

Tesco Bank Later Life Travel Insurance

Policy Booklet



Inside you'll find full details of your:

- Tesco Bank Travel Insurance
- Optional cover;
 - Gadget

Travel Insurance

TESCO Bank



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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 (except under the Gadget Extension) please contact:

Travel Claims Team AXA Partners,
The Quadrangle,
106-118 Station Road,
Redhill
RH1 1PR

Tel: 0345 644 9319

To make a claim under the optional Gadget Extension please contact:

Citymain Administrators Ltd.,
3000 Lakeside,
North Harbour Western Road,
Portsmouth
PO6 3EN

Tel: 0333 999 7911

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)

In the unlikely event that Inter Partner Assistance is unable to meet its obligations, **you** may be entitled to compensation under the Financial Services Compensation Scheme (FSCS). Further information about compensation scheme arrangements is available from the FSCS.

Their contact details are Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU, United Kingdom.

Call: 0800 678 1100 or 020 7741 4100, Fax: 020 7741 4101

Website: www.fscs.org.uk

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, made a claim or intending to make a claim:

- Full refund if cancelled within 14 days (from purchase or receipt of documents whichever is later).
- 65% refund if cancelled after 14 days (from purchase or receipt of documents whichever is later).

To cancel **your** policy **you** can call **us** on 0345 0306 124, or email **us** at 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 below.

Section 5a Legal expenses and assistance, Section 6 – Personal accident, Section 10 – Gadget Cover and Section 11 – Car Hire Excess 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**, including **sports equipment** (but excluding **valuables**, **gadgets**, ski equipment, golf equipment and **personal money** and **important documents**)

Catastrophe

Means

- fire,
- flood,
- earthquake,
- explosion,
- volcanic eruption and/or volcanic ash clouds,
- tsunami,
- 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

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.

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 **personal 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.

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.

Package

The pre-arranged combination of at least two of the following components when sold or offered for sale at an inclusive price and when the service covers a period of more than 24 hours or includes overnight accommodation:

- Transport
- Accommodation
- Other tourist services not ancillary to transport or accommodation (such as car hire or airport parking) and accounting for a significant proportion of the package as more fully described under The Package Travel and Linked Travel Arrangements Regulations 2018.

Personal money

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

Personal quarantine

a period of time where **you** are suspected of carrying an infection or have been exposed to an infection and as a result are confined or isolated on the orders of a medical professional or public health board in an effort to prevent disease from spreading.

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

Means any of the following:

- Any heart condition including (but not limited to) angina, heart attacks, arrhythmia, palpitations, heart failure, heart enlargement etc., except for heart murmurs which require no form of treatment or ongoing monitoring.
- Any cerebrovascular conditions including (but not limited to) strokes, brain haemorrhages, aneurysms, growths or tumours.
- Any diagnosis, treatment or procedure for cancer or any malignant disease within the last 12 months.
- Any **medical condition** or procedure that has resulted in hospitalisation as an inpatient within the last 6 months or for which **you** are under review by, or under the care of, a medical practitioner, or any **medical condition** or procedure for which you are on a waiting list for surgery.
- Any respiratory conditions, including (but not limited to) asthma, chronic obstructive pulmonary disease (COPD), cystic fibrosis, or pneumonia, that have required either a change in medication or hospitalisation in the last 12 months.

And/or

- Within the last 3 months:
 - Any **medical condition** which has been diagnosed;
 - Any **medical condition** for which **you** have had a change in medication (including an increase in dose or medication);
 - Any **medical condition** for which you have had a seizure, convulsion, fit or blackout/loss of consciousness.

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.
- Green fees and hired golf equipment will only be covered provided **you** have purchased the additional Section 9 - Golf 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**.

Regional quarantine

Any period of restricted movement or isolation, including national lockdowns, within **home area** or destination country imposed on a community or geographic location, such as a county or region, by a government or public authority.

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.

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**.

Any **trips** to a country, specific area or event when the Foreign, Commonwealth & Development Office (FCDO) or a regulatory authority in a country to/from which **you** are travelling has advised against all but essential travel are not covered.

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 S.A.

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 S.A.

Financial Services Compensation Scheme (FSCS)

In the unlikely event that Inter Partner Assistance is unable to meet its obligations, **you** may be entitled to compensation under the Financial Services Compensation Scheme (FSCS). Further information about compensation scheme arrangements is available from the FSCS.

Their contact details are Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU, United Kingdom.

