

# Tesco Bank Travel Insurance

Policy Booklet



**Inside you'll find full details of your:**

- Tesco Bank Travel Insurance
- Optional covers;
  - Cruise
  - Winter Sports

Travel Insurance

**TESCO** Bank



Provided by AXA  
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## Travel Insurance - Useful Information

### Emergency Medical Assistance Service

If **you** are abroad and need urgent assistance please contact the Emergency Medical Assistance Service on 0345 303 8373

### Claims notification

To make a claim under all other sections please contact:

Travel Claims Team AXA Partners,  
The Quadrangle,  
106-118 Station Road,  
Redhill RH1 1PR  
Tel: 0345 644 9319

### Making yourself heard

Any complaint should be addressed to the relevant helpline as outlined within the 'Complaints Procedure' section.

If the complaint is still not resolved, **you** can approach the Financial Ombudsman Service. Referral to the Financial Ombudsman will not affect **your** right to take legal action. Full details of addresses and contact numbers can be found within the 'Complaints procedure' section.

### Financial Services Compensation Scheme (FSCS)

**We** are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme in the unlikely event **we** cannot meet **our** obligations to **you**. This depends on the type of insurance and the circumstances of the claim.

Further information about the compensation scheme arrangements is available from the FSCS ([www.fscs.org.uk](http://www.fscs.org.uk)) or call them on 020 7741 4100.

### Cancellation Period

**You** can cancel this policy at any time. If **you** cancel the policy **you** will receive a refund depending on when **you** cancel **your** policy, the following premium refunds will be made providing **you** have not travelled or made a claim:

- All policies: Full refund if cancelled within 14 days (from purchase or receipt of documents whichever is later).
- Single Trip policies: 65% refund if cancelled after 14 days (from purchase or receipt of documents whichever is later).
- Annual Multi-trip policies: 5% refund, if cancelled after 14 days (from receipt of documents), per full month remaining.

To cancel **your** policy **you** can call **us** on 0345 0306 128, or email **us** at [tescotravelcancellations@rockinsurance.com](mailto:tescotravelcancellations@rockinsurance.com), or write to **us** at: Customer Services, Griffin House, 135 High Street, Crawley West Sussex RH10 1DQ.

**We'll** return payment for cover after the cancellation date (as shown above).

## About your policy wording

If **you** have any queries about **your** cover, **you** can call **us** on the number listed in the 'Important telephone numbers' section.

Please make sure **you** have **your** policy number when **you** call. **We** want **you** to get the most from **your** policy and to do this **you** should:

- read **your** policy wording and make sure **you** are covered for the sort of losses/incidents **you** think might happen
- make sure that **you** understand the exclusions and conditions which apply to **your** policy because if **you** do not meet these conditions it may affect any claim **you** make.

Remember, no policy covers everything. **We** do not cover certain things such as, but not limited to:

- **Pre-existing medical conditions** as described in the **Pre-existing medical conditions** section (unless **you** have contacted **us** and **we** have accepted in writing).
- Losses that **we** do not state are specifically covered.
- Circumstances known to **you** before **you** purchased this insurance which could reasonably have been expected to lead to a claim will not be covered.
- The intention of this policy is to cover the entire **trip**. The policy will need to cover the date that **your trip** begins until the date **you** return to the **UK** inclusive.
- Any **trip** that has already begun when **you** purchased this insurance.
- Losses which occur outside of a valid **trip** (with the exception of Section 1 – Cancelling or **cutting short** a **trip**, see the definition of **Insurance period** for full details).

The things which are not covered by **your** policy are stated:

- In the 'General exclusions applying to **your** policy'
- Under 'What IS NOT covered' in each section of cover.

If **we** do not state that something is covered, **you** should assume that it is not covered.

## Introduction

This is **your** travel insurance policy. It contains details of what is covered, what is not covered and the conditions for each **insured person** and is the basis on which all claims will be settled.

It is confirmed by the issue of the policy certificate which should be read in conjunction with this policy wording.

In return for having accepted **your** premium **we** will provide insurance in accordance with the sections of **your** policy as referred to in **your** policy certificate.

The policy certificate is part of the policy.

If **you** need to make any changes to the details contained in **your** policy certificate, **you** should contact **us** as soon as possible. **We** will then advise if those changes can be made and whether any additional premium is required.

## Words with special meanings

Throughout **your** policy wording, certain words are shown in **bold type**. These words have special meanings which are listed as follows.

Section 5a Legal expenses and assistance and Section 6 Personal accident have unique 'Words with special meanings' which can be found at the beginning of those sections.

### Accident(s)/Accidental

A physical injury caused by sudden, unexpected, external and visible means including injury as a result of unavoidable exposure to the elements.

### Baggage

Any items which belong to **you** which are worn, used or carried by **you** during a **trip** (but excluding **valuables, gadgets, sports equipment, ski equipment** and **personal money** and **important documents**).

### Catastrophe

Means

- fire,
- flood,
- earthquake,
- explosion,
- volcanic eruption and/or volcanic ash clouds,
- tsunamis,
- landslide,
- avalanche,
- hurricane,
- storm,
- civil commotion and/or civil unrest not assuming the proportions of or amounting to an uprising,
- an outbreak of food poisoning or an infectious disease

meaning **you** cannot use **your** booked accommodation.

### Close relative

**Your** mother, father, sister, brother, fiancé(e), daughter, son, foster child, grandparent, grandchild, in-law, stepfamily, aunt, uncle, niece, nephew, next of kin or guardian.

### Colleague

An associate in the same employment as **you** in the **UK**, whose absence from work necessitates **your** stay in or return to the **UK**.

### Cruise

A **trip** involving a sea or river voyage of more than one night, where transport and accommodation is primarily on an ocean/river going passenger ship, liner or cruiser.

### Cut short/Cutting short

Either:

- you cutting short** the **trip** after **you** leave **your home** by direct early return to **your home**.
- you** attending a hospital after **you** leave **your home** as an in-patient or being confined to **your** accommodation due to compulsory quarantine on the orders of a **medical practitioner**, in either case for more than 24 hours.

Claims will be calculated on the number of nights of **your trip** **you** missed due to **your** early return or the number of nights which **you** were hospitalised, quarantined or confined to **your** accommodation.

Claims under part b), above, will only be paid for the ill / injured / quarantined / confined **insured person**, but where **we** or the Emergency Medical Assistance Service

agree for another **insured person** (including any children travelling with them) to stay with **you**, **we** will also pay for that **insured person's** proportion only of any unused travel and accommodation costs and expenses they have not used by remaining with **you**.

### Excess

The excess is the amount **you** pay per person but is limited to two excess amounts per **trip**, even if more than two insured people are claiming. If **you** use a Reciprocal Health Arrangement or any other arrangement with another country to reduce **your** medical expenses, **you** won't have to pay an excess for medical claims.

### Gadget

Cover can be any one of the following items:

- Mobile Phones,
- Tablets,
- iPads,
- E-readers/Kindles,
- Sat Navs,
- Handheld Games Consoles,
- Portable DVD players,
- Headphones,
- Wireless Speakers,
- Cameras,
- Laptops,
- iPods/MP3 Players and Smart watches.

### Geographical Areas – For Annual Multi Trip only

#### *Europe means;*

Akrotiri, Aland, Albania, Andorra, Armenia, Austria, Balearic Islands, Baltic Islands, Belarus, Belgium, Bosnia And Herzegovina, Bulgaria, Canary Islands, Channel Islands, Corfu, Corsica, Crete, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Faroe Islands, Finland, France, Fuerteventura, Georgia, Germany, Gibraltar, Gozo, Gran Canaria, Greece, Greek Islands, Guernsey, Hungary, Ibiza, Iceland, Israel, Italy (including San Marino, Sardinia, Sicily and Vatican City), Jersey, Jordan, Jordan River, Kos (Greek Island), Lanzarote, Latvia, Lebanon, Libya, Libyan Arab Jamahiriya, Liechtenstein, Lithuania, Luxembourg, Macedonia, Madeira, Mallorca, Malta, Menorca, Minorca, Moldova, Monaco, Montenegro, Netherlands, Norway, Poland, Portugal, Republic Of Ireland, Rhodes (Greek Island), Romania, Russia West of Urals, San Marino, Sardinia, Serbia, Sicily, Slovakia, Slovenia, Spain (excluding Balearic Islands and Canary Islands), Svalbard Islands, Sweden, Switzerland, Syria, Syrian Arab Republic, Tenerife, Turkey, Ukraine, Vatican City State.

#### *Worldwide (excluding USA, Canada, Caribbean and Mexico)*

Anywhere in the world except the United States of America, Canada, the Caribbean and Mexico

#### *Worldwide (including USA, Canada, Caribbean and Mexico)*

Anywhere in the world.

### Golf Equipment

Golf clubs, golf balls, golf bag, golf shoes and non-motorised trolley.

### Home

**Your home** address listed on **your** policy certificate.

### Home area

For residents of **UK** excluding Channel Islands and Isle of Man **your home area** means **UK**.

### Important Documents

Passport, travel tickets, visas, travel permits, bio-metric card and driving licence.

### Insurance Period

If annual multi **trip** cover is selected: cover is provided for the 12 month period as stated in the policy certificate. During this period any **trip** not exceeding the maximum days shown in **your** policy certificate is covered. Under annual multi **trip** policies Section 1 – Cancelling or **cutting short a trip** cover will start from the date stated in the policy certificate or the time of booking any **trip** (whichever is the later date).

If single **trip** cover is selected: cover is provided for the period of the **trip** and finishes when the **trip** ends, providing the **trip** doesn't exceed the period shown in the policy certificate. Under single **trip** policies **you** will be covered under Section 1 – Cancelling or **cutting short a trip** from the time **you** pay the premium.

Cover for all other sections applies for the length of each **trip**. The **insurance period** is automatically extended in the event that **your** return to **your home area** is unavoidably delayed due to an event covered by this policy.

### Insured Person/You/Your/Yourself

Each person travelling on a **trip** who is named on the policy certificate.

### Medical condition

Any disease, illness or injury.

### Medical practitioner

A registered practising member of the medical profession recognised by the law of the country where they are practising, who is not related to **you** or any person who **you** are travelling with.

### Personal Money

Travellers' and other cheques, event and entertainment tickets and pre-paid vouchers.

### Pregnancy Complication

- Toxaemia,
- gestational hypertension,
- gestational diabetes,
- ante-partum haemorrhage,
- threatened early labour,
- pre-eclampsia,
- ectopic pregnancy,
- molar pregnancy,
- post-partum haemorrhage,
- retained placenta membrane,
- placental abruption,
- hyperemesis gravidarum,
- placenta praevia,

- stillbirths,
- miscarriage,
- termination for medical reasons,
- any premature births more than 8 weeks (or 16 weeks in the case of a known multiple pregnancy) before the expected delivery date

### Pre-existing medical conditions

Pre-existing medical conditions means;

1. Any of the following **medical conditions** which **you** have ever been diagnosed with or treated for:
  - Cancerous,
  - Respiratory,
  - Heart or circulatory conditions (problems with blood flow, including strokes, high blood pressure and cholesterol),
  - Any psychological conditions such as stress, anxiety, depression, or psychiatric condition such as eating disorders, drug or alcohol abuse or mental instability.
2. Any other **medical conditions** for which **you** have been prescribed medication, received treatment or had a consultation with a doctor or hospital specialist for any **medical condition** in the past 2 years.

At the time of purchasing your policy **you** will not be covered for any claim arising directly or indirectly from any **medical condition** for which **you**, a **close relative** or a **travelling companion** have received a terminal prognosis.

### Pre-paid charges

Charges **you** have paid before **you** travel, or are contracted to pay for, including but not limited to the following: car hire, car parking, airport accommodation, airport lounge access, kennel and cattery fees, excursions and hired **sports equipment**.

- Ski school fees, lift passes and hired **ski equipment** will only be covered provided **you** have purchased the additional Section 7 Winter Sports cover.
- **Cruise** excursions will only be covered provided **you** have purchased the additional Section 8 **Cruise** cover.
- Costs associated with a sport or activity will only be covered providing **your** policy covers **you** for that sport or activity.

### Public Transport

Train, tram, bus, coach, ferry service or airline flight operating to a published timetable, and pre- booked taxis.

### Redundant/Redundancy

Being made unemployed through the loss of permanent paid employment (except voluntary **redundancy**) and at the time of purchasing the policy **you**, or **your travelling companion** had no reason to suspect that **you** would be made **redundant**.

