Tesco Bank
Later Life
Travel Insurance

Inside you'll find full details of your:
- Tesco Bank Later Life Travel Insurance
- Optional cover;
  - Gadget
Your Travel Insurance Policy

Underwritten by AXA
Version: 2020/2.1

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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)

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

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

Cancellation Period

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

- 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.

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

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 that were not declared during the sales process when you purchased this insurance policy.
- 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. Outside of the first 14 days, as part of making any requested changes and additional premiums, we will also charge an administration fee of £7.50

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 and Section 8 Gadget Cover have unique ‘Words with special meanings’ which can be found at the beginning of those sections.

Accident(s)/Accidental

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

Baggage

Any items which belong to you which are worn, used or carried by you during a trip (but excluding valuables, gadgets, sports equipment, 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 or an infectious disease meaning you cannot use your booked accommodation.

Close relative

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

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:

a) you cutting short the trip after you leave your home by direct early return to your home.

b) you attending a hospital after you leave your home as an in-patient or being confined to your accommodation due to compulsory quarantine on the orders of a medical practitioner, in either case for more than 24 hours.

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

Claims under part b), above, will only be paid for the ill / injured / quarantined / confined insured person, but where we or the Emergency Medical Assistance Service agree for another insured person (including any children travelling with them) to stay with you, we will also pay for that insured person’s proportion only of any unused travel and accommodation costs and expenses they have not used by remaining with you.

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

Gadget
Cover can be any one of the following items:
• Mobile Phones,
• Tablets,
• iPods,
• 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
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 this policy you will be covered under Section 1 - Cancelling or cutting short a trip from the time you pay the premium.

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

Insured Person/You/Your/Yourself
Each person travelling on a trip who is named on the policy certificate.

Medical condition
Any disease, illness or injury.

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

Personal money
Travellers’ and other cheques, event and entertainment tickets and pre-paid vouchers.

Pregnancy complication
• Toxaemia,
• ante-partum haemorrhage,
• threatened early labour,
• gestational hypertension,
• gestational diabetes,
• 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.

- 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.

**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.
About your insurance contract

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

The insurer

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

Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority’s website.

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

Financial Services Compensation Scheme (FSCS)

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

Our part of the insurance contract is as follows

We provide the cover set out in your policy wording.

Cancellation

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

a) If you make a fraudulent claim.
b) If you are or have been engaged in criminal or unlawful activities.
c) If any policy in your name is added to the Insurance Fraud Register.
d) 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.

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

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

EU, EEA or Switzerland

If you are travelling to countries within the European Union (EU), the European Economic Area (EEA) or Switzerland you are strongly advised to obtain a European Health Insurance Card (EHIC). You can apply for an EHIC either online at https://www.nhs.uk/using-the-nhs-healthcare-abroad/apply-for-a-free-ehic-european-health-insurance-card/ or by telephoning 0300 330 1350. This will entitle you to benefit from the health care arrangements which exist between countries within the EU/EEA or Switzerland.

If we agree to pay for a medical expense which has been reduced because you have used either a European 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.

The European Commission has also provided an Online Dispute Resolution Service for logging complaints. To use this service please go to: http://ec.europa.eu/odr.

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 as planned; this must be confirmed in 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 – Cancellation 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 CANCELLATION OR CURTAILMENT arising directly or indirectly from any pre-existing medical conditions known to you prior to purchasing the policy or prior to booking any trip (whichever is the later), affecting any close relative, any person with whom you are travelling or any person with whom you have arranged to stay, if:

- a terminal diagnosis had been received from a medical practitioner; or if

- they were on a waiting-list for, or had knowledge of the need for, surgery, inpatient treatment or investigation at any hospital or clinic; or if

- during the 90 days immediately prior to you purchasing the policy or prior to booking any trip (whichever is later) they had required surgery, inpatient treatment or hospital consultations.
Sports and other activities

Covered as standard without charge

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

You are not covered when participating in any sport professionally, or whilst racing or during a competition. There is no cover for liability for sports or activities marked with *

SPORTS AND ACTIVITIES COVERED AS STANDARD

- 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 (non-competitive)
- Curling
- Cycling (no racing or competitions). All protective clothing (e.g. Helmet) must be worn. No cover for Mountain Biking - see separately listed activity
- Dancing (including instruction)
- Driving motorised vehicles (excluding Quad bikes) for which you are licensed to drive in the United Kingdom (other than in motor rallies or competitions) and wearing a helmet if driving a motorbike, moped or scooter *
- Falconry
- Fishing / deep sea fishing
- Fives
- Flying (as a fare paying passenger in a fully licensed passenger carrying aircraft)
- Frisbee/ultimate frisbee including competitions
- Glass bottom boats *
- Golf
- Handball
- Hot air ballooning (organised pleasure rides only)
- Hovercraft passenger *
- Jogging
- Korfball
- Pedalos
- Pilates
- Racket ball
- Refereeing
- Rounders
- Rowing (except racing)
- Running
- Sailing (if qualified or accompanied by a qualified person and no racing)*
- Sail boarding/windsurfing
- Snorkelling
- Softball
- Squash
- Surfing
- Swimming
- Swimming with dolphins
- Table tennis
- Ten pin bowling
- Tennis
- Trekking/walking/rambling up to 2,500 metres above sea level
- Volleyball
- Whale watching
- Yachting (if qualified)*
- Yoga
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 at 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