Call: 0800 678 1100 or 020 7741 4100, Fax: 020 7741 4101

Website: www.fscs.org.uk

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

Please refer to **your** policy certificate for **your** selected

cover.

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:

- Full refund if cancelled within 14 days (from purchase or receipt of documents whichever is later).
- 65% refund if cancelled after 14 days (from purchase or receipt of documents whichever is later).

To cancel **your** policy **you** can call **us** on 0345 0306 124, or email **us** at 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 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.nhs.uk/using-the-nhs/healthcare-abroad 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 full protection under this policy. If **you** do not comply **we** may, at our discretion, cancel the policy, refuse to deal with **your** claim or reduce the amount of any claim payment.

This insurance operates on the following basis:

1. In order to be covered under this policy, **you** must be fit to travel and be able to undertake your **trip** a planned; this must be a letter from **your medical practitioner**
2. **Your** planned trip must be taking place within 45 days from the purchase of **your** policy.
3. The insurance will NOT cover **you** if **you** have any undiagnosed symptoms that require attention or investigation in the future (that is symptoms for which **you** are awaiting investigations/consultations, or awaiting results of investigations, where the underlying cause has not been established).

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

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:

- Any **medical condition** that (a) has been diagnosed within the last 3 months or (b) has required any change in medication (including an increase in dose or an increase in medication) within the last 3 months.
- Any **medical condition** or procedure that has resulted in hospitalisation as an inpatient within the last 6 months or for which you are under review by, or under the care of, a **medical practitioner**, or any **medical condition** or procedure for which you are on a waiting list for surgery.
- Any heart condition including (but not limited to) angina, heart attacks, arrhythmia, palpitations, heart failure, heart enlargement etc., except for heart murmurs which require no form of treatment or ongoing monitoring.

- Any cerebrovascular conditions including (but not limited to) strokes, brain haemorrhages, aneurysms, growths or tumours.
- Any **medical condition** that has resulted in any seizure, convulsion, fit or blackout/loss of consciousness within the last 3 months.
- Any diagnosis, treatment or procedure for cancer or any malignant disease within the last 12 months.
- Any respiratory conditions, including (but not limited to) asthma, chronic obstructive pulmonary disease (COPD), cystic fibrosis, or pneumonia, that have required either a change in medication or hospitalisation in the last 12 months.

Throughout the duration of the policy **you** will not be covered for any claim arising directly or indirectly:

1. 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).
2. From any **medical condition** for which **you** are not taking the recommended treatment or prescribed medication as directed by a **medical practitioner**.
3. 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 from any **medical condition** for which **you**, a **close relative** or a **travelling companion** have received a terminal prognosis.

You should also refer to the General Exclusions.

Important limitations under cancellation or curtailment

This policy will not cover any claims under Section 1 - Cancelling or cutting short a trip 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 *

- Tennis
- Trekking/ walking /rambling up to 2,500 metres above sea level
- Volleyball
- Whale watching
- Yachting (if qualified)*
- Yoga

SPORTS AND ACTIVITIES COVERED AS STANDARD

- Aerobics
- Archaeological digging
- Archery
- Athletics
- Badminton
- Baseball
- Basketball
- Beach games
- Billiards/snooker/pool
- Body boarding (boogie boarding)
- Bowls
- Camp America – counsellor*
- Catamaran sailing (if qualified and no racing)
- Cricket
- Croquet
- Cross country running
- Curling
- Cycling. All protective clothing (e.g. Helmet) must be worn. No cover for Mountain Biking – see separately listed activity
- Dancing (including instruction)
- Driving motorised vehicles (excluding Quad bikes) for which **you** are licensed to drive in the **UK** (other than in motor rallies or competitions) and wearing a helmet if driving a motorbike, moped or scooter *
- Falconry
- Fishing / deep sea fishing
- Fives
- Flying (as a fare paying passenger in a fully licensed passenger carrying aircraft)
- Frisbee/ultimate frisbee
- Glass bottom boats *
- Golf
- Handball
- Hot air ballooning (organised pleasure rides only)
- Hovercraft passenger *
- Jogging
- Korfball
- Pedalos
- Pilates
- Racket ball
- Refereeing
- Rounders
- Rowing
- Running
- Sailing (if qualified or accompanied by a qualified person)*
- Sail boarding/windsurfing
- Snorkelling
- Softball
- Squash
- Surfing
- Swimming
- Swimming with dolphins
- Table tennis
- Ten pin bowling

Important conditions relating to your policy

Before **you** travel **you** must have a letter from **your medical practitioner** that confirms that **you** are fit to travel for **your** policy to be valid, and so that any claims **you** might need to make can be considered. The letter must be valid for **your** planned departure date and **you** must speak to **your medical practitioner** to reaffirm **your** fitness to travel in the event of any changes in health occurring after the original letter has been issued.