### Ski Equipment

Skis (including bindings), ski boots, ski poles and snow boards.

### Ski Pack

Ski school fees, lift passes and hired **ski equipment**.

### Sports Equipment

Items that are usually worn, carried, used or held in the course of participating in a recognised sport. These items are only covered if in connection with a sport or activity which this policy covers **you** to participate in.

### Terrorist Action

The actual or threatened use of force or violence against persons or property, or commission of an act dangerous to human life or property, or commission of an act that interferes with or disrupts an electronic or communications system, undertaken by any person or group, whether or not acting on behalf of or in connection with any organisation, government, power, authority or military force, when any of the following applies:

- a) the apparent intent or effect is to intimidate or coerce a government or business, or to disrupt any segment of the economy;
- b) the apparent intent or effect is to cause alarm, fright, fear of danger or apprehension of public safety in one or more distinct segments of the general public, or to intimidate or coerce one or more such segments;
- c) the reasonably apparent intent or effect is to further political, ideological, religious or cultural objectives, or to express support for (or opposition to) a philosophy, ideology, religion or culture.

### Travelling Companion

Any person with whom **you** are travelling/staying or have arranged to travel/stay with. This person does not have to be insured by **your** policy.

### Trip(s)

The period of time spent away from **your home** on pre-booked business or leisure travel.

Where **you** have selected an annual multi **trip** policy the maximum duration of any one **trip** is shown in **your** policy certificate. If any **trip** exceeds **your** maximum number of days there is no cover under this policy for any additional days.

**Your** policy is valid for travel within **your home area** where **you** have at least 2 nights pre-booked accommodation or pre-booked transport at least 50 miles from **your home**, or travelling abroad where the **trip** starts and finishes in the **UK**.

### UK

England, Wales, Scotland & Northern Ireland.

### Unattended

When **you** are not in full view of and not in a position to prevent unauthorised interference with **your** property or vehicle.

### Valuables

Means the below list (including any associated equipment):

- Jewellery.
- Watches (Excluding smart watches and fitness trackers),
- Telescopes.
- Binoculars.
- Cameras (excluding **Gadget** cameras - for example a GoPro).

### We/Us/Our

The service provider, arranged by Inter Partner Assistance UK Branch, with a registered office at 106-118 Station Road, Redhill, RH1 1PR.

Inter Partner Assistance **UK** Branch is a Branch of Inter Partner Assistance SA, a Belgian firm authorised by the National Bank of Belgium under number 0487, with a registered office at Louizalaan 166, 1050 Brussels, Company number 0415.591.055

## About your insurance contract

Your policy is a legal contract between **you** and **us**.

The laws of the **UK** allow both parties to choose the law which will apply to this contract. However **your** policy will be governed by the law of England and Wales unless **you** and **we** have agreed otherwise.

### The Insurer

This policy is underwritten by Inter Partner Assistance UK Branch, with a registered office at 106-118 Station Road, Redhill, RH1 1PR which is a branch of Inter Partner Assistance Societe Anonyme ('Inter Partner Assistance S.A.'). Inter Partner Assistance S.A. is a Belgian firm authorised by the National Bank of Belgium under number 0487, with a registered head office at Louizalaan 166, 1050 Brussels, Company number 0415.591.055. Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority.

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.

Inter Partner Assistance S.A. is part of the AXA Group. Inter Partner Assistance S.A. has a share capital of EUR 130,702,613.

### Financial Services Compensation Scheme (FSCS)

**You** may be entitled to compensation from the scheme in the unlikely event **we** cannot meet **our** obligations to **you**. This depends upon the type of insurance and the circumstances of the claim. Further information about the compensation scheme arrangements is available from the FSCS. Contact them at [www.fscs.org.uk](http://www.fscs.org.uk) or call them on 0207 741 4100.

### Our part of the insurance contract is as follows

**We** provide the cover set out in **your** policy wording.

### Cancellation

**We** reserve the right to cancel the policy by providing 21 days' notice by registered post to **your** last known address on the following grounds:

- If **you** make a fraudulent claim.
- If **you** are or have been engaged in criminal or unlawful activities.
- If any policy in **your** name is added to the Insurance Fraud Register.
- If **you** use threatening or abusive behaviour or language towards **our** staff or suppliers.

In each case no refund of premium will be made.

### Duration

This policy lasts for a period of 12 months, or if it is for a single **trip** – Please refer to **your** policy certificate for **your** selected cover.

### Non-payment of premiums

Where **we** have been unable to collect a premium payment **we** will contact **you** in writing to request

payment. If **we** do not receive payment by the date **we** state, **we** will write to **you** again notifying **you** that payment has not been received and ask **you** to pay the outstanding amount. If payment is not received by the date **we** provide **we** will cancel the policy with immediate effect and notify **you** in writing.

### Cancellation period

**You** can cancel this policy at any time. If **you** cancel the policy **you** will receive a refund depending on when **you** cancel **your** policy, the following premium refunds will be made providing **you** have not travelled or made a claim:

- All policies: Full refund if cancelled within 14 days (from purchase or receipt of documents whichever is later).
- Single Trip policies: 65% refund if cancelled after 14 days (from purchase or receipt of documents whichever is later).
- Annual Multi-trip policies: 5% refund, if cancelled after 14 days (from receipt of documents), per full month remaining.

To cancel **your** policy **you** can call **us** on 0345 0306 128, or email **us** at [tescotravelcancellations@rockinsurance.com](mailto:tescotravelcancellations@rockinsurance.com), or write to **us** at: Customer Services, Griffin House, 135 High Street, Crawley West Sussex RH10 1DQ.

**We'll** return payment for cover after the cancellation date (as shown above).

### Conditions which apply to your policy

These are some of the conditions **you** must keep to as **your** part of the contract. The others are shown in the 'Exclusions and conditions' section. If **you** do not keep to these conditions, **we** may decline **your** claim.

### You must prevent loss, theft or damage

All persons covered by **your** policy must take reasonable steps to prevent loss, theft or damage to everything covered under **your** policy.

**You** should not put **yourself** at needless risk, except in an attempt to save human life.

Failure to take reasonable steps to prevent loss, theft or damage will result in a deduction from any claim payment or may result in **your** claim being declined in full.

### Reciprocal Health Agreements – European Union (not including the EEA or Switzerland)

If **you** are travelling to countries within the European Union (EU), not including the EEA or Switzerland, **you** are strongly advised to obtain a Global Health Insurance Card (GHIC). **You** can apply for a GHIC either online at [www.ghic.org.uk](http://www.ghic.org.uk) or by telephoning 0300 330 1350. This will entitle **you** to benefit from the health care arrangements which exist between countries within the EU.

If **we** agree to pay for a medical expense which has been reduced because **you** have used either a Global Health Insurance Card or private health insurance, **we** will not deduct the **excess** under Section 2 – Medical emergency and repatriation expenses.

### Australia

If **you** require medical treatment in Australia **you** must enrol with a local MEDICARE office.

**You** do not need to enrol on arrival, but **you** must do this after the first occasion **you** receive treatment. In-patient and out-patient treatment at a public hospital is then available free of charge. Details of how to enrol and the free treatment available can be found in the Health advice for Travellers booklet available from **your** local Post Office. Alternatively, please call the Emergency Assistance Service for guidance. If **you** are admitted to hospital contact must be made with the Emergency Assistance Service as soon as possible and their authority obtained in respect of any treatment NOT available under MEDICARE.

## New Zealand

**UK** citizens on a short-term visit to New Zealand are eligible for treatment (medical, hospital and related) on the same basis as citizens of New Zealand. If the treatment relates to an existing **medical condition** or a new condition arises, then a **medical practitioner** must agree in each case that prompt treatment is needed before **your trip** ends, if treatment is to be provided under the Reciprocal Health Agreement. **You** will also need to show **your UK** passport. **You** will however have to pay the same charges as New Zealanders for treatment at a doctor's surgery or for prescribed medication.

## Pre-existing medical conditions

**You** must comply with the following conditions to have the full protection of **your** policy.

**You** must tell **us** of all **your pre-existing medical conditions**. If **you** fail to declare all **pre-existing medical conditions** **we** may refuse to deal with or reduce the amount of any relevant claims, even if a claim is not related to an undisclosed pre-existing **medical condition**.

It is a condition of this policy that **you** will not be covered under the following sections:

- Section 1 – Cancelling or **cutting short a trip**
- Section 2 – Medical emergency and repatriation expenses
- Section 6 – Personal accident
- Section 7 – **Cruise** cover

for any claims arising directly or indirectly from any of the following unless we have agreed in writing to cover you for them:

Throughout the duration of the policy

1. i. Any **medical condition** or **pregnancy complication** **you** have in respect of which a **medical practitioner** has advised **you** not to travel (or would have done so had **you** sought their advice), but despite which **you** still travel.
- ii. From any surgery, treatment or investigations for which **you** intend to travel outside of **your home area** to receive (including expenses incurred due to the discovery of other **medical conditions** during and/or complications arising from these procedures).
- iii. From any **medical condition** for which **you** are not taking the recommended treatment or prescribed medication as directed by a **medical practitioner**.
- iv. If **you** travel against any health requirements stipulated by the carrier, their handling agents or any other **public transport** provider

At the time of purchasing **your** policy **you** will not be covered for any claim arising directly or indirectly any of the following unless we have agreed in writing to cover you for them:

2. i. From any **medical condition** for which **you**, a **close relative** or a **travelling companion** have received a terminal prognosis.
- ii. From any **medical condition** for which **you**, a **close relative** or a **travelling companion** are on a waiting list for or have knowledge of the need for surgery, treatment or investigation.
- iii. From any **medical condition** for which **you** or a **travelling companion** are currently showing symptoms, but have yet to receive a diagnosis.
3. From any **pre-existing medical condition** unless **you** contact **us** on 0345 0306 124 or complete a medical screening online and **we** have agreed, in writing, to cover **your pre-existing medical condition(s)**.

**You** do not need to tell **us** about a change in your health or any new **medical condition**, until you purchase a new single **trip** policy or annual multi **trip** policy. Travel against medical advice is still excluded.

## Important limitations under cancellation or curtailment

This policy will not cover any claims under CANCELLATION OR CURTAILMENT arising directly or indirectly from any **pre-existing medical conditions** known to **you** prior to purchasing the policy or prior to booking any **trip** (whichever is the later), affecting any **close relative**, any person with whom **you** are travelling or any person with whom you have arranged to stay, if:

- a terminal diagnosis had been received from a **medical practitioner**; or if
- they were on a waiting-list for, or had knowledge of the need for, surgery, inpatient treatment or investigation at any hospital or clinic; or if
- during the 90 days immediately prior to **you** purchasing the policy or prior to booking any **trip** (whichever is later) they had required surgery, inpatient treatment or hospital consultations.

## Sports and other activities

### Covered as standard without charge

The following table details the sports and activities that this policy will cover without charge when **you** are participating on a recreational and non-professional basis during any **trip**. Any involvement in these sports and/or activities is subject to **you** following local laws and regulations and the use of recommended safety equipment.

