

Travel Insurance

Insurance Product Information Document



This policy is underwritten by Inter Partner Assistance UK Branch, with a registered office at 106-118 Station Road, Redhill, RH1 1PR. Inter Partner Assistance UK Branch is a Branch of Inter Partner Assistance SA, a Belgian firm authorised by the National Bank of Belgium under number 0487, with a registered office at Louizalaan 166, 1050 Brussels, Company number 0415.591.055. Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website www.fca.org.uk/register. Inter Partner Assistance is fully owned by the AXA Group. Inter Partner Assistance SA's Financial Conduct Authority Register number is 202664.

Company: Inter Partner Assistance SA

Product: Tesco Bank Gadget Insurance

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Full details about the product is provided in your policy documents.

What is this type of insurance?

This cover meets the demands and needs of those who wish to insure their gadgets against theft, accidental damage, accidental loss and breakdown for mobile phones, tablets and smartwatches. This is not a replacement as new policy. Your gadget will be repaired, if possible, and replaced with a like for like refurbished model. Gadget Insurance is an optional cover within the Tesco Bank Travel Insurance.



What is insured?

- ✓ We will pay a maximum limit of £3,000 per claim, or in the aggregate, during the policy term.
- ✓ **Repairs to your gadget:**
 - The cost of repairing your gadget if it is damaged as the result of an accident whilst on your trip.
 - **Breakdown** – if your gadget suffers electrical or mechanical breakdown whilst on your trip and outside of the manufacturer's guarantee period.
- ✓ **Replacement of your gadget:**
 - The cost of replacing your gadget if it is accidentally lost or stolen whilst on your trip.
 - **Accidental loss** – where the gadget has accidentally been left by you in a location and you are permanently deprived of its use.
- ✓ **Unauthorised call/data usage:**
 - Up to £1,000 for reimbursement of 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 insured?

- ✗ Loss, damage or theft of a drone.
- ✗ Mechanical breakdown of a laptop computer.
- ✗ Loss of or damage to any accessories of any kind.
- ✗ Loss of data or software.
- ✗ You deliberately damaging or neglecting the gadget.
- ✗ Theft or accidental loss where the gadget has been left unattended in a public place.
- ✗ Liquid damage to your gadget 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.
- ✗ Damage caused by routine servicing, inspection, maintenance or cleaning.
- ✗ Cosmetic damage of any kind that do not affect safety or performance.



Are there any restrictions on cover?

- ! Your gadgets must not be more than 48 months old at the date you start your trip.
- ! The insured gadget should be in good and working condition when the policy is purchased.
- ! You must be able to provide evidence of ownership in the event of a claim.
- ! The excess fee must be paid before any settlement of a claim.
- ! Theft or loss claims must be reported to the police within 48 hours of discovery and a police report must be obtained.



Where am I covered?

- ✓ The countries or areas listed in your policy documents.
- ✓ However you will not be covered for any claim caused by you choosing to travel to or through Afghanistan, Liberia, Syria or Sudan or any other country or region that the Foreign, Commonwealth & Development Office (FCDO) or other regulatory body has advised against travel to.



What are my obligations?

- You must take reasonable precautions to prevent loss, theft or damage to all gadgets covered by your policy.
- If you need to make a claim on your policy you may need to send us proof of purchase/ownership of the gadget before we settle your claim.
- You may need to provide any damaged gadget for inspection or repair.
- You must not leave your gadget unattended at any time unless 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.



When and how do I pay?

You can pay your premium as a one-off payment when you purchase this optional cover.



When does the cover start and end?

Providing you have chosen to include this optional cover, cover starts and ends based on your chosen trip dates or if Annual Multi Trip was selected cover starts from your chosen start date, as shown on your certificate and only in force whilst on a trip.



How do I cancel the contract?

Your gadget cover is an optional cover of the travel insurance policy with Tesco Bank.

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

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

To cancel your policy you can call us on 0345 0306 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.

If you cancel your travel insurance after 14 days from the start date on Annual Multi trip, or from the purchase date for Single trip policies, you will need to pay a £7.50 cancellation fee on top of the time you've been covered by us.

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

If your Travel Insurance is cancelled at any time, this policy will automatically terminate.