This policy is for those aged 80 or over. There is no maximum age limit applicable to this policy.

Policies can be purchased 45 days in advance.

The maximum duration of any one **trip** is 15 days per policy.

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.

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 124 or email tesco.service@rockinsurance.com.

Important telephone numbers

Customer Services	0345 0306 124
Travel Claims	0345 644 9319
Medical Assistance: From anywhere in the world From the United Kingdom	+44 345 303 8373 0345 303 8373
Gadget Claims	0333 999 7911 or visit www.eclaimcity.co.uk
Car Hire Excess Claims	0345 009 2025

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 except Gadget Cover:

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.

How to make a claim under Gadget Cover:

To make a claim please visit www.eclaimcity.co.uk or contact Citymain Administrators Ltd. on 0333 999 7911.

Lines are open between 8am and 5:30pm Monday to Saturday.

Calls may be recorded for training, compliance and fraud prevention purposes.

Alternatively, please write to Citymain Administrators Ltd. at 3000 Lakeside, North Harbour, Western Road, Portsmouth PO6 3EN.

If **your gadget** is lost or stolen **you** need to do the following:

1. Notify Citymain Administrators Ltd. as soon as possible but in any event within 28 days of any incident likely to give rise to a claim under this insurance;
2. Report the theft or **accidental** loss of any **gadget** to the Police within 48 hours of discovery and obtain a written crime report in support of a theft claim or a written lost property report in support of an **accidental** loss claim;
3. Report the theft or **accidental** loss of any mobile phone within 24 hours of discovery to **your** Airtime Provider and blacklist **your** handset.

Airtime Providers' numbers:

Tesco Mobile	0345 301 4455
3	07782 333 333
BT Mobile	08000 322 111
EE	07953 966 250
O2	08705 214 000
Orange	07973 100 150
T-Mobile	0845 412 5000
Virgin	08456 000 789
Vodafone	07836 191 191

4. If **your gadget** is damaged **you** must provide this **gadget** for inspection / repair.

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 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.

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

Please note: If **we** replace **your gadget** the damaged or lost **gadget** becomes ours. If it is returned or found **you** must notify **us** and send it to **us** if **we** ask **you** to.

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 – Cruise cover

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 8 – Gadget

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

For all claims (including malicious damage, theft and loss):

Contact 0333 999 7911 or www.eclaimcity.co.uk as soon as reasonably possible of discovering the incident (or in the event of an incident occurring outside of the **UK**, as soon as reasonably possible.

Complete the claim form in accordance with their instructions, and in any event within 30 days of notifying the claim together with any requested supporting documentation including but not limited to:

- Police Crime Reference Number (if applicable)
- Proof of Blacklist of IMEI (if applicable)
- Proof of reported theft or loss (if applicable)
- Proof of violent and forcible entry (if applicable)
- Proof of travel dates and booking confirmation.
- Any other requested documentation.

Citymain will assess **your** claim, and as long as **your** claim is valid, will authorise the repair or replacement of the **gadget** as appropriate.

Table of Benefits Section	We will pay you up to (per trip) Tesco Bank Later Life
Excess (maximum of 2 excesses per trip will be applied)	£75 per person
Section 1 – Cancelling or Cutting short your trip	
Cancelling or Cutting short your trip	£5,000 (£250 excess applies)
Abandonment	£5,000 (£250 excess applies)
Section 2 – Medical Emergency and Repatriation Expenses	
Medical Emergency and Repatriation Expenses	£10,000,000 (£250 excess applies)
Emergency Dental	£230
Hospital benefit (per day) ¥	£40
Hospital benefit (total) ¥	£500
Mugging benefit (per day) ¥	£80
Mugging benefit (total) ¥	£1,000
Section 3 – Disruption or Delay to Travel Plans	
Missed Departure (Outbound Only)	£1,000
Missed Departure (Inbound Only)	£1,000
Travel Delay (per day) ¥	£40
Travel Delay (total) ¥	£500
Travel Disruption	£500
Section 4 – Personal Belongings and Money	
Baggage	£2,000
Single article limit	£350
Valuables	£350
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) ¥	£500 (£75 per 24 hrs)
Personal money	£500
Cash*	£200
Important documents	£250
* 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%.	
Section 5 – Legal and Liability	
Legal expenses and assistance ¥	£25,000
Personal Liability	£2,000,000
Section 6 – Personal Accident	
Death	£2,500