**You** are not covered when participating in any sport professionally, or whilst racing or during a competition.

There is no cover for liability for sports or activities marked with \*

#### SPORTS AND ACTIVITIES COVERED AS STANDARD

- Abseiling (within organisers guidelines)
- Administrative, clerical or professional occupations\*
- Aerobics
- Airboarding
- Archaeological digging
- Archery
- Athletics
- Badminton
- Banana boating
- Baseball
- Basketball
- Battle re-enactment\*
- Beach games
- Billiards/snooker/pool
- Body boarding (boogie boarding)
- Bowls
- Breathing observation bubble (bob)
- Camel riding \*
- Camp America – counsellor\*
- Canoeing (up to grade 2 rivers)\*
- Catamaran sailing (if qualified and no racing)
- Clay pigeon shooting \*
- Climbing (on climbing wall only)
- Cricket
- Croquet
- Cross country running (non-competitive)
- Curling
- Cycling (no racing or competitions). All protective clothing (e.g. Helmet) must be worn. No cover for Mountain Biking – see separately listed activity
- Dancing (including instruction)
- Dinghy sailing \*
- Driving motorised vehicles (excluding Quad bikes) for which **you** are licensed to drive in the United Kingdom (other than in motor rallies or competitions) and wearing a helmet if driving a motorbike, moped or scooter \*
- Elephant riding/trekking
- Falconry
- Fell walking/running (up to 2,500 metres above sea level)
- Fencing
- Fishing / deep sea fishing
- Fives
- Flying (as a fare paying passenger in a fully licensed passenger carrying aircraft)
- Flying fox (cable car)
- Football (American) – not main purpose of the **trip**
- Football (Association) – not main purpose of the **trip**
- Frisbee/ultimate frisbee including competitions
- Gaelic football – not main purpose of the **trip**
- Glass bottom boats/bubbles \*
- Go karting (within organisers guidelines)\*

*(List continues on next page)*

#### SPORTS AND ACTIVITIES COVERED AS STANDARD (continued)

- Golf
- Handball
- Hobbie catting (if qualified)\*
- Horse riding (excluding competitions, racing, jumping and hunting)
- Hot air ballooning (organised pleasure rides only)
- Hovercraft driving/passenger \*
- Hurling – not main purpose of the **trip**
- Hydro zorbing
- Ice skating
- In-line skating/roller blading (wearing pads and helmets)
- Indoor skating/skateboarding (wearing pads and helmets)
- Javelin throwing
- Jet boating (no racing)\*
- Jogging
- Kayaking (up to grade 2 rivers)
- Korfball
- Netball
- Octopush
- Orienteering
- Paint balling/war games (wearing eye protection)\*
- Parasailing/parascending – over water
- Passenger sledge
- Pedalos
- Pilates
- Pony trekking
- Power boating (no racing, non-competitive)\*
- Racket ball
- Refereeing
- Rifle range shooting\*
- Ringos
- Roller skating/blading/in line skating (wearing pads and helmets)
- Rounders
- Rowing (except racing)
- Running
- Safari trekking/tracking in the bush (must be organised tour)
- Sailing (if qualified or accompanied by a qualified person and no racing)\*
- Sail boarding/windsurfing
- Sand boarding/surfing/skiing
- Sand dune surfing/skiing
- Sand yachting \*
- Scuba diving to 18 metres (if qualified scuba diver or accompanied by qualified instructor and not diving alone or involved in cave diving)
- Segway riding (organised tours only, wearing correct safety equipment including a helmet)\*
- Skateboarding (wearing pads & helmets)
- Sledging/tobogganing (not on snow)
- Snorkelling
- Soccer– not main purpose of the **trip**
- Softball
- Spear fishing (without tanks)
- Speed sailing \*
- Sphering/ Zorbing
- Squash
- Surfing
- Swimming
- Swimming with dolphins
- Swimming/bathing with elephants
- Sydney harbour bridge (walking across clipped onto safety line)
- Table tennis
- Tall ship crewing (no racing)\*
- Ten pin bowling
- Tennis
- Trampolineing
- Tree canopy walking
- Trekking/ walking /rambling up to 2,500 metres above sea level



- Trike riding (organised tours only, wearing correct safety equipment including a helmet)\*
- Tug of war
- Volleyball
- Wake boarding
- Water polo
- Water ski jumping
- Water skiing
- Whale watching
- Wicker basket tobogganing
- Wind surfing/sailboarding
- Wind tunnel flying (pads and helmets to be worn)
- Yachting (if qualified)\*
- Yoga

## Winter Sports

The following 'Winter Sports' table lists the winter sports and activities that can be covered if the additional premium has been paid and shown as purchased in **your** policy certificate.

There is no cover for liability for sports or activities marked with \*

\*\* A piste is a recognised and marked ski run within the resort boundaries

### WINTER SPORTS

- Blade skating
- Cross country skiing/nordic skiing
- Dry slope skiing
- Glacier skiing/walking
- Husky dog sledding (organised, non-competitive and with experienced local driver)
- Ice cricket
- Ice go karting (within organisers guidelines)\*
- Ice windsurfing \*
- Kick sledging
- Ski - blading
- Ski - dooing/snow mobiling\*
- Ski biking
- Ski boarding
- Ski run walking
- Skiing
- Skiing - big foot
- Skiing - cross country
- Skiing - mono
- Skiing - nordic
- Skiing - off piste\*\* with a guide
- Skiing alpine
- Sledging/sleigh riding (pulled by horse or reindeer as a passenger)\*
- Sledging/tobogganing on snow
- Snow biking
- Snow blading
- Snow boarding on piste\*\*
- Snow boarding - off piste\*\* with a guide
- Snow bobbing
- Snow carving (using non powered hand tools only and not working above 3 metres from the ground)
- Snow go karting (no liability cover)\*
- Snow mobiling/skidooing (no liability cover)\*
- Snow scooting\*
- Snowcat driving\*
- Snow shoe walking
- Snow tubing
- Telemarking
- Winter walking (using crampons and ice picks only)

## Important conditions relating to your policy

Single **Trip** policies can be purchased 365 days in advance. Annual Multi **Trip** policies can be purchased 90 days in advance.

The maximum duration of any one **trip** is: 365 days for Single **Trip** policies and 31 days per **trip** for Annual Multi **Trip** policies. There is a 15-day maximum **trip** length for Winter Sports **trips** (if purchased).

If any **trip** exceeds this duration, there is no cover under this policy for any additional days over that period.

**Your** policy automatically extends in the event that **your** return to **your home area** is unavoidably delayed due to an event covered by this policy.

The maximum age limit for Single **Trip** policies is **70 years old**. The maximum age for Annual Multi-**Trip** policies is 70 years old.

**Your** children (under 18) are only covered if they are named on the policy certificate and when travelling with **you** or a responsible adult.

**Your** policy is valid for travel within **your home area** where **you** have least 2 nights pre-booked accommodation or pre-booked transport at least 50 miles from **your home**:

- **Trips** abroad must start and finish in the **UK**.
- **Your** policy covers only persons permanently residing in the **UK** and registered with a **UK GP**
- Claims will only be considered if the cause of the claim falls within the **insurance period**.

### Policy information

If **you** would like more information or if **you** feel the insurance may not meet **your** needs, please telephone 0345 0306 128 or email [tesco.service@rockinsurance.com](mailto:tesco.service@rockinsurance.com).

## Important telephone numbers

Customer Services	0345 0306 128
Travel Claims	0345 644 9319
Medical Assistance:	
From anywhere in the world	+44 345 303 8373
From the United Kingdom	0345 303 8373

## Making a claim

If **you** are abroad and need urgent assistance contact the Emergency Medical Assistance Service on +44 345 303 8373.

### How to make a claim under all benefits:

For all claims follow these steps:

1. Find the relevant section listed below and ensure that **you** have all the claims evidence **we** require. All claims evidence must be supplied at **your** own expense.
2. Telephone the relevant helpline listed in the 'Important telephone numbers' section as soon as reasonably possible with **your** policy number.

Please remember to keep copies of all correspondence **you** send to **us** for **your** future reference.

In all claims **you** must provide details of any household, travel or other insurance under which **you** could also claim.

## Claims evidence

Claims evidence will be at **your** own expense.

For all claims **you** may be asked to provide the below as well as any additional evidence listed in the sections below:

- **Your** original booking invoice(s) and travel documents showing the dates of travel and booking date.
- Original receipts and accounts for all out-of-pocket expenses **you** have to pay
- Original bills or invoices **you** are asked to pay.
- Details of any other insurance that may also cover the incident.

### Section 1 – Cancelling or cutting short a trip

To make a claim under this section of **your** policy where relevant **you** must provide **us** with:

- Tour Operator's booking invoice or other evidence of **your trip**.
- Hospital, doctor, dentist, pharmacist receipts and all receipts for additional expenses; and copy of **your** Global Health Insurance Card (GHIC).
- Tour Operator's cancellation invoice or unused flight tickets.
- Written confirmation that no refund is available in respect of privately booked accommodation and evidence of payment for that accommodation.
- Confirmation from a **medical practitioner** that **you** or **your travelling companion** are not fit to travel.
- Confirmation from the Clerk of the Courts office that **you** are required for Jury Service or as a witness in a court of law.
- Confirmation from **your** employer/**your travelling companion's** employer of **redundancy** and period of employment or leave cancelled.
- A letter from **your** tour operator's representative, hotel or accommodation provider where appropriate.
- Confirmation of the delay to **public transport** from the company involved.
- Original Police report including crime reference number or incident report, obtained within 24 hours of the incident or as soon as possible after that.
- Confirmation from a relevant authority that **you** have been instructed to stay at/return **home**.
- A copy of a death certificate, where appropriate.

### Section 2 – Medical emergency and repatriation expenses

To make a claim under this section of **your** policy where relevant **you** must provide **us** with:

- Tour operators booking invoice or other evidence of **your trip**.
- Receipts or bills for all in-patient/outpatient treatment or emergency dental treatment received.
- Receipts or bills for taxi fares to or from hospital claimed for, stating details of the date, name and location of the hospital concerned.
- Hospital, doctor, dentist, pharmacist receipts and all receipts for additional expenses; and (if travelling in Europe) a copy of **your** Global Health Insurance Card (GHIC).

- Receipts or bills or proof of purchase for any other transport, accommodation or other costs, charges or expenses claimed for, including calls to the Emergency Medical Assistance Service.
- In the event of death, the original death certificate and receipts or bills for funeral, cremation or repatriation expenses.
- Information and medical history from **your** GP (if this is requested **you** may need to sign a release form with **your** surgery to obtain this).
- Details of any travel, private medical or other insurance under which **you** could also claim.
- A police report including crime reference number or incident report, from the local Police in the country where the mugging took place.

### Section 3 – Disruption or delay to travel plans

To make a claim under this section of **your** policy where relevant **you** must provide **us** with:

- Tour Operator's booking invoice or other evidence of **your trip**.
- Tour Operator's cancellation invoice or unused flight tickets.
- Confirmation from the carrier of the reason and duration of **your** delay.
- Confirmation from a garage/motoring organisation that breakdown assistance was provided.
- Evidence of service history and/or MOT history for **your** vehicle.
- Confirmation of the delay to **public transport** from the company involved.
- Confirmation from the Police (if involved) of the circumstances giving rise to the claim.
- Written confirmation that no refund is available in respect of privately booked accommodation and evidence of payment for that accommodation.
- A report from the appropriate authority confirming the hijack and the duration.

### Section 4 – Personal belongings and money

To make a claim under this section of **your** policy where relevant **you** must provide **us** with:

- Courier's report/Property Irregularity Report (PIR) from the carrier (this must be obtained immediately after **you** are aware of an incident).
- A Police report including crime reference number or incident report, from the local Police in the country where the incident occurred for all loss, theft or attempted theft
- Proof of purchase (e.g. original receipts, valuations issued prior to the loss, cash withdrawal slips and credit/debit card statements etc.).
- Written estimate for the cost of repair or written confirmation that the item is damaged beyond repair, where appropriate.
- Household Contents policy details.
- All travel tickets and tags for submission.
- A letter from the carrier confirming the number of hours **your** personal **baggage** was delayed for.
- Evidence that **you** purchased **your** travel money via Tesco

## Section 5 – Legal and liability

### Section 5a – Legal expenses and assistance

To make a claim under this section of **your** policy where relevant **you** must provide **us** with:

- Tour Operator's booking invoice or other evidence of **your trip**.
- Relevant documentation and evidence to support **your** claim, including photographic evidence.
- Details of any travel or other insurance under which **you** could also claim.

### Section 5b – Personal liability

To make a claim under this section of **your** policy where relevant **you** must provide **us** with:

- Tour Operator's booking invoice or other evidence of **your trip**.
- Any claim form, summons, or other legal document (as soon as **you** receive them).
- Any reasonable information or help **we** need to deal with the case and **your** claim.

### Section 6 – Personal accident

To make a claim under this section of **your** policy where relevant **you** must provide **us** with:

- Tour Operator's booking invoice or other evidence of **your trip**.
- Detailed medical report from **your** consultant.
- Confirmation of executor or administrator of the estate.
- Grant of Representation (in England and Wales)/Grant of Probate (in Northern Ireland)/Confirmation (in Scotland).
- A copy of a death certificate, where appropriate.

