



DOGTAG 100% Proof Travel Insurance



DOGTAG partners with Travel Guard to offer America's First Identity-Based Travel Insurance Product

New York, NY (January 5, 2010) - There are many reasons to purchase a travel insurance plan. Foremost is to cover the cost of flight re-booking or the cost of the trip should you need to cancel due to a covered reason. Once you depart, however, the most crucial reason for buying a travel insurance plan may be knowing that you are prepared should an emergency or travel interruption arise.

What is unique about DOGTAG and what is an "Identity-based Travel Insurance" plan?

When you travel, particularly in a foreign country, the emergency services that you take for granted at home may not be so easy to obtain while abroad. When in an unfamiliar place, you may not know how to access emergency assistance or when you'll be asked to provide proof that you are insured. This is why we invented the DOGTAG system. Every person who carries a DOGTAG plan is issued a personalized military-style dog tag which carries all the information you need and gives you access to 24/7 emergency assistance around the world.



This Dogtag has two important emergency functions:

- **Proof of Insurance**

If you need to pay for medical treatment, your name and Tag number is all that a medic needs in order to access your file on the DOGTAG Emergencies system. This system can establish that you have current insurance coverage and even show contact information for your physician at home. Remember clinics in many parts of the world require payment before they treat you – (**see 'Background' below).

- **Emergency Medical Information**

In addition to providing proof of insurance, medics are able to view any Emergency Medical Information that YOU choose to publish on your individual DOGTAG Emergencies page. This information might range from medical conditions that medics should be aware of, current medication that you're taking or simply contact information for your next of kin.

How does the DOGTAG system work?

Let's face it, whether you're surfing, skiing, climbing or simply lying on the beach, you're not likely to have your insurance documents and medical status tucked into your waistband. Your DOGTAG is fully personalized with your name and your unique Tag I.D. number, and in an emergency, all you or emergency personnel have to do is call the DOGTAG phone number or log into the DOGTAG website using your DOGTAG I.D. to access the emergency information that's needed to get you help.

How does this information get there?

Each DOGTAG client has a personal web page that displays current insurance coverage information and contains space to input any personal information that you feel would be useful in an emergency such as your blood type, allergies, physician information, your immediate next of kin or your employer. This is exactly the sort of data that paramedics need in an emergency.



Is it secure?

Yes. Your information is private and password protected so, aside from displaying your insurance data, only information that you choose to display is there. Not even DOGTAG Inc has access to your personal data.

****BACKGROUND of DOGTAG**

Following a serious skiing accident in France several years ago, DOGTAG's co-founder, Dave Rice, discovered first hand just how important it is to be both fully insured and to be able to prove it.

Dave had been on his vacation in France when he decided to go skiing. Suddenly he fell while going down the mountain. The ski patrol was able to get him off the mountain safely and he was rushed to hospital. Unfortunately, he had a serious head injury and was only semi-conscious. Dave was examined by doctors who decided he needed a brain scan. However, before they would proceed, the clinic insisted on seeing some insurance details, which were somewhere back at the resort.

His wife was forced to make a four-hour round trip back to the resort to get the documentation to prove that he was insured. In the meantime, Dave's condition was not improving.

In the end, Dave was lucky and recovered fully from his ordeal. While reflecting on the accident several months later with skiing friend and business partner, Mike Welty, the idea of an insurance product that could help others avoid the same distressing experience was born and the I.D.-tag-based system was created.

"My accident and experience with foreign medics could have been very dangerous had I not been able to produce my documents," said Rice. "I laid on a gurney in the corridor for four hours until my wife returned. We didn't want that to have to happen to anybody else so we set about inventing a system that could help prevent people from experiencing a similar ordeal."

THE LAUNCH

Europe 2001

DOGTAG founders Dave Rice and Mike Welby quickly set the wheels in motion, discussing their innovative idea with doctors, paramedics, ski patrollers and rescue professionals from around the world and launched the system in 2001. Since then, tens of thousands of action-minded travelers have chosen DOGTAG and many have been rescued because of it.