¥ No **excess** is applicable for sections marked

Table of Benefits Section	We will pay you up to (per trip) Tesco Bank Later Life
Section 7 – Cruise Cover	
Missed Port of Departure	£1,000
Cabin Confinement †	£100 per 24 hours up to £1,000
Itinerary Change †	£100 per 24 hours up to £500
Unused Excursions	£500
Section 10 – Gadget Cover <i>(this section is optional, if you have purchased this cover it will be shown on your policy certificate)</i>	
Gadgets	£3,000
Excess	£50

† No **excess** is applicable for sections marked

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, renewing 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, making changes to or renewing **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. **You** 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.

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 <https://www.caa.co.uk/commercial-industry/airlines/guidance-on-consumer-law-for-airlines/>

What is covered

Cover for cancelling a trip

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 **your trip** following any of the reasons which are shown below.

Cover for cutting short **your trip**

We will pay **you** up to the amount shown in the Table of Benefits for **your** proportion only of **your** unused travel and accommodation costs and other **pre-paid charges** together with any reasonable additional travel and expenses if **you** have to cut short **your trip** following any of the reasons which are shown below.

Cover to cancel or cut short your trip for the following event:	Tesco Bank Later Life
The death, injury due to an accident , illness, disease, or pregnancy complication of you , your travel companion, your close relative or your colleague.	✓
Compulsory personal quarantine of you or your travelling companion(s) .	✓
You or your travel companion(s) being called for jury service attendance, or as a witness at a Court of Law (other than in an advisory or professional capacity).	✓
You or your travel companion being made redundant	✓
You or your travel companion 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	✓
Catastrophe	✓
Insolvency of the accommodation providers or their booking agents	✗
Theft of your passport and/or visa within the 72 hours before your scheduled time of departure if you are due to travel outside your home area or during your trip meaning you are unable to continue your trip	✓

Cover to cancel your trip if it is abandoned as a result of one of the following events:	Tesco Bank Later Life
No suitable alternative public transport is provided within 12 hours of the original scheduled time of departure following delay or cancellation of your public transport , or you being involuntarily denied boarding (because there are too many passengers for the seats available)	✓
The Travel Advice Unit of the Foreign, Commonwealth & Development Office (FCDO) or other regulatory authority in a country in which you are travelling advising against all travel or all but essential travel to the area you are travelling to (but not including where advice is issued before your trip due to a pandemic or regional quarantine) providing the advice came into force after you purchased this insurance or booked the trip (whichever is the later) and was within 21 days of your departure date.	✓

Cover to cut short your trip as a result of one of the following events:	Tesco Bank Later Life
The Travel Advice Unit of the Foreign, Commonwealth & Development Office (FCDO) or other regulatory authority in a country in which you are travelling in advising you to evacuate or return to your home area , providing the advice came into force during your 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 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

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 due to a **regional quarantine**.
4. Any unused or additional costs incurred by **you** which are recoverable from:
 - a) The providers of the accommodation, their booking agents, travel agent or other compensation scheme.
 - b) The providers of the transportation, their booking agents, travel agent, compensation scheme or Air Travel Organisers' Licensing (ATOL).
 - c) **Your** credit or debit card provider or Paypal.
5. Any claim where **you** have been unable to evidence **your** loss, please refer to the claims evidence section.
6. 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**.
7. 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**.
8. The cost of Air Passenger Duty (APD) at the rate published by HMRC, whether irrecoverable or not.
9. **Pre-existing medical conditions** as described in the **Pre-existing medical conditions** section.
10. Any claims for **redundancy** that are voluntary, including compromise agreement or resignation. **We** will also not cover misconduct or dismissal.
11. 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).
12. Any property maintenance costs or fees incurred by **you** as part of **your** involvement of a Timeshare or Holiday Property Bond scheme.
13. 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.
14. 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.
15. 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.
16. 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.
17. Any claim for quarantine when quarantine is upon the return to the **UK**.
18. Any claims relating to the insolvency of the **public transport** operator.
19. Any claim due to a **regional quarantine**.
20. Any claim from **you** not wanting to travel due to the need to quarantine on return to **your home area**.
21. **Your** inability to travel due to **you** not producing vaccine certificates, medical tests/documents which are needed to travel.
22. Any additional costs for tests/documentation the government or other regulatory authority introduce and are needed in order for **you** to travel to/from/in **your** destination or to return to **your home area** regardless of whether **you** knew when booking or not.
23. Any costs for **your** Package holiday if it was cancelled by **your** travel provider or **you** were unable to travel due to a change in FCDO travel advice.
24. 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:

- Emergency medical, surgical, hospital, ambulance and medical fees and charges incurred outside of **your home area**.
- 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.
- 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**.
- 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.
- 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**.
- 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**.
- 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.
- 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.