### Section 7 – Winter Sports

*(This section is optional. If **you** have purchased this cover it will be shown on **your** policy certificate).*

To make a claim under this section of **your** policy, where relevant **you** must provide **us** with:

- Tour Operator's booking invoice or other evidence of **your trip**.
- Tour Operator's cancellation invoice or unused flight tickets
- A Police report from the local Police in the country where the incident occurred for all loss, theft or attempted theft.
- A Property Irregularity Report from the airline or a letter from the carrier where loss, theft or damage occurred in their custody.
- Keep all travel tickets and tags for submission.
- Proof of ownership such as an original receipt, valuation or bank or credit card statements, for items lost, stolen or damaged.
- Repair report where applicable

### Section 8 – Cruise cover

*(This section is optional. If **you** have purchased this cover it will be shown on **your** policy certificate).*

To make a claim under this section of **your** policy, where relevant **you** must provide **us** with:

- Tour Operator's booking invoice or other evidence of **your trip**.
- Confirmation of the delay to **public transport** from the company involved.
- Confirmation from the carrier of the reason and duration of **your** delay.
- Confirmation from a garage/motoring organisation that breakdown assistance was provided.
- Evidence of service history and/or MOT history for **your** vehicle.
- Written confirmation that no refund is available in respect of privately booked accommodation and evidence of payment for that accommodation.
- Confirmation from **your cruise** operator confirming the reason **your** scheduled port visit was cancelled.
- Confirmation from **your** ship's medical officer that **you** were confined to **your** cabin and confirming the length of **your** confinement.

Section	We will pay you up to (per trip)		
	Tesco Bank Bronze	Tesco Bank Silver	Tesco Bank Gold
<b>Excess</b> (maximum of 2 excesses will be applied)	£150 per person	£125 per person	£50 per person
<b>Section 1 – Cancelling or Cutting short your trip</b>			
Cancelling or Cutting short your trip	£1,000	£2,000	£5,000
Abandonment	£1,000	£2,000	£5,000
End Supplier Failure (Travel Company Insolvency)	No Cover	No Cover	£5,000
<b>Section 2 – Medical Emergency and Repatriation Expenses</b>			
Medical Emergency and Repatriation Expenses	£10,000,000	£10,000,000	£20,000,000
Emergency Dental	£250	£350	£1,000
Hospital benefit (per day) ¥	£20	£40	£50
Hospital benefit (total) ¥	£500	£500	£1,000
<b>Section 3 – Disruption or Delay to Travel Plans</b>			
Missed Departure (Outbound Only)	£500	£1,000	£1,500
Missed Departure (Inbound Only)	No Cover	£1,000	£1,500
Travel Delay (per day) ¥	£20	£40	£50
Travel Delay (total) ¥	£500	£500	£1,000
Travel Disruption	£500	£1,000	£1,500
<b>Section 4 – Personal Belongings and Money</b>			
<b>Baggage</b>	£1,000	£2,000	£3,000
Single article limit	£250	£250	£500
<b>Valuables</b>	£250	£250	£500
Delayed baggage if lost in transit during the outward journey and not returned to you within 12 hours (if the loss is permanent this will be deducted from your baggage allowance) ¥	£250 (£50 per 24 hrs)	£500 (£50 per 24 hrs)	£1,500 (£150 per 24 hrs)
<b>Personal money</b>	£250	£500	£750
Cash*	£100	£200	£500
<b>Important documents</b>	£250	£250	£500
<b>Section 5 – Legal and Liability</b>			
Legal expenses and assistance ¥	£25,000	£25,000	£25,000
Personal Liability	£2,000,000	£2,000,000	£2,000,000
<b>Section 6 – Personal Accident</b>			
Permanent Total Disablement or loss of Limb/eye	£10,000	£20,000	£30,000
Death (Aged 16-64)	£5,000	£10,000	£15,000
Death (Age 15 and under)	£2,500	£2,500	£2,500
Death (Age 65 and over)	£2,500	£2,500	£2,500
<b>Section 7 – Winter Sports</b> (this section is optional, if you have purchased this cover it will be shown on your policy certificate)			
<b>Ski equipment</b> (owned)	£500	£1,000	£1,500
Single article limit	£500	£500	£500
<b>Ski equipment</b> (hired)	£300	£300	£300
Hire of ski equipment (per day) ¥	£25	£25	£25
Hire of ski equipment (total) ¥	£300	£300	£300
Piste Closure ¥	No Cover	£30 per day up to £300	£50 per day up to £500
Avalanche cover ¥	No Cover	£20 per day up to £200	£25 per day up to £250
<b>Section 8 – Cruise Cover</b> (this section is optional, if you have purchased this cover it will be shown on your policy certificate)			
Missed Port of Departure	£1,000	£1,000	£1,000
Cabin Confinement ¥	£100 per port up to £1,000	£100 per port up to £1,000	£100 per port up to £1,000
Itinerary Change ¥	£100 per port up to £500	£100 per port up to £500	£100 per port up to £500
Unused Excursions	£500	£500	£500

¥ No excess is applicable for sections marked

\* If you purchase your Travel money at a Tesco Travel money Bureau or online via the Tesco Bank Website, prior to your trip then your Cash limit will be increased by 100%.

## Exclusions and conditions

These conditions apply throughout **your** policy. **You** must comply with them to have the full protection of **your** policy.

If **you** do not comply with them **we** may take one or more of the following actions:

- cancel **your** policy
  - declare **your** policy void (treating **your** policy as if it never existed)
  - change the terms and/or premium of **your** policy
  - refuse to deal with all or part of any relevant claim or reduce the amount of any relevant claim payment.
1. **Providing accurate and complete information**  
When taking out or making changes to this policy, **you** must take reasonable care to provide accurate and complete answers to all questions. **We** may ask **you** to provide further information and/or documentation to ensure that the information **you** provided when taking out or making changes to **your** policy was accurate and complete. Failure to do this may invalidate any claim **you** make.
  2. **Changes in your circumstances**  
**You** must tell **us** as soon as reasonably possible if changes in **your** circumstances or changes in the information shown in your policy certificate with the exception of changes related to **your** health or any new **medical condition** unless **you** have been advised against travel due to **your** change in health.
  3. **We** may not pay **your** claim if **you** do not:
    - Take all possible care to safeguard against **accident**, injury, loss, damage or theft.
    - Give **us** full details of any incident which may result in a claim under **your** policy as soon as is reasonably possible.
    - Pass on to **us** every claim form, summons, legal process, legal document or other communication in connection with the claim.
    - Provide all information and assistance that **we** may reasonably require at **your** expense (including, where necessary, medical certification and details of **your** household insurance). **We** will only ask for information relevant to **your** claim.
  4. **You** must not admit liability for any event, or offer to make any payment, without **our** prior written consent.
  5. The terms of **your** policy can only be changed if **we** agree. **We** may require **you** to pay an additional premium before making a change to **your** policy.
  6. **You** must start each **trip** from **your home** or place of business in the **UK** and return to **your home** or place of business in the **UK** at the end of each **trip**.
  7. **You** agree that **we** can:
    - Make **your** policy void where any claim is proven to be fraudulent.
    - Share information with other insurers to prevent fraudulent claims via a register of claims. A list of participants is available on request. Any information **you** supply on a claim, together with information **you** have supplied at inception of **your** policy and other information relating to a claim, may be provided to the register participants.

- Take over and act in **your** name in the defence or settlement of any claim made under **your** policy.
  - Take over proceedings in **your** name but at **our** expense to recover for **our** benefit the amount of any payment made under **your** policy.
  - Obtain information from **your** medical records (with **your** permission) for the purpose of dealing with any cancellation or medical claims. No personal information will be disclosed to any third party without **your** prior approval.
8. **We** will not pay **you** more than the amounts shown in the policy limits and **excesses** section, these are subject to per person and per **trip** limits.
  9. **You** agree that **we** only have to pay a proportionate amount of any claim where there is another insurance policy in force covering the same risk. **You** must give **us** details of such other insurance.
  10. **We** will not provide cover, be liable to pay any claim or provide any benefit where doing so would expose **us** to:
    - Any sanctions, prohibitions or restrictions under United Nations resolutions; or
    - The trade or economic sanctions, laws or regulations of the European Union, United Kingdom, or United States of America
  11. **We** may cancel **your** policy at any time by giving **you** 21 days' notice in writing to **your** last known address.

## General exclusions applying to your policy

**Your** policy does not cover **you** for any claim directly or indirectly resulting from any of the following:

1. Under all sections, any claim arising from a reason not listed in the 'what is covered' section.
2. **Pre-existing medical conditions** as described in **Pre-existing medical conditions** section unless **we** have agreed in writing to cover **you**.
3. Any claims where **you** were not fit to undertake **your trip** when booking **your trip** or purchasing **your** policy whichever is the later.
4. **Your** failure to obtain any recommended vaccines, inoculations or medications prior to **your trip**.
5. **Your** inability to travel due to **your** failure to hold, obtain or produce a valid passport or any required visa in time for the booked **trip**.
6. Any circumstances known to **you** before **you** purchased **your** policy or at the time of booking any **trip** which could reasonably have been expected to lead to a claim under this policy.
7. Events which are caused by any of the following which were already taking place at the beginning of any **trip** or prior to purchasing **your** policy or booking or booking **your trip** :
  - war,
  - invasion,
  - acts of foreign enemies,
  - hostilities or warlike operations (whether war be declared or not),
  - civil war, rebellion,
  - **terrorist action**,
  - revolution,

- insurrection,
  - civil commotion and/or civil unrest assuming the proportions of or amounting to an uprising, military or usurped power
  - Nuclear, chemical or biological attack.
8. **Your** travel to a country, specific area or event when the Travel Advice Unit of the Foreign, Commonwealth & Development Office (FCDO) or regulatory authority in a country to/from which **you** are travelling has advised against all travel or all but essential travel (cover will be excluded under all sections other than claims arising from new FCDO advice resulting in **you** not being able to travel or **cutting short** the **trip** before completion, as provided for under Section 1 – Cancelling or **cutting short a trip**). For example, if **you** book a **trip** to an area the FCDO has advised against all travel and that advice was in place when **you** booked and **you** have to claim, no cover will be in place. Should **you** travel against the FCDO or other regulatory authority advice, **your** policy will continue to provide cover for claims that are not directly or indirectly linked to the specific FCDO or other regulatory authority warning against all, or all but essential travel.
  9. Confiscation or destruction of property by any Customs, Government or other Authority of any country.
  10. Engaging in sports or activities which are not covered on **your** policy, there are many sports and activities which are covered as standard under the policy, please refer the Sports and Activities Section.
  11. **You** are not covered for any claim arising directly or indirectly from:
    - **Your** consumption of alcohol, drugs and/or solvents impairing **your** physical ability and/or judgement.
    - **You** abusing alcohol, drugs and/or solvents.
    - **You** suffering from the symptoms of or illness due to alcohol, drug and/or solvent dependence and/or withdrawal.
  12. **You** putting **yourself** at needless risk (except in an attempt to save human life).
  13. **Your** own unlawful action or any criminal proceedings against **you**.
  14. Where **you** have selected an annual multi **trip** policy the maximum duration of any one **trip** is 31 days. If any **trip** exceeds this duration, there is no cover under this policy for any additional days over that period. **Your** policy automatically extends in the event that **your** return to **your home area** is unavoidably delayed due to an event covered by this policy.
  15. **Your** involvement in any manual work involving the lifting or carrying of heavy items in excess of 25 kgs, use of power tool or machinery, work involving the use of scaffolding or ladders, working at a height above 6m, any electrical or construction work or any form of work underground.
  16. Any other loss, damage or additional expense following on from the event for which **you** are claiming, unless **we** provide cover under this insurance, this includes any claim for loss of enjoyment for any **trip**. Examples of such loss, damage or additional expense would be the cost of replacing locks after losing keys, costs incurred in preparing a claim, loss of earnings following injury, illness or disease or not being able to enjoy **your trip** due to poor weather.
  17. Any unused or additional costs incurred by **you** which are recoverable from:
    - The providers of the accommodation, their booking agents, travel agent or other compensation scheme.
    - The providers of the transportation, their booking agents, travel agent, compensation scheme or Air Travel Organisers' Licensing (ATOL).
    - **Your** credit or debit card provider or PayPal.
  18. **You** gaining access to controlled or restricted areas and/or the unauthorised use of swimming pools outside of the specified opening times. When travelling **you** must adhere to the guidelines issued for controlled areas, swimming pools etc.
  19. **You** climbing on or jumping from a vehicle, building, bridge, scaffolding, balcony or climbing or moving from any part of any building to another (apart from stairs, ramps or walkways) and falling, regardless of the height, unless **your** life is in danger or **you** are attempting to save human life.
  20. Any claim where **you** are not wearing a helmet whilst on a motorcycle, moped, scooter, Segway or bicycle.
  21. Any claim where **you** are not wearing a seatbelt when travelling in a motor vehicle, where a seatbelt is available.
  22. Any person not insured or named on this policy. This policy is not intended to cover any costs which relate to anybody not insured on this policy; with this in mind please ensure that all persons travelling have sufficient insurance to cover their needs. This applies even where **you** have paid for the additional costs, for example, if **you** have paid for another persons travel or accommodation costs. The only exception to this is if cover is agreed for someone to remain with **you** in the event of an illness or injury and the Medical Assistance team agree for another person to remain with **you**.
  23. Any claims arising from euthanasia.
  24. Any virtual currency including but not limited to crypto-currency, including fluctuations in value.
  25. If **you** need to cancel or **cut short your trip**, any **pre-paid charge** relating to Winter Sports will only be covered if **you** have paid the premium for the optional cover.

