

# Travel Insurance

## Insurance Product Information Document



**Company:** 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.

**Product:** Dogtag Ski Pro Single Trip & Multi Trip Policies

The following summary does not contain the full terms and conditions of the contract which can be found in your policy documentation. The agreed sums insured are specified in your policy schedule.

### What is this type of insurance?

This is a travel insurance policy



#### What is insured?

We offer single trip and multi trip policy options through our Pro level of cover

The policy covers up to the following:

✓ If you are not able to go on your trip	£2,000
✓ If your scheduled airline stops before you leave home	£1,000
✓ If you are delayed	£200
✓ If you miss your departure or onward connection	£500
✓ If you decide to abandon your travel plans	£2,000
✓ If your scheduled airline stops trading while you are away	£1,000
✓ If you are denied boarding on your return journey	£560
✓ If you need emergency medical treatment abroad	£10m
✓ If you need to be brought home	£200,000
✓ If you are buried or cremated abroad	£1,500
✓ If you are admitted to a public hospital	£600
✓ If you are taken ill or injured in your home country	£1,000
✓ If you have to cut short your trip	£2,000
✓ If your checked-in baggage is delayed	£100
✓ If your valuables are lost, stolen or accidentally damaged	£300
✓ If your other possessions are lost, stolen or accidentally damaged	£1,500
✓ If your cash or your event tickets are lost or stolen	£250
✓ If you need emergency travel documents	£250
✓ If your or your hired ski equipment is lost, stolen or damaged	£1,000
✓ If your ski equipment is delayed over 24 hours	£500
✓ If your winter sports equipment is damaged whilst in use	£500
✓ If you are unable to use your pre-paid ski pack	£400
✓ If your ski resort is closed	£1,000
✓ If you need legal advice	£25,000
✓ If you are killed, injured or disabled following an accident	£15,000
✓ If you are held legally liable for injury or damage	£2m

You can add the following optional covers to the Pro policy

- Fishing extension
- Cruise extension
- Business extension
- Wedding extension



#### What is not insured?

- ✗ **Deductibles** apply on the Pro policy and are shown in the Document of Insurance - you are responsible for paying this amount in the event of a claim.
- ✗ There is no cover if you purchased this insurance with the reasonable intention or likelihood of claiming
- ✗ There is no cover if you are claiming due to FCDO, government or local authority advice relating to any infectious disease including Covid-19
- ✗ There is no cover if you ask us to pay for a loss that is insured or guaranteed by any other existing protection, specifically Package Travel Regulations, Air Passenger Rights, ATOL (including Civil Aviation Authority requirements), or ABTA protection, or from your credit card provider under s75 Consumer Credit Act, or any other specific legislation for transport or travel providers
- ✗ There is no cover if you are unable to provide evidence from a medical professional confirming your illness or infectious disease
- ✗ There is no cover if you simply did not want to travel, had a fear of travelling or you could no longer afford to pay for the trip
- ✗ There is no cover if you chose or were recommended to quarantine or isolate as a result of exposure to an infectious disease including Covid-19
- ✗ Existing medical conditions that you haven't told us about or where we've not agreed to cover them in writing
- ✗ Dental treatment other than to alleviate sudden pain
- ✗ Trips which have begun before your policy cover start date
- ✗ Events or situations you know about before taking out a policy or booking a trip which could mean you can't travel
- ✗ You taking part in activities unless stated as covered on your Policy Documentation
- ✗ Claims caused by alcohol, drugs or substance abuse
- ✗ Trips longer than 31 days on a multi trip policy
- ✗ Natural damage (e.g. wear & tear or from weather)
- ✗ Any trip involving a cruise (unless you have purchased the optional cruise extension).



## Are there any restrictions on cover?

- ! **This is a travel insurance policy and not private medical insurance**, therefore it does not cover any medical expenses incurred in private facilities if adequate public facilities are available, unless specifically authorised by us.
- ! There is no cover for trips booked or travel to a destination outside the area of cover shown on your Policy Schedule
- ! Unless agreed with us there will be no cover if the FCDO advise against travel to your destination
- ! There is no cover at the start of the policy if anyone to be insured is waiting to have any medical investigation, or the results of any test or investigations, unless these relate to an already diagnosed condition you've told us about
- ! There is no cover to cancel or cut short a trip because of any follow up appointment or surgery that relates to investigations or tests that are known about when a trip is booked
- ! There is no cover for valuables, gadget or money unless with you, in a safe/safety deposit box or locked in your accommodation



## Where am I covered?

You can select the area of cover that is most appropriate for your travel plans. Cover will not apply if you travel outside the area that you have chosen. The area you have chosen will be shown on your policy schedule.

You will not be covered if you travel to a country or region when the Foreign, Commonwealth and Development Office has advised against all travel or all but essential travel. For further details, visit: [www.gov.uk/foreign-travel-advice](http://www.gov.uk/foreign-travel-advice)



## What are my obligations?

- At the start of the policy you must give complete and accurate answers to any questions we may ask you
- Premiums must be paid on time
- If you need to make a claim you must provide us with a fully completed claim form as soon as possible
- If you need medical assistance while abroad, you must call us before going to a medical facility (other than a pharmacy), or as soon as you possibly can thereafter
- You must let us know of any changes including any changes to medical conditions or the health of anyone on the policy



## When and how do I pay?

You must pay your premium before the policy can be issued, you can do this via the Dogtag website [www.dogtag.co.uk](http://www.dogtag.co.uk) or you call Dogtag on **0203 829 3874**



## When does the cover start and end?

Multi-trip travel insurance, covers a period of one year. A Multi-trip policy can be taken out each year until anyone on the policy reaches 70 years of age.

Single trip travel insurance covers the period from the date on which you pay your premium until the return date shown in your policy schedule.



## How do I cancel the Contract?

You have a 'cooling off' period where, should you decide that you find that the terms and conditions do not meet your requirements and provided you have not travelled or claimed on the policy then a full refund may be considered. You can do this by advising Dogtag within 14 days of purchase to obtain a full refund of the premium paid.

We will consider a partial refund of your premiums should you wish to cancel your policy outside of the 14-day cooling off period provided you have not travelled or claimed, or intend to make a claim, on the policy.

**Single Trip Policies** – If we agree to a refund, then we will refund 50% of the total policy premium you have paid.

**Multi-Trip Policies** – If we agree to a refund, we will refund 1/12<sup>th</sup> of the total policy premium you have paid for each full calendar month remaining on the policy.