- 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.
- 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.
- 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

- The **excess** except under point 3 of What is covered.
- Any claim where **you** have been unable to evidence **your** loss, please refer to the claims evidence section.
- Your** failure to obtain any recommended vaccines, inoculations or medications prior to **your trip**.
- 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.
- Pre-existing medical conditions** that were not declared during the sales process when **you** purchased this insurance policy.
- 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**.
- 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.
8. Expenses incurred for medical tests required in the area **you** are travelling to/in/from or returning to **your home area**, or by the **public transport** provider (unless specifically needed for a repatriation arranged by **our** Emergency Assistance Line).
9. 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 <https://www.caa.co.uk/commercial-industry/airlines/guidance-on-consumer-law-for-airlines/>

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 any of the following whilst on **your** journey to **your** departure point:

- 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**.

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 for **Gadgets** (please refer Section 8 – Gadget cover).
3. Any claim where **you** have been unable to evidence **your** loss, please refer to the claims evidence section.
4. The cost of Air Passenger Duty (APD) at the rate published by HMRC, whether irrecoverable or not.
5. 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.
6. 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.
7. 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.
8. 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.

9. **Your** unused and/or additional travel costs where the cancellation or delay is caused by the insolvency of the **public transport** operator.
10. Any claim where **you** were unable to take **your public transport** due to delays in security and/or customs.
11. Any claims relating to the insolvency of the **public transport** operator.
12. **Your** inability to travel due to **you** not producing vaccine certificates, medical tests/documents which are needed to travel.
13. Any additional costs for tests/documentation the government or other regulatory authority introduce and are needed in order for **you** to travel to/from/in **your** destination or to return to **your home area** regardless of whether **you** knew when booking or not.
14. 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.

Any claim under point 1b and 1c will be deducted from **your baggage** 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 (please refer to Section 10 – Gadget cover – if **you** have paid the premium for the additional cover).
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 a financial lump sum, in the event of **your** death as a result of an **accident** during **your trip**. This section will not be applicable as the result of an illness.

What is covered

We will pay the amount shown in the Table of Benefits if due to an **accident** which shall solely and independently of any other cause result in, within two years, **your** death.

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.
1. Benefit will be paid to the deceased **insured person's** estate.

What is not covered

1. Any claim where the loss cannot be evidenced. Please refer to the claims evidence section.
2. 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.
3. No payment will be made if **you** sustain injury whilst participating in an activity that is not covered by this policy.
4. **Your** wilfully self-inflicted injury or illness, suicide or attempted suicide.
5. Anything mentioned in Exclusions and Conditions Section which are applicable to all sections of the / policy.

Section 7 – Cruise cover

Introduction

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.

What is covered

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

1. 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.

2. If **you** are confined to **your** cabin due to an **accident** or illness which is covered under section 2 – Medical emergency and repatriation expenses.
3. 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.
4. 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

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 the ships medical centre or hospital as an in-patient or before any arrangements are made for **your** repatriation.
2. **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

1. The **excess** (except under points 2 and 3 of the what is covered section).
2. Any claim where **you** have been unable to evidence **your** loss, please refer to the claims evidence section.
3. 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.
4. **Pre-existing medical conditions** as described in the **pre-existing medical conditions** section unless **we**

have agreed in writing to cover **you**.

5. Any **trip** taken on board a cargo vessel.
6. 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.
7. Any **cruise** itinerary changes arising directly or indirectly from:
 - a) strike or industrial action
 - b) if **your cruise** ship cannot put people ashore due to the mechanical or operational failure of the ship's tender or any other boat used to put people ashore.
 - c) any change of itinerary where the **cruise** operator has offered a monetary amount of compensation (including on board credit).
8. Anything mentioned in the Exclusions and Conditions Section which are applicable to all sections of the policy.

Section 8 - Gadget cover

(Only applicable if shown on your policy certificate).

Introduction

Purchase of this additional cover is optional.

This extension to **your** Travel Insurance Policy is administered by Citymain Administrators Ltd. ("**Claims administrator**") and underwritten by Inter Partner Assistance S.A. (IPA).