## Section 1 – Cancelling or cutting short a trip

### Introduction

The purpose of this section is to help **you** if **you** have to cancel or **cut short your trip** as a result of one of the reasons listed below under the heading of ‘What is covered’. However, under certain circumstances, **your** tour operator or transport provider may be responsible for refunding **your** costs. If the loss **you** have suffered is covered by the compensation scheme of **your** tour operator or transport provider **we** will not provide cover for it under this policy. **You** may also be covered by **your** credit/debit card provider if the services **you** have paid for are not provided as agreed e.g. if the company becomes insolvent.

For further information on the cover provided by **your** tour operator, **your** airline or **your** credit/debit card provider please contact them directly.

### European Union (EU) Regulation

European Union (EU) Regulation establishes the minimum rights for air passengers to ensure they are treated fairly and **you** may be entitled to compensation from **your** airline in the event of one of the following:

1. Denied Boarding - Have **you** been denied boarding because the airline did not have enough seats on the flight?
2. Cancelled Flight - Has **your** flight been cancelled?
3. Long Delays - Has **your** flight been delayed for three hours or more?
4. **Baggage** - Has **your** checked-in **baggage** been damaged, delayed or lost?
5. Injury and Death by **Accident(s)** - Have **you** been injured during **your** flight?
6. Package Holidays - Did **you** get what **you** booked?
7. For full details of **your** entitlements, visit <http://ec.europa.eu/transport/themes/passengers/air/>

### What is covered

**We** will pay **you** up to the amount shown in the table of benefits for **your** proportion only of **your** irrecoverable unused travel and accommodation costs and other **pre-paid charges** if **you** have to cancel or **cut short your trip** following any of the reasons which are shown in the table below.

Cover to cancel or cut short your trip for the following events:	Tesco Bank Bronze	Tesco Bank Silver	Tesco Bank Gold
The death, injury due to an <b>accident</b> , illness, disease, or <b>pregnancy complication</b> of <b>you</b> , <b>your travel companion</b> or <b>your close relative</b> .	b	b	b
Compulsory quarantine preventing <b>you</b> from leaving <b>your home</b> in <b>your</b> country of residence or whilst at <b>your</b> destination.	b	b	b
<b>You</b> or <b>your travel companion(s)</b> being called for jury service attendance, or as a witness at a Court of Law (other than in an advisory or professional capacity).	b	b	b
<b>You</b> or <b>your travel companion</b> being made <b>redundant</b>	b	b	b

<b>You</b> or <b>your travel companion</b> have leave withdrawn and are a member of the Armed Forces (including reserves and territorial), Emergency Services, medical or nursing professions (in the public sector) or senior employees of the Government	b	b	b
The Travel Advice Unit of the Foreign, Commonwealth & Development Office (FCDO) or other regulatory authority in a country in which <b>you</b> are travelling advising against all travel or all but essential travel to the area <b>you</b> are travelling to/in (but not including where advice is issued before <b>your trip</b> due to a pandemic) providing the advice came into force after <b>you</b> purchased this insurance or booked the <b>trip</b> (whichever is the later) and was within 21 days of <b>your</b> departure date.	b	b	b
<b>Catastrophe</b>	b	b	b
Insolvency of the accommodation providers or their booking agents	c	c	b
Theft of <b>your</b> passport and/or visa within the 72 hours before <b>your</b> scheduled time of departure if <b>you</b> are due to travel outside <b>your home area</b> or during <b>your trip</b> meaning <b>you</b> are unable to continue <b>your trip</b>	b	b	b

Cover to cancel your trip if it is abandoned as a result of one of the following events:	Tesco Bank Bronze	Tesco Bank Silver	Tesco Bank Gold
No suitable alternative <b>public transport</b> is provided within 12 hours of the original scheduled time of departure following delay or cancellation of <b>your public transport</b> , or <b>you</b> being involuntarily denied boarding (because there are too many passengers for the seats available)	b	b	b

if **you** need to cancel or **cut short your trip**, any **pre-paid charge** relating to Winter Sports will only be covered if **you** have paid the premium for the optional cover.

### Special conditions relating to claims

Special conditions are important in the event of a claim. If **you** are unable to show they have been followed this may affect **your** ability to claim.

1. **You** must get the prior approval of the Emergency Medical Assistance Service to confirm it is necessary to return **home** prior to having to **cut short your trip** for any of the reasons listed above.
2. If **you** fail to notify the travel agent, tour operator or provider of transport or accommodation as soon as **you** find out it is necessary to cancel the **trip**, the amount **we** will pay will be limited to the cancellation charges that would have otherwise applied.
3. **You** must provide a written police report as evidence if a claim is made due to theft of **your** passport and / or visa.

### 4. What is not covered

1. The **excess**.
2. Any claim arising from a reason not listed in the ‘what is covered’ section.

3. Any claim where **you** have been unable to evidence **your** loss, please refer to the claims evidence section.
4. Circumstances known to **you** before **you** purchase **your** policy or at the time of booking any **trip** which could reasonably have been expected to lead to cancelling or **cutting short** the **trip**.
5. The cost of **your** unused original tickets where **you** or **we** have paid for **you** to come **home** following **cutting short your trip**. In addition if **you** have not purchased a return ticket, **we** will deduct the cost of an economy flight (based on the cost on the date **you** come **home**) from any costs **we** have incurred whilst returning **you** to **your home**.
6. The cost of Air Passenger Duty (APD) at the rate published by HMRC, whether irrecoverable or not.
7. **Pre-existing medical conditions** as described in the **Pre-existing medical conditions** section.
8. Any claims for **redundancy** that are voluntary, including compromise agreement or resignation. **We** will also not cover misconduct or dismissal.
9. Costs paid for using any reward scheme (except for Tesco Clubcard points where **we** will arrange for **your** points to be replaced, subject to any excess, if the circumstances of the claim are covered).
10. Any property maintenance costs or fees incurred by **you** as part of **your** involvement of a Timeshare or Holiday Property Bond scheme.
11. Any cancellation claims relating to loss or theft of **your** passport or visa if left **unattended** at any time, unless stored securely in **your home**. During **your trip you** will not be covered to **cut short your trip** due to loss of **your** passport unless it was deposited in a safe, safety deposit box or left in locked accommodation.
12. Denied boarding due to **your** anti-social behaviour, drug use, alcohol or solvent abuse or **your** inability to provide any valid **important documents** or other documentation required by the **public transport** operator or their handling agents.
13. Pregnancy, without any accompanying **pregnancy complication** or where the **pregnancy complication** arose before **you** purchased **your** policy or booked **your trip** (whichever is the later). This policy excludes any costs incurred as a result of normal pregnancy or childbirth. This section is designed to provide cover for unforeseen events, **accidents**, illnesses and diseases and normal childbirth would not constitute an unforeseen event.
14. Any claim where **you** cannot travel or choose not to travel because the Foreign, Commonwealth & Development Office (FCDO), or any other equivalent government body in another country, advises against travel due to a pandemic before **your trip** commences.
15. Any claim for quarantine when quarantine is upon the return to the United Kingdom/country of residence.
16. Any claims relating to the insolvency of the **public transport** operator
17. Anything mentioned in Exclusions and Conditions Section which are applicable to all sections of the policy.



## Section 2 – Medical emergency and repatriation expenses

### Introduction

The purpose of this section is to help **you** if **you** require unforeseen emergency medical treatment whilst on a **trip**. Under certain circumstances, **you** may be covered by a reciprocal health agreement, **you** can find out more about these under the Reciprocal Health Agreement Section.

### What is covered

We will pay **you** up to the amounts shown in the Table of Benefits for the following expenses which are necessarily incurred during a **trip** as a result of **you** suffering unforeseen injury due to an **accident**, illness, disease and/or compulsory quarantine:

1. Emergency medical, surgical, hospital, ambulance and medical fees and charges incurred outside of **your home area**.
2. Emergency dental treatment incurred outside of **your home area** for the immediate relief of pain and / or emergency repairs to dentures or artificial teeth if they are causing pain.
3. Up to the amount shown in the Table of Benefits for every complete 24 hour period **you** are in hospital or confined to **your** accommodation on the advice of a **medical practitioner**. This limit is increased if **you** are admitted to hospital because **you** have suffered an injury whilst being mugged.
4. Costs of telephone calls to and from the Emergency Medical Assistance Service notifying and dealing with the problem of which **you** are able to provide evidence.
5. The cost of taxi fares for **your** travel to or from hospital relating to **your** admission, discharge or attendance for outpatient treatment or appointments and/or for collection of medication prescribed for **you**.
6. If **you** die outside **your home area** the cost of funeral expenses abroad plus the cost of returning **your** ashes or **your** body to **your home**. If **you** die while on a **trip** within **your home area** the reasonable additional cost of returning **your** ashes or body to **your home**.
7. Additional transport and/or accommodation expenses incurred, up to the standard of **your** original booking, if it is medically necessary for **you** to stay beyond **your** scheduled return date. This includes, with the prior authorisation of the Emergency Medical Assistance Service, reasonable additional transport and/or accommodation expenses for a **travelling companion**, friend or **close relative** to stay with **you** or travel to **you** from the **UK** or escort **you home**. Also additional travel expenses to return **you** to **your home** or a suitable hospital nearby if **you** cannot use the return ticket.
8. With the prior authorisation of the Emergency Medical Assistance Service, the additional costs incurred in the use of air transport or other suitable means, including qualified attendants, to repatriate **you** to **your home** if it is medically necessary. These expenses will be for the identical class of travel utilised on the outward journey unless the Emergency Medical Assistance Service agree otherwise, if the Emergency Medical Assistance Service confirm an alternative method of travel is required this will only apply for the ill or injured **insured person**.

### Special conditions relating to claims

Special conditions are important in the event of a claim. If **you** are unable to show they have been followed this may affect **your** ability to claim.

1. **You** must tell the Emergency Medical Assistance Service as soon as possible of any injury due to an **accident**, illness or disease which requires **your** admittance to hospital as an in-patient or before any arrangements are made for **your** repatriation.
2. If **you** suffer injury due to an **accident**, illness or disease **we** reserve the right to move **you** from one hospital to another and/or arrange for **your** repatriation to the **UK** at any time during the **trip**. **We** will do this, if in the opinion of the Emergency Medical Assistance Service or **us** (based on information provided by the **medical practitioner** in attendance), **you** can be moved safely and/or travel safely to **your home area** or a suitable hospital nearby to continue treatment.
3. This is not a private medical insurance policy. The intention of this section is to pay for emergency medical/surgical/dental treatment only and not for treatment or surgery that can be reasonably delayed until **your** return to **your home area**. **Our** decisions regarding the treatment or surgery that **we** will pay for (including repatriation to **your home area**) will be based on this.

If **you** do not accept **our** decisions and do not want to be repatriated, then **we** will not provide any cover under the following sections:

- Section 1 – Cancelling or **cutting short a trip**
- Section 2 – Medical emergency and repatriation expenses
- Section 6 – Personal **accident**

**We** will then refuse to deal with claims from **you** for any further treatment and/or **your** repatriation to **your home area**.

Cover under all other sections will continue for the remainder of **your trip**.

### What is not covered

1. The **excess** except under point 3 of What is covered.
2. Any claim where **you** have been unable to evidence **your** loss, please refer to the claims evidence section.
3. **Your** failure to obtain any recommended vaccines, inoculations or medications prior to **your trip**.
4. Any claim caused by participating in a sport or activity where the policy doesn't cover the sport or activity which **you** are taking part in.
5. Any claim caused by participating in a winter sports activity unless **you** have purchased the optional Section 7 Winter Sports and it is shown as purchased in **your** policy certificate.
6. Pregnancy, without any accompanying **pregnancy complication**. This policy excludes any costs incurred as a result of normal pregnancy or childbirth. This section is designed to provide cover for unforeseen events, **accidents**, illnesses and diseases and normal childbirth would not constitute an unforeseen event.
7. **Pre-existing medical conditions** as described in the **pre-existing medical conditions** section unless **we** have agreed in writing to cover **you**.