"Based on our initial research, it became clear that in many parts of the world travelers either get no treatment or basic first aid if they are unable to prove they have the means to pay," said Rice. "Most of us think that medics will act first and ask questions later. Of course, they'll do this if your injury is truly life-threatening but if you have an injury that isn't as severe such as a broken bone, they just might take a different view."

Dave and Mike also carried out research across a wide selection of travelers to determine whether they could put their hands on proof of their insurance in an emergency situation and a shocking 90% said they could not.

"Regardless of whether you enjoy a relaxing vacation on a beach or an action-packed diving excursion, accidents can happen anywhere at anytime and you never know when you might need to prove you are insured," said Rice.

DOGTAG plans have been covering travelers in all states of the European Union for quite some time now. Our clients have taken their DOGTAGs to Mt. Everest and as far as the Antarctic and all over the world.

"Even customers who don't take extreme vacations like to know they have their DOGTAG even if they are just laying on the beach," said Welby.

The USA and CANADA

For a few years now, US travelers have been hearing about DOGTAG via the internet or by word of mouth and have been asking when the DOGTAG system will be available in North America. Driven by this demand, Mike and Dave have launched DOGTAG USA.

"It's very flattering to know that US citizens have been watching and waiting for us to launch in the US," said Welby. "Now we can bring the advantages of the DOGTAG system to America."

Travel Guard

DOGTAG has teamed up with Travel Guard, one of America's leading providers of travel insurance plans and assistance services. DOGTAG has worked closely with Travel Guard for several months to ensure that we bring exactly the right type of travel insurance plans to our US and Canadian customers.

"We felt that we wanted not only to bring the DOGTAG emergency system to America, we also wanted to tailor the insurance plans specifically to the needs of our American customers," said Rice. "Sometimes travel insurance can be difficult to understand. We want to present travel insurance plans that are easy to understand and that offer coverage for both common and emergency travel mishaps. Travel Guard was our first choice as a partner for the American launch. They gave unique insight into travel insurance coverage in North America and have been the key to getting these plans just right. We couldn't be more pleased. Travel Guard has enabled us to offer their Worldwide Travel Assistance Services which extend the benefits of your DOGTAG system even further."

Plain Speaking

DOGTAG Travel insurance plans are designed to be easy to understand so that you can be sure you are making the right choices. "Travelers expect to be able to fulfil their travel needs online," said Welby. "We don't see why buying a travel insurance plan should be any more complicated than buying anything else online. We think that with www.dogtag-usa.com, we have made the travel insurance-buying experience easy and enjoyable. Everything you need to know before purchasing your plan is only a click away, right in the places you'd expect to find it. Our aim is to aid consumers to make a well-informed buying decision."

Plans include coverage for trip cancellation, travel interruptions and delays, emergency medical expenses, medical evacuation expenses, and lost or delayed baggage. Also included are Travel Guard's 24/7 worldwide assistance services including travel medical assistance, last-minute or emergency travel changes, lost luggage tracking, hotel re-booking, pre-trip travel advice, and more.

ABOUT TRAVEL GUARD

Travel Guard (www.travelguardworldwide.com) a Chartis company and worldwide leader in travel insurance and assistance plans, provides products and services to millions of travelers around the globe. The travel insurance products marketed by Travel Guard in the United States are underwritten by National Union Fire Insurance Company of Pittsburgh, Pa., with its principal place of business in New York, NY. This is only a brief description of the coverages available. The Policy will contain reductions, limitations, exclusions and termination provisions. Coverage may not be available in all states.

Chartis is a world leading property-casualty and general insurance organization serving more than 40 million clients in over 160 countries and jurisdictions. For additional information, please visit our website at <http://www.chartisinsurance.com>.

MEDIA

For full media information, copy and images or to arrange a telephone interview with Dave Rice or Mike Welby,

please email press@dogtag.net or visit <http://www.dogtag-usa.com/press-office.aspx>