Please be aware that this policy is not a replacement "as new" policy. If the **gadgets** cannot be repaired, **we** will replace with identical **gadgets**, if this is not possible, **we** will replace it with one of comparable or better specification or the equivalent value.

Replacement items will only be delivered to a **UK** address of **your** choice. **You** will need to arrange onward shipment to **your** destination country.

No cover is provided under this section for:

- Anything mentioned in the General Conditions and Exclusions section of this additional cover.
- Mechanical breakdown of a laptop computer.
- Loss, damage or theft of a **drone**.
- Any claim evidenced by any other report not specified in this section, unless otherwise agreed by **us**.

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

Accidental loss

means that the **gadget** has been accidentally left by **you** in a location and **you** are permanently deprived of its use.

Claims administrator

means the party, person or company who provide claims validation, management and settlement services on **Our** behalf. This is Citymain Administrators Ltd (which is authorised and regulated by the Financial Conduct Authority, registration number 306535. Citymain are part of a group of companies owned by SPB UK & Ireland Ltd registered in England No: 07015206.

Drone

means un-manned aerial vehicles.

Evidence of ownership

means a document to evidence that the **gadget you** are claiming for belongs to **you** and has been used by **you** or a member of **your immediate family** whilst on **your trip**. This can be a copy of the till receipt, delivery note, gift receipt or, if the **gadget** is a mobile phone, confirmation from **your** Network Provider that the mobile phone has been used by **you**.

Gadget(s)

means the portable electronic items insured by this certificate, purchased by **you** in the **UK**; that is no more than 48 months old at the point of policy purchase. Items must have been purchased as new or, in the case of refurbished items, purchased directly from the manufacturer, and **you** must be able to evidence ownership of **your gadget**. **Gadgets** can include: 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.

Immediate family

means **your** Mother, Father, Son, Daughter and Spouse.

Immediate family also includes **your** domestic partner (domestic partner is defined under this policy as someone **you** are living with in a long-term permanent relationship as if **you** are married to them).

Proof of usage

means evidence that the **gadget** has been in use since policy inception. Where the **gadget** is a mobile phone, this information can be obtained from **your** Network Provider. For other **gadgets**, in the event of an **accidental** damage claim this can be verified when the **gadget** is sent to **our** repairers for inspection.

Reasonable precautions

means all measures that it would be reasonable to expect a person to take in the circumstances to prevent **accidental loss**, damage or theft of **your gadgets**.

Terrorism

means any act, including but not limited to the use of force or violence of the threat thereof, of any person or group of persons, whether acting alone or on behalf of, or in connection with, any organisation or government, committed for political, religious, ideological or similar purposes, including the intention to influence any government to put the public or any section of the public in fear.

Unattended

means not within **your** sight at all times and out of **your** arms-length reach.

We/Our/Us

means the Inter Partner Assistance S.A.

You/Your

means the person who owns the **gadgets** as stated on the policy certificate.

What is Covered?

- We** will pay a maximum limit of £3000 per claim, or in the aggregate, during the policy term.
- Before purchasing this **gadget** extension policy please ensure that **you** are aware that **we** can only insure **gadgets** under the following conditions:
 - You** purchased **your gadget**/s as new, in the **UK**, with **evidence of ownership** available (see Definition section above);
 - You** purchased **your gadgets** as refurbished in the **UK** direct from the manufacturer or network provider with **evidence of ownership** available; (see Definition section above);
 - Your gadgets** were gifted to **you** as long as **you** are able to provide a gift receipt;
 - Your gadgets** are not more than 48 months old at the date **you** start **your trip**;
 - Your gadgets** are in good condition and full working order at the time this policy is purchased.

What we will pay for?

- Repairs to **your gadget**:-
 - The cost of repairing **your gadget** if it is damaged as the result of an **accident** whilst on **your trip**
 - The cost of repairing **your gadget** if it is damaged as a direct result of electrical or mechanical breakdown occurring whilst on **your trip** and outside of the manufacturer's guarantee period.
 - The repairs carried out under (1a.) or (1b.) above will be carried out using readily available parts. Where possible **we** will use original parts but, in some cases, unbranded parts may be used. In the event that any repairs authorised by **us** under this policy invalidate **your** manufacturer's warranty, **we** will repair or replace **your gadget** for the remaining period of **your** manufacturer's warranty.
- Replacement of **your gadget**:-
 - The cost of replacing **your gadget** if it is accidentally lost or stolen whilst on **your trip**.
 - The replacement carried out under (2a.) above and where only part or parts of **your gadget** have been accidentally lost or stolen, **we** will only replace that part or parts.
- Unauthorised call usage by a 3rd party under a claim approved under this **gadget** extension policy:
 - The reimbursement of any unauthorised calls or data download if **your** mobile phone is accidentally lost or stolen whilst on **your trip** and is used fraudulently.