8. The cost of **your** unused original tickets where **you** or **we** have paid for **you** to come **home** following **cutting short your trip** or had to extend **your trip**. In addition if **you** have not purchased a return ticket, **we** will deduct the cost of an economy flight (based on the cost on the date **you** come **home**) from any costs **we** have incurred whilst returning **you** to **your home**.
9. Any claims arising directly or indirectly from:
  - (a) The cost of treatment or surgery, including exploratory tests, which are not related to the injury due to an **accident** or illness which necessitated **your** admittance into hospital.
  - (b) Any expenses which are not usual, reasonable or customary to treat **your** injury due to an **accident**, illness or disease.
  - (c) Any form of treatment or surgery which in the opinion of the Emergency Medical Assistance Service or **us** (based on information provided by the **medical practitioner** in attendance), can be delayed reasonably until **your** return to **your home area**.
  - (d) Expenses incurred in obtaining, replenishing or replacing medication, which **you** know **you** will need at the time of departure or which will have to be continued whilst on **your trip**. Where possible and with the agreement of **your medical practitioner**, **you** should always travel with plenty of extra medication in case of travel delays.
  - (e) Additional costs arising from single or private room accommodation.
  - (f) Treatment or services provided by a health spa, convalescence care, physiotherapist or nursing home or any rehabilitation centre unless agreed by the Emergency Medical Assistance Service.
  - (g) Any costs incurred by **you** to visit another person in hospital or costs incurred by others to visit **you** in hospital.
  - (h) Any expenses incurred after **you** have returned to **your home area**.
  - (i) Any expenses incurred in the **UK** :
    - (1) for private treatment, or
    - (2) which are funded by, or are recoverable from the Health Authority in **your** usual country of residence, or
    - (3) which are funded by a reciprocal health agreement between these countries and/or islands.
  - (j) Expenses incurred as a result of a tropical disease where **you** have not had the NHS recommended inoculations and/or not taken the NHS recommended medication.
  - (k) Any expenses incurred after the date on which **we** attempt to move **you** from one hospital to another and/or arrange for **your** repatriation but **you** decide not to be moved or repatriated.
10. Anything mentioned in Exclusions and Conditions Section which are applicable to all sections of the policy.

**You** should also refer to the **Pre-existing medical conditions** section.

## Section 3 – Disruption or delay to travel plans

### Introduction

The purpose of this section is to help **you** if **you** experience certain disruptions to **your** travel plans and **you** are left out of pocket. However, under certain circumstances, **your** tour operator or transport provider may be responsible for providing assistance and compensation. If the loss **you** have suffered is covered by the compensation scheme of **your** tour operator or transport provider **we** will not provide the same cover under this policy. **You** may also be covered by **your** credit/debit card provider if the services **you** have paid for are not provided as agreed e.g. if a company becomes insolvent.

For further information on the cover provided by **your** tour operator, airline or credit/debit card provider please contact them directly.

### European Union (EU) Regulation

European Union (EU) Regulation establishes the minimum rights for air passengers to ensure they are treated fairly and **you** may be entitled to compensation from **your** airline in the event of one of the following:

1. Denied Boarding – Have **you** been denied boarding because the airline did not have enough seats on the flight?
2. Cancelled Flight – Has **your** flight been cancelled?
3. Long Delays – Has **your** flight been delayed for three hours or more?
4. **Baggage** – Has **your** checked-in **baggage** been damaged, delayed or lost?
5. Injury and Death by **Accident(s)** – Have **you** been injured during **your** flight?
6. Package Holidays – Did **you** get what **you** booked?
7. For full details of **your** entitlements, visit <http://ec.europa.eu/transport/themes/passengers/air/>

### What is covered

#### Missed Departure

If **you** fail to arrive at the departure point in time to board the **public transport** on which **you** are booked to travel as a result of:

- the failure of other **public transport** or
- a road traffic collision to or breakdown of the vehicle in which **you** are travelling or
- a road traffic collision, breakdown or an unexpected traffic incident happening which causes an unexpected delay or
- strike or adverse weather conditions,

then **we** will pay **you** up to the amount shown in the Table of Benefits for reasonable additional accommodation (room only) and **public transport** costs (economy only) so that **you** may continue **your trip**.

Cover for inbound missed departure is only available on Silver and Gold tiers of this policy.

#### Travel Delay

If **you** arrive later than planned at **your** destination due to a delay of **public transport** **we** will pay **you** up to the amount shown in the Table of Benefits (to help **you** pay

for telephone calls, meals and refreshments purchased during the delay).

#### Travel Disruption

**We** will pay **you** up to the amount shown in the Table of Benefits for **your** reasonable additional accommodation and **public transport** travel expenses (up to the standard of **your** original booking) so that **you** may continue **your trip** If **your trip** is disrupted due to:

- a **catastrophe** or
- the **public transport** on which **you** were booked to travel being cancelled or delayed for at least 12 hours, diverted or redirected after take-off or
- **you** are involuntarily denied boarding and no suitable alternative is offered within 12 hours.

#### Special conditions relating to claims

Special conditions are important in the event of a claim. If **you** are unable to show they have been followed this may affect **your** ability to claim.

1. **You** must seek financial compensation, assistance or a refund of **your** costs from **your** travel provider and invoke **your** rights under EU Air Passenger Rights legislation in the event of cancellation or delay of flights if applicable.
2. **You** must allow enough time to arrive at the departure point and check in for **your** outward or inbound journey

#### What is not covered

1. The **excess** except under Travel Delay of What is covered.
2. Any claim where **you** have been unable to evidence **your** loss, please refer to the claims evidence section.
3. The cost of Air Passenger Duty (APD) at the rate published by HMRC, whether irrecoverable or not.
4. Any strike or adverse weather that was publicly announced prior to **you** purchasing **your** policy or within 7 days of booking any **trip**. An example of publicly announced adverse weather would be the point which an impending weather event is officially named by the Met Office, Environment Agency or any similar body.
5. Any travel and accommodation costs, charges and expenses where the **public transport** operator has offered reasonable alternative travel arrangements within 12 hours of the scheduled time of departure.
6. Claims arising from:
  - Breakdown of any vehicle owned by **you** which has not been maintained in accordance with manufacturer's instructions or in the event of a road traffic collision or breakdown, when repairers report is not provided.
  - Any costs incurred as a result of **you** not planning **your** journey correctly, **you** must allow enough time to complete **your** journey and arrive at the time stipulated by the travel provider.
  - Any property maintenance costs or fees incurred by **you** as part of **your** involvement of a Timeshare or Holiday Property Bond scheme are not covered.
7. Any costs associated with rearranging **your** travel plans due to the **public transport** provider changing their scheduled timings which in turn impacts **your** planned itinerary.

8. **Your** unused and/or additional travel costs where the cancellation or delay is caused by the insolvency of the **public transport** operator.
9. Any claim where **you** were unable to take **your public transport** due to delays in security and/or customs.
10. Any claims relating to the insolvency of the **public transport** operator.
11. Anything mentioned in Exclusions and Conditions Section which are applicable to all sections of the policy.

## Section 4 – Personal belongings and money

### Introduction

The purpose of this section is to help **you** in the event of something happening to **your** suitcases (or containers of a similar nature), their contents, **sports equipment** and **your personal money**. Below explains the cover **we** provide if **your** articles are lost, stolen or damaged.

### What is covered

1. **We** will pay **you** up to the amount shown in the Table of Benefits for the following items if they are accidentally lost, damaged or stolen whilst on **your trip**:
  - (a) **Baggage**.
  - (b) **Valuables**.
  - (c) **Sports equipment**.
  - (d) Replacement of essential items if lost in transit due to carrier error during the outward journey for more than 12 hours.
  - (e) **Personal money** (excluding cash).
  - (f) Cash.\*
  - (g) Replacement of **important documents**.

The maximum **we** will pay **you** for any one item, pair or set of items under this section is shown in the Table of Benefits as the single article limit.

If **you** need to claim, **we** will pay **you** based on today's prices minus a deduction for wear and tear and depreciation (loss of value), or **we** may replace, reinstate or repair the lost or damaged **baggage** or **valuables**.

\* If **you** purchase **your** travel money at a Tesco Travel money bureau or online via the Tesco Bank website prior to **your trip** then **your** cash limit will be increased by 100%.

2. **We** will pay **you** up to the amount shown in the Table of Benefits to obtain a replacement of **your important documents** which have been lost, damaged or stolen whilst outside of **your home area**. This is to enable **you** to return **home** or continue **your trip**.

The intention of this is to help pay for travel and accommodation costs in getting to the embassy to obtain suitable replacements. **You** must check whether any temporary documentation will enable **you** to continue **your planned trip**.

### Special conditions relating to claims

Special conditions are important in the event of a claim. If **you** are unable to show they have been followed this may affect **your** ability to claim.

1. **You** must report any theft to the Police in the country where the theft occurred as soon as possible and get a crime reference number or incident report.
2. **You** must report any loss, theft or damage while in the care of a carrier, transport company, authority, hotel or accommodation provider and get a written record of the event.
3. If any items are lost, stolen or damaged whilst in the care of an airline **you** must report this within the time limit contained in their terms and conditions and get a Property Irregularity Report.

What is not covered

1. The **excess** (except for claims under point 1c of What is covered).
2. Any claim for **gadgets**.
3. Any claim where **you** have been unable to evidence **your** loss, please refer to the claims evidence section.
4. Any claim for **sports equipment** where the policy doesn't cover the sport or activity which **you** are taking part in.
5. Any claim for **ski equipment** (please refer to Section 7 – Winter Sports if **you** have paid the premium for the additional cover).
6. Loss, theft of or damage to **valuables**, cash, **important documents** or **personal money** left **unattended** at any time unless deposited in a safe, safety deposit box or left in locked accommodation.
7. Loss, theft of or damage to **baggage** and **sports equipment** contained in an **unattended** vehicle unless it is locked out of sight in a secure **baggage** area (being a locked dashboard, boot or luggage compartment, fixed storage unit of a motorised or towed caravan, locked luggage box which is locked to a roof rack) and entry has been gained by unauthorised access.
8. Loss, theft or damage:
  - (a) Due to delay, confiscation or detention by customs or any other authority,
  - (b) To motor accessories (excluding keys which are covered only for a car which is owned by **you**),
  - (c) To tobacco products, tobacco substitutes and perishable goods (such as food and drinks)
  - (d) Caused by wear and tear, or
  - (e) Mechanical or electrical breakdown.
9. Loss or damage due to depreciation (loss in value), variations in exchange rate.
10. Anything mentioned in Exclusions and Conditions Section which are applicable to all sections of the policy.

## Section 5 – Legal and liability

## Introduction

This section is split in to two parts.

The purpose of the Legal expenses and assistance section is to help **you** in the event **you** need to claim compensation if someone else causes **you** illness, injury or death.

The purpose of the Personal liability section is to help **you** in the event **you** are found liable for damage to someone else's property or cause another person illness, injury or death.

## Section 5a – Legal expenses and assistance

## Introduction

The purpose of this section is to provide **you** with legal assistance to pursue a claim for compensation if **you** suffer an injury, illness or death.

Words with special meanings in this section (which are shown in italics)

**Lawyer**

– means the legal representative or other appropriately qualified person acting for **you**. **You** have the right to choose the lawyer acting for **you** in the following circumstances:

- a) Where the commencement of court proceedings to pursue **your** claim is required.
- b) Should any conflict of interest or dispute over settlement arise.

What is covered

**We** will pay up to the amount shown in the Table of Benefits for legal costs to pursue a civil action for compensation, against someone else who causes **you** injury due to an **accident**, illness or death.

Where there are two or more **insured persons** insured by this policy, then the maximum amount **we** will pay for all such claims shall not exceed the amount shown in the Table of Benefits.

**Prospects of success**

**We** will only provide cover where **your** claim or any appeal **you** are pursuing or defending is more likely than not to be successful. If **you** are seeking damages or compensation, it must also be more likely than not that any judgement obtained will be enforced.

If **we** consider **your** claim is unlikely to be successful or any judgement will not be enforced **we** or **you** may request a second opinion from an independent *lawyer*. If **you** seek independent legal advice any costs incurred will not be covered by this policy.

If the independent *lawyer* agrees **your** claim is unlikely to be successful or any judgement is unenforceable then **you** cannot make a claim under this section.

