe in many countries across the globe. This means you can quickly access support with minor ailments without disrupting your trip too much. You can access this facility free of charge by calling **+44 161 468 3793**

### YOU CAN ALSO CALL 112 OR THE LOCAL EQUIVILANT OF 999

Customer should receive emergency medical treatment or management regardless of their ability to pay or any other consideration, a failure or refusal by a treating hospital or treating doctor to provide emergency treatment, management or care is a clear breach of an established duty of care.

### OPTIMAL CARE

In our experience the access to the best doctors, diagnostics and optimal care in many areas of the world (particularly in Europe but also across many destinations worldwide) are limited to state facilities. They don't always look as nice, but we have experience of good clinical outcomes within a regulated environment without the risk of a patients' health being compromised over commercial interest, immoral and dangerous practices such as extortion, detainment and withdrawal of treatment you are unlikely to find occurring in state facilities. If you would like to know more about our approach to receiving the best medical care overseas and repatriation planning, please visit our website [www.ourphilosophies.co.uk](http://www.ourphilosophies.co.uk)

### IN THE EVENT THAT YOU DO RECEIVE OUT-PATIENT TREATMENT WHEN YOU ARE TRAVELLING

**In European Union Countries** – if you present yourself at a public facility you are strongly advised to show your EHIC.

**In Australia** – you are strongly advised to enrol for Medicare, and have it accepted.

Using these agreements in public facilities will mean that medical treatment will be free, or at a reduced cost, and your standard policy excess will be waived from any claim you may make. If you are unable to use the EHIC, you will have to pay the medical facility and submit a claim when you get home, the policy excess will then be applied.

**In Turkey, Cyprus, Egypt and Bulgaria** – we utilise the services of Global Excel who can arrange for the bill to be paid directly. You simply fill in a Global Excel form in the medical facility to confirm the nature of the treatment received and pay your policy excess to the facility. They will then send the remaining bill directly to Global Excel for payment. More information can be found here [www.globalexcel.com](http://www.globalexcel.com)

**Everywhere else in the World** – if there is not suitable public facility that will treat you free of charge, you can pay the medical facility and retain all receipts so that you can make a claim when you get home.

**PLEASE NOTE:** If the costs are likely to exceed £500 or you are admitted to hospital, you should call us on **+44 (0) 333 0000 112**

## WHAT TO DO IF YOU HAVE A MEDICAL EMERGENCY WHILE YOU ARE AWAY



**PLEASE NOTE: This is a travel insurance policy and not private medical insurance; so, there is no cover for any medical expenses incurred in private facilities if medically capable public facilities are available.**

### IF YOU NEED MEDICAL ASSISTANCE WHEN YOU ARE AWAY YOU SHOULD CALL 112 OR THE LOCAL EQUIVALENT OF 999

Customers should receive emergency medical treatment or management regardless of their ability to pay or any other consideration. A failure or refusal by a treating hospital or treating doctor to provide emergency treatment, management or care is a clear breach of an established duty of care.

**YOU SHOULD THEN CALL US ON +44 (0) 333 0000 112**

Whilst the actual medical care you receive is in the hands of the local doctors treating you, we can obtain the medical information we need from them to establish what is wrong, as well as their treatment and discharge plans. We can support you in the event you are admitted to a facility that may not be suitable for your clinical needs or where there are concerns over practice.

We will then advise on, and can put in place, suitable repatriation plans to get you home as soon as it is medically safe to do so. We will liaise with the treating doctor to get a fit to fly certificate when needed, and with aero-medical experts who will advise on both the timing and method of repatriation that is best suited to your individual needs and your recovery.

### IT IS IMPORTANT THAT YOU ARE AWARE OF THE FOLLOWING:

#### Medical Treatment

- There is not cover for:
  - routine, non-emergency or elective treatment
  - or treatment that can wait until you return home.
- Our doctors are not treating you; they are not responsible or in control of the clinical care you are receiving in a medical facility.
- In some instances, you may need to be moved from one local facility to another larger/more specialised facility, for treatment.
- Having travel insurance does not ensure a 'fast track' medical service from the treating facility, much like the NHS – emergency service rooms can be busy at certain times and so it is possible you may have to wait as you would in your local NHS hospital unless you require critical care.
- Once you are discharged from hospital this does not always mean you are fit to fly home – For example, if you were in the UK and suffered the same injury/illness, then you would not consider flying out on holiday so soon after surgery/treatment/incident.
- Some medical facilities will raise charges that are far in excess of customary and reasonable; we will deal with such bills directly and there is no need for you to pay them. You simply need to pass any correspondence about such bills to us to ensure we can provide full financial protection.

#### Repatriation (bringing you home)

- Coming home straight away is not always an option even if you are considered 'fit to fly' by the treating doctor.
- We have a medical team with experience in aviation medicine who will advise on both the timing and method of repatriation which is best suited to your individual needs and your recovery.
- Most airlines require specific criteria to be met in order to accept a 'medical passenger'.
- Things change – if your health, stability or vitals change – then so do the plans.
- Availability of air ambulances, stretchers and appropriate medical escorts can be limited in specific areas and at different times of the year.
- Air Ambulances are 'flying intensive care units' and are only used to transport critical patients to a hospital in the UK, if treatment is not possible where they are.

## 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)

## Data Protection – Personal Information

White Horse Insurance Ireland dac holds your personal information in accordance with all applicable data protection laws.

To administer your policy White Horse Insurance Ireland dac will collect and use information about you provided by you and this notice applies to anyone who is insured under this Insurance policy and whose personal information may be processed for the provision of insurance and related services.

Personal information may be used by us for the purposes of administering your policy; including decision making on provision of insurance cover, underwriting, processing and claims handling. We may also use your personal information for other related matters such as customer service, analysis, complaints handling and the detection and prevention of crime. The information you have supplied may be passed to other insurers and reinsurers for underwriting and claims purposes or to other third-party service providers used by us in fulfilling your insurance contract.

We may send your personal information in confidence to other companies who provide services to us for processing and storage. This may mean sending information to countries outside of the United Kingdom, European Union

or European Economic Area that may not have the same levels of privacy legislation as in the United Kingdom, European Union or European Economic Area. When we do this, we will ensure that we transfer the data securely

and accordingly to regulatory requirements. By buying this insurance policy, you agree to us using your personal information in this way.

You have various rights in relation to personal information that is held by us, including the right to request access to your personal information, the right to correct inaccurate personal information, or the right to request the deletion

or suppression of personal information where this is not restricted by any conflicting legitimate interest.

This notice explains certain aspects of how we use your information and what rights you have in relation to your personal information, however you can obtain more information about how we use your data by reviewing our

full Privacy Policy. Our Privacy Policy is available on our website [www.whitehorseinsurance.eu](http://www.whitehorseinsurance.eu)

Your data will be treated in accordance with our Privacy Policy.

Dogtag Limited will act as agent for White Horse Insurance Ireland dac with respect to the receipt of customer money and handling premium refunds.

White Horse Insurance Ireland dac is registered in Ireland No. 306045. White Horse Insurance Ireland dac's Registered Office is First Floor, Rineanna House, Shannon Free Zone, Shannon, County Clare, Republic of Ireland. White Horse Insurance Ireland dac is authorised and regulated by the Central Bank of Ireland. Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. The nature and extent of consumer protections may differ from those for firms based in the UK. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website, our FRN is 203320.