What is not covered

- Repairs to **your gadget**:
 - Any costs where **you** have not paid **your excess** or accept it will be deducted from any settlement.
 - Damage caused by:
 - You** deliberately damaging or neglecting the **gadget**.
 - You** not following the manufacturer's instructions.
 - Routine servicing, inspection, maintenance or cleaning.
 - A manufacturer's defect or recall of the **gadget**.
 - Repairs carried out that have not been pre-approved by **us**.
 - Repairs carried out by non-manufacturer approved repairers.
 - Liquid damage to **your gadget**/s where the event causing the need to claim involved **you** taking **your gadgets** on a boat, other water vessels or whilst taking part in water activities.
 - Cosmetic damage of any kind, including scratches, dents and other visible defects that do not affect safety or performance.
- Replacement of **your gadget**:
 - Any costs where **you** have not paid **your excess** or accept it will be deducted from any settlement.
 - Theft or **Accidental loss**:
 - Where the **gadget** has been left **unattended** in a public place.

- ii) Where **you** have left the **gadget unattended** (including in luggage during transit) except where it is locked in a safe or safety deposit box where these are available, or left out of sight in **your** locked holiday or **trip** accommodation and force, resulting in damage to the accommodation, was used to gain entry or exit, evidence of which must be provided with **your** claim.
 - iii) Where **you** have left the **gadget** behind following disembarking **your** coach, train, bus, flight or any other mode of transport.
 - iv) When away from **your** holiday accommodation, or when in **your** holiday accommodation with invited guests or other people; unless the **gadget** is concealed on or about **your** person when not in use.
 - v) Where all available and **reasonable precautions** have not been taken;
 - vi) If **you** do not report the theft or loss of **your gadgets** to the police within 48 hours of discovering it and do not obtain a police report.
3. Reimbursement of authorised calls:
- a) The reimbursement of charges where **you** have not provided an itemised bill from **your** service provider.
 - b) The cost for any calls or data where **you** have not reported the incident to **your** service provider to bar and blacklist **your** phone within 24 hours of discovery of the incident.
 - c) Unauthorised call or data download exceeding the sum of £1,000.

General Conditions and Exclusions

(Specific to this **gadget** extension).

1. **We** cannot cover **you** if:
 - a) **You** cannot provide **evidence of ownership** for any **gadget**.
 - b) **You** are taking any **trip** to or through Afghanistan, Liberia, Syria or Sudan or any other country not approved by the **UK** Foreign, Commonwealth & Development Office (FCDO). Please refer to www.gov.uk/foreign-travel-advice to ensure that **your trip** is not to (or through a country) not approved by the **UK** Foreign, Commonwealth & Development Office (FCDO).
 - c) **You** cannot prove that **your gadget** is less than 48 months old at the date **you** start **your trip** with valid **evidence of ownership** (not from online auctions), and purchased as new within the **UK**.
 - d) **Your gadget(s)** was purchased outside of the **UK**, or if it was purchased second hand.
 - e) **You** cannot provide **proof of usage** for **your gadget** after the date **you** started **your trip**.
 - f) If **you** do not provide any damaged **gadget** for inspection / repair.
2. **We** won't pay for:
 - a) **Accidental loss** where the circumstances of the loss cannot be clearly identified, i.e. where **you** are unable to confirm the time and place where **you** last had **your gadget**.
 - b) Any expense incurred as a result of not being able to use the **gadget**, or any loss other than the repair or replacement costs of the **gadget**.
 - c) War Risk. **Terrorism**, war, invasion, acts of foreign enemies, hostilities whether war is declared or not, civil war, rebellion, revolution insurrection, military or usurped power, confiscation, nationalism or requisition or destruction or damage to property by or under the order of any government or public or legal authority.
 - d) Liability of whatsoever nature arising from ownership or use of the **gadgets**, including any illness or injury resulting from it.
 - e) Reconnection costs or subscription fees of any kind.
 - f) The cost of any unauthorised calls following the theft, **accidental loss** or damage of a mobile phone unless the theft or loss of the mobile phone has been reported to the Service Provider within 24 hours of discovery.
 - g) Value Added Tax (VAT) where **you** are registered with HM Revenue and Customs for VAT.
 - h) **We** will not provide cover, pay any claim or provide any benefit if doing so would expose **us** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economics sanctions, laws or regulations of the European Union, United Kingdom or United States of America.
 - i) **Your** SIM card or the theft or **accidental loss** of a mobile phone if a SIM card was not in **your** mobile phone at the time of the incident.
 - j) Any theft, loss or damage that occurs to **your gadget/s** whilst travelling on **public transport** or on an aircraft unless they are being carried in **your** hand luggage or on **your** person.
 - k) Nuclear risk. Damage or destruction caused by, contributed to or arising: a) ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel; or b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or component thereof
 - l) Sonic Boom. Damage or destruction directly occasioned by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.
 - m) Loss of or damage to accessories of any kind.
 - n) Loss of data or software. Any loss of or damage to information or data or software contained in or stored on the **gadgets** whether arising as a result of a claim paid by this insurance or otherwise.
 - o) Any indirect loss or damage resulting from any event which caused a claim under this policy.