**Special conditions relating to claims**

1. **We** shall have complete control over the legal case through agents **we** nominate, by appointing agents of **our** choice on **your** behalf with the expertise to pursue **your** claim.
2. **You** must follow **our** agent's advice and provide any information and assistance required within a reasonable timescale.

3. **You** must advise **us** of any offers of settlement made by the negligent third party and **you** must not accept any such offer without **our** permission.
4. **We** may include a claim for **our** legal costs and other related expenses.
5. **We** may, at **our** own expense, take proceedings in **your** name to recover compensation from any third party for any legal costs incurred under this policy. **You** must give **us** any assistance **we** require from **you** and any amount recovered shall belong to **us**.

#### What is not covered

1. The **excess**.
2. Legal costs and expenses incurred in pursuit of any claim against **us**, **our** appointed agents, someone **you** were travelling with, a person related to **you**, or another **insured person**.
3. Legal costs and expenses incurred prior to **our** written acceptance of the case.
4. Any claim where the legal costs and expenses are likely to be greater than the anticipated amount of compensation.
5. Any claim where legal costs and expenses are variable depending on the outcome of the claim.
6. Legal costs and expenses incurred if an action is brought in more than one country.
7. Travel, accommodation and incidental costs incurred to pursue a civil action for compensation.
8. The costs of any Appeal.
9. Claims by **you** other than in **your** private capacity.
10. Anything mentioned in General exclusions applying to **your** policy.

## Section 5b – Personal liability

#### What is covered

**We** will pay **you** up to the amount shown in the Table of Benefits (including legal costs and expenses) against any amount **you** become legally liable to pay as compensation for any claim or series of claims arising from any one event or source of original cause for accidental:

1. Injury, death, illness or disease to any person who is not in **your** employment or who is not a **close relative** residing with **you**.
2. Loss of or damage to property that does not belong to, and is neither in the charge of, nor under the control of **you**, a **close relative** and/or anyone in **your** employment other than any temporary holiday accommodation occupied (but not owned) by **you**.

#### **Special conditions relating to claims**

1. **You** must give **us** written notice of any incident, which may result in a claim as soon as possible.
2. **You** must send **us** every court claim form, summons, letter of claim or other document as soon as **you** receive it.
3. **You** must not admit any liability or pay, offer to pay, promise to pay or negotiate any claim without **our** permission in writing.
4. **We** will be entitled to take over and carry out in **your** name the defence of any claims for compensation or damages or otherwise against any third party. **We** will have full discretion in the conduct of any negotiation or

proceedings or in the settlement of any claim and **you** will give **us** all necessary information and assistance which **we** may require.

5. If **you** die, **your** legal representative(s) will have the protection of this cover as long as they comply with the terms and conditions outlined in this policy.

#### What is not covered

1. The **excess** except for claims under Section 5a – Legal expenses and assistance.
2. Any claim where **you** have been unable to evidence **your** loss, please refer to the claims evidence section.
3. Compensation or legal costs arising directly or indirectly from:
  - (a) Liability which has been assumed by **you** under agreement (such as a hire agreement) unless the liability would have existed without the agreement.
  - (b) Pursuit of any business, trade, profession or occupation or the supply of goods or services.
  - (c) Ownership, possession or use of mechanically propelled vehicles, aircraft or watercraft (other than surfboards or manually propelled rowing boats, punts or canoes).
  - (d) The transmission of any contagious or infectious disease or virus.
  - (e) **Your** ownership, care, custody or control of any animal.
  - (f) Any claim where the incident occurred within the **UK**.
4. Anything mentioned in Exclusions and Conditions Section which are applicable to all sections of the policy.

## Section 6 – Personal accident

### Introduction

The purpose of this section is to provide **you** with a financial lump sum in the event **you** suffer permanent total disablement, loss of sight, loss of a limb or death as a result of an **accident** during **your trip**. This section will not be applicable if **you** suffer any of the above as the result of an illness.

Words with special meanings in this section (which are shown in *italics*)

### *Loss of limb*

Loss by permanent severance of an entire hand or foot or the total, complete and permanent loss of use of an entire hand or foot.

### *Permanent Total Disablement*

A condition which is of a permanent and irreversible nature which is shown by medical evidence to be likely to continue for the remainder of **your** life and as certified by a registered **medical practitioner**, to the reasonable satisfaction of **our** Chief Medical Officer, and which prevents **you** from engaging in any work or occupation for remuneration or profit.

### *Loss of sight*

The total and irrecoverable loss of sight which shall be considered as having occurred:

- a) in both eyes, if **your** name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist; or
- b) in one eye if the degree of sight remaining after correction is 3/60 or less on the Snellen scale (which means only seeing at 3 metres what **you** should see at 60 metres).

### What is covered

**We** will pay one of the benefits shown in the Table of Benefits if **you** sustain injury due to an **accident** which shall solely and independently of any other cause, result within two years either in:

1. **your** death,
2. loss of limb,
3. loss of sight or permanent total disablement.

### Special conditions relating to claims

1. **Our medical practitioner** may examine **you**, and where deemed necessary, **you** may be referred to a specialist for further consultation

### What is not covered

1. Any claim where **you** have been unable to evidence **your** loss, please refer to the claims evidence section.
2. Benefit is not payable to **you**:
  - (a) Under more than one of benefit 1, 2 or 3 in the list above.
  - (b) Under benefit 2 if the permanent loss of use of an entire hand or foot is only partial and not total and complete (being 100%).
  - (c) Under benefit 3 until one year after the date **you** sustain injury due to an **accident**.
3. Benefit 1 will be paid to the deceased **insured person's** estate.

4. Any claim which is caused by either:
  - (a) Medical or surgical procedures or
  - (b) Illness, infection or bacteria or
  - (c) Any gradually developing bodily deterioration.
5. No payment will be made if **you** sustain injury whilst participating in an activity that is not covered by this policy.
6. **Your** wilfully self-inflicted injury or illness, suicide or attempted suicide.
7. Anything mentioned in Exclusions and Conditions Section which are applicable to all sections of the / policy.

## Section 7 – Winter sports cover

(Only applicable if shown on **your** policy certificate).

### Introduction

Purchase of this additional cover is optional.

The purpose of this section is to provide cover specifically for a Winter sports **trip** that involves activities or sports that are on snow or ice. It's important to check the sports and other activities section (pages 8-9) of the wording to ensure that any activities that **you** plan to participate in as part of **your** Winter sports **trip** are covered. The policy will not cover any professional sports or entertainment and racing events.

Cover is available only if the Winter sports section is shown as purchased in **your** policy certificate and the additional premium has been paid.

### What is covered

We will pay **you** up to the amounts shown in the Table of Benefits for:

1. The accidental loss of, theft of or damage to **your** own **ski equipment** (reduced to the amount shown in the Table of Benefits for hired **ski equipment**).
2. The cost of hiring replacement **ski equipment** if **your** owned **ski equipment** is lost, stolen or damaged (including temporary loss in transit for more than 24 hours).
3. If a lack of snow, too much snow or an avalanche results in the skiing facilities (excluding cross country skiing) in **your** resort being closed. This only applies to **trips** taken outside of the **UK** during the published ski season for **your** resort (included on Silver and Gold tiers only).
4. Reasonable additional accommodation (room only) and transport if **you** are delayed by 24 hours or more by avalanche or landslide.

### Special conditions relating to claims

If **you** are unable to show they have been followed this may affect **your** ability to claim.

1. **You** must report any theft to the police in the country where the theft occurred as soon as possible and get a crime reference number or incident report of the loss, theft or attempted theft of **your** own/hired **ski equipment**.
2. **You** must report any loss, theft or damage while in the care of a carrier, transport company, authority, hotel or accommodation provider and get a written record of the event.

### What is not covered

1. The **excess** under point 2 of What is covered.
2. Any claim where **you** have been unable to evidence **your** loss, please refer to the claims evidence section.
3. Loss, theft or damage to **ski equipment** left **unattended** at any time.
4. Loss, theft of or damage to **ski equipment** contained in or stolen from an **unattended** vehicle at any time unless it is locked out of sight in a secure **baggage** area (being a locked dashboard, boot or luggage compartment, fixed storage unit of a motorised or towed caravan, locked luggage box which is locked to a

roof rack) and entry has been gained by unauthorised access.

5. Loss, theft or damage:
  - (a) due to delay, confiscation or detention by customs or any other authority.
  - (b) due to depreciation (loss in value) or variations in exchange rate.
  - (c) to motor accessories (excluding keys which are covered only for a car which is owned by **you**).
  - (d) caused by wear and tear, or
  - (e) mechanical or electrical breakdown.
6. The closure or impending closure of the skiing facilities in **your** resort existing or being publicly announced by **your** tour operator, resort or the media by the date **you** purchased this insurance or at the time of booking **your trip**.
7. Any circumstances where transport costs, compensation or alternative skiing facilities are provided to **you**.
8. Anything mentioned in the Exclusions and Conditions Section which are applicable to all sections of the policy.



## Section 8 – Cruise cover

(Only applicable if shown on **your** policy certificate).

### Introduction

Purchase of this additional cover is optional.

The purpose of this section is to provide cover specifically for a **cruise**.

Under certain circumstances **your cruise** company, tour operator or transport provider may be responsible for providing assistance and compensation.

Cover is available only if the **Cruise** section is shown as purchased in **your** policy certificate and the additional premium has been paid.

### What is covered

**We** will pay **you** up to the amounts shown in the Table of Benefits for:

- Reasonable additional accommodation (room only) and **public transport** costs (economy only) so that **you** may re-join **your cruise** if **you** fail to arrive at the initial departure point to join the **cruise** ship on which **you** are booked to travel or if during a **trip** ashore **you** arrive at the port too late to re-join **your cruise** ship due to:
  - the failure of other **public transport** or
  - a road traffic collision or breakdown of the vehicle in which **you** are travelling or
  - a road traffic collision, breakdown or an unexpected traffic incident happening which causes an unexpected delay
  - adverse weather conditions
  - strike

Then **we** will pay **you** up to the amounts shown in the Table of Benefits.

- If **you** are confined to **your** cabin due to an **accident** or illness which is covered under section 2 – Medical emergency and repatriation expenses.
- If, once **your cruise** has started, a scheduled port visit is cancelled due to adverse weather or timetable restrictions and no alternative port can be offered.
- Unused pre-booked excursions which **you** cannot use because **you** are confined to **your** cabin due to an **accident** or illness which is covered under section 2 – Medical emergency and repatriation expenses.

### Special conditions relating to claims

- You** must tell the Emergency Medical Assistance Service as soon as possible of any injury due to an **accident**, illness or disease which requires **your** admittance to the ships medical centre or hospital as an in-patient or before any arrangements are made for **your** repatriation.
- You** must allow at least 3 hours between **your** planned arrival time at the port and the scheduled sailing departure time.

### What is not covered

- The **excess** (except under points 2 and 3 of the what is covered section).
- Any claim where **you** have been unable to evidence **your** loss, please refer to the claims evidence section.
- Circumstances known to **you** before **you** purchased

**your** policy or at the time of booking any **trip** whichever is the later which could reasonably have been expected to lead to **cruise** interruption.

- Pre-existing medical conditions** as described in the **pre-existing medical conditions** section unless **we** have agreed in writing to cover **you**.
- Any **trip** taken on board a cargo vessel.
- Costs paid for using any reward scheme (except for Tesco Clubcard points where **we** will arrange for **your** points to be replaced, subject to any excess, if the circumstances of the claim are covered) unless evidence of specific monetary value can be provided.
- Any **cruise** itinerary changes arising directly or indirectly from:
  - strike or industrial action
  - if **your cruise** ship cannot put people ashore due to the mechanical or operational failure of the ships tender or any other boat used to put people ashore.
  - any change of itinerary where the **cruise** operator has offered a monetary amount of compensation (including on board credit).
- Anything mentioned in the Exclusions and Conditions Section which are applicable to all sections of the policy.

## Data protection notice and fraud

Tesco Personal Finance (trading as Tesco Bank) acts as an intermediary for this policy. The policy is arranged and administered by ROCK Insurance Services Limited (ROCK). **You** can find out more about how ROCK processes **your** data and the parties they share **your** data with to provide **your** policy in their [Privacy Notice](#).

**Your** Tesco Bank Travel Insurance policy is underwritten by Inter Partner Assistance SA UK Branch which is fully owned by the AXA Group and by providing **your** personal information in the course of purchasing this policy and using **our** services, **you** acknowledge that **we** may process **your** personal information. **You** also consent to **our** use of **your** sensitive information. If **you** provide **us** with details of other individuals, **you** agree to inform them of **our** use of their data as described here and in **our** website privacy notice available at [www.axa-assistance.com/en.privacypolicy](http://www.axa-assistance.com/en.privacypolicy).

