Travel Insurance

What is covered

Up to £500 for personal money

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.

Personal Belongings and Money

A single trip travel insurance policy will provide cover for one trip.

What is not insured

Pre-existing medical conditions that were not declared during the sales process when you purchased this insurance policy.

Any loss or additional expense which relates to anybody not insured on this policy.

You drinking too much alcohol or alcohol abuse as your airline, accommodation provider, ATOL bond or debit/credit card provider.

The cost of Air Passenger Duty (APD) at the rate published by HMRC.

The £250 excess on Cancelling or Cutting short a trip or Medical emergency and repatriation expenses sections – £75 on all other sections (except where the excess is nil).

Are there any restrictions on cover?

You are only covered for trips which last up to or less than your maximum trip duration, as shown in your policy certificate.

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

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.

Trips abroad must start and end 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.

You can only purchase this insurance before you travel and must travel within 45 days of purchase.
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 a country or region that the Foreign, Commonwealth & Development Office (FCDO) or other regulatory body has advised against travel to.

What are my obligations?

- All persons covered by your policy must take reasonable steps to prevent loss, theft or damage to everything covered under your policy.
- You must obtain any recommended vaccines, inoculations or medications prior to your trip and hold a valid passport and any applicable visas.
- When you purchase this insurance, you must tell us about the pre-existing medical conditions of anyone to be insured on the 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.
- 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.
- You must not travel against the advice of a medical practitioner or your public transport provider.
- If you need to make a claim on your policy, you must provide us with the evidence needed to substantiate your loss.

When and how do I pay?

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

When does the cover start and end?

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 these policies you will be covered under Section 1 - Cancelling or cutting short a trip from the time you pay the premium.

How do I cancel the contract?

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 of 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.

If you cancel your travel insurance after 14 days from the purchase date of your policy, 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.