Data protection notice and fraud

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.

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.

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

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 :	complaints@rockinsurance.com
Phone us :	0345 030 6124

If your complaint is about a claim on your policy (Except Gadget Cover);	
Write to us :	Complaints Team, AXA Partners, The Quadrangle, 106-118 Station Road, Redhill RH1 1PR
Email us	claimcomplaints@axa-assistance.co.uk
Phone us :	0345 303 8373

If your complaint is about Gadget Cover;	
Write to us :	Claims Administrators Customer Relations, Citymain Administrators Ltd., Lakeside, 3000 Western Road, Portsmouth PO6 3FQ
Email us :	customerrelations@spbuk.com
Phone us :	0333 999 7911

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

COVID-19 cover

Development (FCDO) advice.

We understand that it is important **you** know what cover is in place if Coronavirus or Covid-19 effects **your trip**.

We hope the scenarios below explain some of what **we** do or don't cover:

Cancelling due to COVID-19

Your policy will cover **you** subject to the terms and conditions, if you need to cancel your trip because:

- **You** or a **close relative** are diagnosed with or have contracted COVID-19
- **You** are required to self-isolate, subject to a positive test result/confirmation from a GP, or notification from the Track & Trace system
- Someone **you** were due to travel with or stay with on **your trip** needs to self-isolate.

Your policy will not cover **you** to cancel **your trip** if:

- **You** don't want to quarantine or self-isolate when **you** return to **your home area**
- **You** are unable to travel because the government/or another regulatory authority have imposed restrictions, including national lockdown or regional lockdown
- Any costs for **your Package** holiday if it was cancelled by **your** travel provider or **you** were unable to travel due to a change in FCDO travel advice
- **You** aren't able to produce the required vaccine certificates, medical tests/documents

Cutting your trip short due to COVID-19

Providing **you** aren't travelling against the advice of Foreign, Commonwealth & Development Office (FCDO) or another regulatory authority then **you are** covered subject to the terms and conditions, if **you** need to cut **your trip** short because:

- The Foreign, Commonwealth & Development Office (FCDO) or other regulatory authority in a country in which **you** are travelling in advise **you** to evacuate or return to **your home area**
- **You** have been denied boarding at **your UK** departure point because **you** have COVID-19 symptoms
- If **you** need to come home early because a **close relative** has COVID-19.

Your policy will not cover:

- **You** wishing to return **home** early to avoid the need to quarantine.

Emergency medical cover for COVID-19

If **you** develop COVID-19 whilst abroad **your** policy will cover **you** subject to the terms and conditions for:

- Emergency medical treatment, repatriation and other expenses
- Additional transport and accommodation if **you** are unable to return **home** as planned.

Your policy will not cover:

- If **you** are travelling against Foreign, Commonwealth &

Important telephone numbers*

Customer services line 0345 030 6124

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

Gadget claims 0333 999 7911

or visit www.eclaimcity.co.uk

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

For further information: 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.

This policy is underwritten by Inter Partner Assistance S.A. is authorised and regulated by the National Bank of Belgium, with a registered head office at Boulevard du Régent 7, 1000 Brussels, Belgium. Authorised by the Prudential Regulation Authority (firm reference number 202664). Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority.

Inter Partner Assistance S.A. UK Branch office address is 106-118 Station Road, Redhill, RH1 1PR.

Inter Partner Assistance S.A. is part of the AXA Group