Processing **your** personal information is necessary in order to provide **you** with an insurance policy and other services. **We** also use **your** data to comply with **our** legal obligations, or where it is in **our** legitimate interests when managing **our** business. If **you** do not provide this information, **we** will be unable to offer **you** a policy or process **your** claim.

**We** use **your** information for a number of legitimate purposes, including:

- Underwriting, policy administration, claims handling, providing travel assistance, complaints handling, sanctions checking and fraud prevention.
- Use of sensitive information about the health or vulnerability of **you** or others where relevant to any claim or assistance request, in order to provide the services described in this policy. By using **our** services, **you** consent to **us** using such information for these purposes.
- Monitoring and/or recording of **your** telephone calls in relation to cover for the purposes of record-keeping, training and quality control.
- Technical studies to analyse claims and premiums, adapt pricing, support subscription process and consolidate financial reporting (incl. regulatory). Detailed analysis on claims to better monitor providers and operations. Analysis of customer satisfaction and construction of customer segments to better adapt products to market needs.
- Obtaining and storing any relevant and appropriate supporting evidence for **your** claim, for the purpose of providing services under this policy and validating **your** claim.
- Sending **you** feedback requests or surveys relating to **our** services, and other customer care communications.

In the event of a fraudulent claim **we** may:

1. Make **your** policy void where any claim is proven to be fraudulent.
2. Share information about **you** with other organisations and public bodies including the police.
3. Share information about **you** within the AXA Group and with other insurers.

4. Pass **your** details to recognised centralised insurance industry applications and claims review systems (for example the Travel Claims Database) where **your** details may be checked and updated.
5. Load **your** details and any information and documents **you** provide **us** to the Insurance Fraud Register. This may affect future applications for insurance products.
6. Check **your** details with fraud prevention agencies and databases. If **you** give **us** false or inaccurate information and **we** suspect fraud, **we** may record this with fraud prevention agencies.

**We** may disclose information about **you** and **your** insurance cover to companies within the AXA group of companies, to **our** service providers and agents in order to administer and service **your** insurance cover, to provide **you** with travel assistance, for fraud prevention, to collect payments, and otherwise as required or permitted by applicable law.

**We** will separately seek **your** consent before using or disclosing **your** personal data to another party for the purpose of contacting **you** about other products or services (direct marketing). **You** may withdraw **your** consent to marketing at any time, or opt-out of feedback requests, by contacting the Data Protection Officer (see contact details below).

When carrying out these activities, **we** may transfer **your** personal information outside the **UK** or the European Economic Area (EEA). Where this happens **we** will make sure that the appropriate safeguards have been implemented to protect **your** personal information. This includes ensuring similar standards to the **UK** and EEA are in force and placing the party **we** are transferring personal information to under contractual obligations to protect it to adequate standards.

**We** keep **your** personal information for as long as reasonably necessary to fulfil the relevant purposes set out in this notice and in order to comply with **our** legal and regulatory obligations.

**You** are entitled to request a copy of the information **we** hold about **you**. **You** also have other rights in relation to how **we** use **your** data, as set out in **our** website privacy notice. Please let **us** know if **you** think any information **we** hold about **you** is inaccurate so that **we** can correct it.

If **you** want to know how to make a complaint to the **UK** Information Commissioner or have any other requests or concerns relating to **our** use of **your** data, including obtaining a printed copy of the website privacy notice please write to **us** at:

Data Protection Officer,  
AXA Travel Insurance,  
106-108 Station Road,  
Redhill  
RH1 1PR

Email: [dataprotectionenquiries@axa-assistance.co.uk](mailto:dataprotectionenquiries@axa-assistance.co.uk)

## Complaints procedure

**You** have the right to expect the best possible service and support. If **we** have not delivered the service **you** expected, or **you** are concerned with the service provided, **we** would like the opportunity to put things right; please contact us as follows:

If your complaint is about the sale of your policy;	
Write to us:	The Compliance Manager, ROCK Insurance Group, Griffin House, 135 High Street, Crawley, West Sussex RH10 1DQ
Email us:	<a href="mailto:complaints@rockinsurance.com">complaints@rockinsurance.com</a>
Phone us:	0345 0306 128

If your complaint is about a claim on your policy ;	
Write to us:	Complaints Team, AXA Partners, The Quadrangle, 106-118 Station Road, Redhill RH1 1PR
Phone us:	0345 303 8373

When **you** contact **us**, please have the following information available:

- **Your** name, address and postcode.
- **Your** telephone number and email address.
- **Your** policy number and/or claim number and the type of policy **you** hold.
- The reason for **your** complaint.

All written correspondence should be headed 'COMPLAINT' and include any supporting documentation.

### If you are still not happy

If the appropriate party cannot resolve **your** complaint, **you** may refer **your** complaint to the Financial Ombudsman Service. **You** can ask the Financial Ombudsman Service to review **your** complaint if for any reason **you** are dissatisfied with the final response, or if the appropriate party have not issued their final response within eight weeks from **you** first raising the complaint.

Please note that if **you** do not refer **your** complaint within 6 months, the Financial Ombudsman Service will not have **our** permission to consider **your** complaint and therefore will only be able to do so in very limited circumstances. For example, if it believes that the delay was a result of exceptional circumstances.

**You** can contact the Financial Ombudsman Service at:

Financial Ombudsman Service,  
Exchange Tower,  
Harbour Exchange Square,  
London  
E14 9SR  
Phone: 0800 023 4567  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

## COVID-19 enhanced cover

We are pleased to inform **you** that Tesco Bank travel policies include enhanced cover for claims arising as a consequence of COVID-19.

Before **you** travel, we have included cover for:

- cancellation due to **you** falling ill with COVID-19
- being required to self-isolate, subject to a positive test result/confirmation from a GP, or notification from the Track & Trace system

During **your trip**, all our policies include cover for:

- any medical claim due to COVID-19 while travelling so long as **you** are not travelling against Foreign, Commonwealth & Development Office advice.
- curtailment (if **you** need to come home early) due to the illness of a **close relative** due to COVID-19.

Please Note: Cancellation cover is not provided should **you** choose to cancel due to a change in Foreign, Commonwealth & Development Office advice.

**We have created several scenarios to try and make it clear what we do and do not cover:**

### Cancellation due to COVID-19

Your policy will cover you, subject to the standard terms, when it is necessary to cancel **your trip** because:

1. **You** or a **close relative** fall ill with COVID-19 before **you** travel
2. The **UK** Government requires a policyholder to quarantine or self-isolate on the date **you** are scheduled to depart from the **UK**, subject to a positive test result/confirmation from a GP, or notification from the Track & Trace system
3. A family member **you** were due to stay with must quarantine or self-isolate

Your policy does not cover:

1. Where **you** choose to cancel due to a change in Foreign, Commonwealth & Development Office advice.
2. Occurrences where **you** are legally entitled to a refund in the form of cash or voucher from **your** airline and/or travel provider.

### Trip curtailment due to COVID-19

Your policy will cover you, subject to the standard terms, when it is necessary to cut short **your trip** because:

1. The Foreign, Commonwealth & Development Office or local authorities impose restrictions during **your trip** and **you** are asked to return home due to COVID-19 or another infectious disease or pandemic illness.
2. **You** have been denied boarding at **your UK** departure airport due to detected symptoms of COVID-19 or another infectious disease.
3. A **close relative** becomes ill with COVID-19 or another infectious disease while **you** are travelling.

Your policy does not cover:

1. Occurrences where **you** are legally entitled to a refund in the form of cash or voucher from **your** airline and/or travel provider.

### Emergency Medical cover due to COVID-19

Your policy will cover you, subject to the standard terms, for:

1. Emergency medical treatment, repatriation and other costs if **you** contract COVID-19 while **you** are abroad.
2. Additional accommodation if **you** contract COVID-19 while **you** are abroad and are unable to return home.

Your policy does not cover:

1. Where **you** choose to travel against Foreign, Commonwealth & Development Office advice.

## Terms of Business Agreement

This policy booklet, together with your policy certificate and medical certificate form the basis of a contract between you, the policyholder, and Rock Insurance Services Limited (ROCK) – the administrator and Inter Partner Assistance UK Branch (IPA) the underwriter of Tesco Bank Travel Insurance. This document contains important information including charges and commission.

### About Tesco Bank Travel Insurance

Tesco Bank is a trading name of Tesco Personal Finance Plc. Registered in Scotland, No. SC173199. Registered office: 2 South Gyle Crescent, Edinburgh EH12 9FQ. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Tesco Bank is wholly owned by Tesco Plc. Our registration number is 186022. You can check this on the Financial Services Register by contacting the FCA by telephone or visiting their website [www.fca.org.uk/register](http://www.fca.org.uk/register)

Policies are arranged and administered by Rock Insurance Services Limited (ROCK). ROCK is a company registered in England and Wales: company number 04255878. ROCK is authorised and regulated by the Financial Conduct Authority as an Independent Intermediary. You can find information about ROCK on the Financial Services Register at [www.fca.org.uk/register](http://www.fca.org.uk/register), searching by their name or their firm registration number 300317.

This policy is underwritten by Inter Partner Assistance SA UK Branch (IPA), with a registered office at 106-118 Station Road, Redhill, RH1 1PR which is a branch of Inter Partner Assistance Societe Anonyme ("Inter Partner Assistance S.A."). Inter Partner Assistance S.A. is a Belgian firm authorised by the National Bank of Belgium under number 0487, with a registered head office at Louizalaan 166, 1050 Brussels, Company number 0415.591.055. Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. 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. Inter Partner Assistance S.A. is part of the AXA Group. Inter Partner Assistance S.A. has a share capital of EUR 130,702,613.

Tesco Bank only offers Travel Insurance arranged and administered by ROCK and underwritten by IPA.

### About our service

Tesco Bank acts as an Introducer of Insurance Business to ROCK. You will only be provided information by ROCK on the travel insurance products offered by IPA to allow you to make an informed buying decision. ROCK does not provide any advice or recommendations; ROCK will ask questions to provide a selection of relevant products, but it is up to you to make your own choice and select the product(s) that best meet your needs.

### What you will have to pay for the services

ROCK will respond to any customer service issues you may have including queries, policy amendments, cancellations and complaints.

ROCK receives remuneration for arranging the policy with IPA on your behalf. You do not pay ROCK a fee for doing this. The premium you pay is comprised of three elements:

the amount charged by IPA; a commission applied to ROCK; and Insurance Premium Tax. When collecting and refunding premiums, ROCK do so on behalf of IPA.

Tesco Bank receives a commission from ROCK in relation to any travel insurance policy ROCK arranges for Tesco Bank. Tesco Bank may also receive a share of the profit from these policies.

### About the products

Trip Cover	Optional Sections
Travel Insurance	Winter Sports Cover
Backpacker Insurance	Cruise Cover

### Specific requirements when buying a Tesco Bank Travel Insurance policy

Tesco Bank Travel Insurance meets the needs of those requiring insurance cover and associated services arising from taking a trip for leisure or business, based on the information supplied and the level of cover chosen by you.

### Making changes to your Tesco Bank Travel Insurance policy

If you require to make any changes to your policy, which are not possible online, or you wish to complete any change over the phone, you will need to call the contact centre and charges will apply.

### How your money will be held prior to transmission to the Underwriter

All money received by ROCK for insurance premiums is held on behalf of IPA so that you have no risk in the event of ROCK's insolvency. No interest will be paid to you.

If payment is initially made to ROCK by debit or credit card, and you are due a refund, any refund will be made to the same card. If ROCK is unable to refund to the same card for any reason, an alternative refund method will be agreed.

## Important telephone numbers\*

**Customer services line 0345 0306 128**

**Travel claims 0345 644 9319**

**Emergency Medical Assistance +44 345 303 8373**

From anywhere in the world

**Emergency Medical Assistance 0345 303 8373**

From the United Kingdom

If you have difficulties with your hearing or speech, contact us by Tynetalk by adding 18001 to the start of any of the numbers above.

For further information: [tescobank.com](https://www.tescobank.com)



For your protection, telephone calls will be recorded and monitored to help detect and prevent crime, including fraud. Calls may also be monitored for training and quality purposes.

\*Telephone numbers may be included as part of any inclusive call minutes provided by your phone operator.

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