

## Marathon, Ultra Marathon & Iron Man Travel Insurance

We get **hundreds** of enquiries about Marathon and Ultra Marathon Insurance; more than for any other topic. **PLEASE** read this page because it will answer your questions.



### Getting a quote

Also, as we mentioned above, we get more email and telephone enquiries asking for quotes for M des Sables and other ultra marathons than for any other sport or event. The DOGTAG quotation system is the **easiest** on the market so *please* do try for a quote yourself - it's easy and it helps us to keep our call centre costs down. At peak times the call center can be very busy which means that you may be put in a queue; altogether, it's quicker, having answered your questions here, to go straight for an on-line quote. Hit one of the red buttons over on the right-hand panel there - it'll take you about 15 seconds to get a quote - honest.

### Get knowledgeable

Bear with us here and take the time to read through this, there's quite a lot of stuff but it'll help you make the right decisions about cover and save you a few phone or email conversations - not that we don't want to answer them...



### OK, let's get started

One event in particular which we get asked about is the **Marathon Des Sables** as well other fast-growing events like the **UTMB, Kalahari Augrables** Extreme Marathon and, of course, extreme endurance events like Iron Man. In fact Dogtag is now the UK's largest provider of travel insurance for marathon running.

By and large, Dogtag is able to cover these events provided you are an official entrant in an event organised by the appropriate official body and attended by the organiser's support crew. Marathon Des Sables is a regular for us and many of the competitors each year will be covered by Dogtag. We would like to be the ones who provide *you* with travel insurance for your marathon adventure but because

we get asked the same questions over and over, bear with us and we'll try and answer them here.

### Extreme Sports cover

Understandably, 'extreme' endurance events such as marathons and ultra marathons are classed as such by our underwriters. Since there are really two levels of marathon, city and ultra, the latter being more extreme than the former, they require different levels of cover:

- for a city marathon or similar you **must** choose **EXTREME** in order to cover yourself. 'City' marathons such as the New York and Berlin marathons are also classed as Extreme.
- for an ultra marathon such as the MdS or similar, you will need to choose **EXTREME+**. (This has recently moved up from Extreme so if you've already bought Extreme before November 2015 then you'll be covered.)
- There is a sport selector and the system should choose the correct level of cover for your event as you go through the quote process. However, it is *your* responsibility to choose the correct cover level.

### Arctic events:

If your event is an arctic marathon or similar snow-based marathon and *any* part of the event includes the use of winter sports equipment such as snow shoes, skis or sleds then you **must** also select the Winter Sports cover upgrade.

### Injury and Cancellation Cover.

One element of concern for entrants in extreme marathons is whether the acquisition of an injury which forces you to cancel competing in the event would be eligible for a claim under the cancellation cover elements of your Dogtag policy.

Cancellation claim eligibility is down to the actual reason for cancellation so let's be a little bit clearer than other insurers about this. By the way, most insurers will simply say, '*Look, just because you sprained your ankle and can't run, doesn't mean you can't fly to Morocco and go shopping...*' or something like that. We take a different stance on this.

Let's deal with fitness and entry qualifications for an ultra marathon. Not being fit enough to pass the fitness entry test, i.e. being lazy or not training enough or just not up to it in the first place will not be covered under cancellation because you will still be "fit" to travel. And you probably knew you weren't going to make the grade anyway...

**However**, if you do get injured before you travel and

are therefore unable to run, (read the bit below about pre-existing ailments) this would be covered. Claims handlers may ask for some kind of affidavit from a medic to the effect that the injury specifically prevents you from taking part and, of course, an injury that was nagging you before you bought your cover may not be covered under the cancellation elements of your policy. Let's look at that...

### Level of Cancellation Cover

We have three levels of cover: BASE, PRO and MAX. These offer varying levels of compensation in the event of a claim. Base is lower, Max is higher. When you're booking travel insurance you should look at the amount of cover you need in the event of a claim. If you're concerned about cancellation cover then you need to match your cover level to the outlay for your trip. We know that the likes of MdS entry fees can run to over £4k and there are additional costs such as air fares and hotels so please have a look at the summary table on our Cover page ([www.dogtag.com/cover](http://www.dogtag.com/cover)) to see which best suits your needs.

### When does cancellation cover start?

If you buy a **Single Trip** policy for a trip happening next April, the Travel portion of cover starts when you leave the door in April but the Cancellation portion of cover starts immediately you buy the policy. In short, if you buy in November, your Cancellation cover starts in November.

If you go for an **Annual Multi-trip** policy and want the cancellation cover to start now, you have to make the start date of the policy now. You can't buy an Annual Multi-trip policy more than 62 days in advance.

However, AMT policies are much better value if you're traveling abroad more than once or twice in the year.

### What if I have a pre-existing medical condition?

You mean one that isn't *nagging* you? If you have a pre-existing medical condition that does not normally prevent you from running you can still be covered. This could be something like asthma but it could also include say, a lower limb injury but one that has long-ago healed and you're fit to go.

At all events, in order to be properly and formally covered for anything related to or stemming from these pre-existing ailments it is necessary to go through our Medical Screening service. This is available on 01732 853364. It's an easy process and the small amount of extra premium (if there is one) is offset by the peace of mind it delivers. A cancellation due to a pre-existing injury that flares up but which you haven't declared to our medical screening service would not be covered.

What else? Well, we know that you'll probably not even be fantasising about running the M de S if you're a cardiovascular basket case but the sort of things that need to be screened are the likes of: ever having had any heart conditions, cancers, diabetes, strokes,

breathing conditions and/or *any* hospital admissions or procedures in the last 2 years. 'Procedures' would include an injury that has say, been treated by, or referred to a physiotherapist but which has now healed. Underwriters still want to know about it and you'll want it covered, just in case - you're making a big investment here.

### Where's Morocco?

No, it's not a daft question. *We* know it's actually in North Africa (we checked Google Maps) and we know that you know, but for the purposes of Dogtag 100% Travel Insurance, it's considered to be in Europe (you can see it from Spain - sort of) so you'll not need Worldwide cover, just buy Europe cover. Oh yes, and don't forget Extreme or Extreme+ for your sport level cover.

If you have any doubt about cover for a marathon please contact on 0800 0 364 824. That's our sales desk, it's in the UK and your call will be taken by a very experienced, English-speaking insurance professional. If you want to check whether your 'ailment' needs to be declared call the Medical Screening number+44 (0) 1732 853088 and if you think it might need to be declared, then it probably does.