<table>
<thead>
<tr>
<th>Service</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Customer Services</td>
<td>0345 0306 124</td>
</tr>
<tr>
<td>Travel Claims</td>
<td>0345 644 9319</td>
</tr>
<tr>
<td>Medical Assistance:</td>
<td></td>
</tr>
<tr>
<td>From anywhere in the world</td>
<td>+44 345 303 8373</td>
</tr>
<tr>
<td>From the United Kingdom</td>
<td>0345 303 8373</td>
</tr>
<tr>
<td>Gadget Claims</td>
<td>0333 999 7911</td>
</tr>
</tbody>
</table>

Making a claim

If you are abroad and need urgent assistance please contact the Emergency Medical Assistance Service on 0345 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 Mon to Sat.

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.

Important conditions relating to your policy

Airtime Providers’ numbers:

<table>
<thead>
<tr>
<th>Provider</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tesco Mobile</td>
<td>0345 301 4455</td>
</tr>
<tr>
<td>3</td>
<td>07728 333 333</td>
</tr>
<tr>
<td>BT Mobile</td>
<td>08000 322 111</td>
</tr>
<tr>
<td>EE</td>
<td>07953 966 250</td>
</tr>
<tr>
<td>O2</td>
<td>08705 214 000</td>
</tr>
<tr>
<td>Orange</td>
<td>07973 100 150</td>
</tr>
<tr>
<td>T-Mobile</td>
<td>0845 412 5000</td>
</tr>
<tr>
<td>Virgin</td>
<td>08456 000 789</td>
</tr>
<tr>
<td>Vodafone</td>
<td>07836 191 191</td>
</tr>
</tbody>
</table>

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 European Health Insurance Card (EHIC).
• 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.
Important conditions relating to your policy

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

Section 3 – Disruption or delay to travel plans
To make a claim under this section of your policy where relevant you must provide us with:

- Tour Operator’s booking invoice or other evidence of your trip.
- Tour Operator’s cancellation invoice or unused flight tickets.
- Confirmation from the carrier of the reason and duration of your delay.
- Confirmation from a garage/motoring organisation that breakdown assistance was provided.

Section 5 – Legal and liability

Section 5a – Legal expenses and assistance
To make a claim under this section of your policy where relevant you must provide us with:

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

Section 5b – Personal liability
To make a claim under this section of your policy where relevant you must provide us with:

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

Section 6 – Personal accident
To make a claim under this section of your policy where relevant you must provide us with:

- Tour Operator’s booking invoice or other evidence of your trip.
Important conditions relating to your policy

- 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 United Kingdom, 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.
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.
<table>
<thead>
<tr>
<th>Table of benefits</th>
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<tr>
<td><strong>Section</strong></td>
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<td><strong>Section 1 – Cancelling or Cutting short your trip</strong></td>
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<td>Cancelling or cutting short your trip</td>
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<td>Missed Departure (Inbound Only)</td>
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<td>Travel Delay (total) ¥</td>
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<td>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) ¥</td>
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<tr>
<td>Personal money</td>
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<td>Cash*</td>
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<td>Important documents</td>
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<td>Death</td>
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<td>Cabin Confinement ¥</td>
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<td>Itinerary Change ¥</td>
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<tr>
<td>Unused Excursions</td>
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<tr>
<td><strong>Section 8 – Gadget Cover</strong> (this section is optional, if you have purchased this cover it will be shown on your policy certificate)</td>
</tr>
<tr>
<td>Gadgets</td>
</tr>
<tr>
<td>Excess</td>
</tr>
</tbody>
</table>

¥ No excess is applicable for sections marked.
* If you purchase your Travel money at a Tesco Travel money Bureau or online via the Tesco Bank Website, prior to your trip then your Cash limit will be increased by 100%.
Exclusions and conditions

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

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

- cancel your policy
- declare your policy void (treating your policy as if it never existed)
- change the terms and/or premium of your policy
- refuse to deal with all or part of any relevant claim or reduce the amount of any relevant claim payment.

1. Providing accurate and complete information
   When taking out, 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 that were not declared during the sales process when you purchased this insurance policy.

3. Any claims where you were not fit to undertake your trip when booking your trip or purchasing your policy whichever is the later.

4. Your failure to obtain any recommended vaccines, inoculations or medications prior to your trip.

5. Your inability to travel due to your failure to hold, obtain or produce a valid passport or any required visa in time for the booked trip.

6. Any circumstances known to you before you purchased your policy or at the time of booking any trip which could reasonably have been expected to lead to a claim under this policy.

7. Events which are caused by any of the following which were already taking place at the beginning of any trip or prior to purchasing your policy or booking or booking your trip:
   - war,
   - invasion,
   - acts of foreign enemies,
   - hostilities or warlike operations (whether war be declared or not),
   - civil war, rebellion,
   - terrorist action,
   - revolution,
   - insurrection,
• civil commotion and/or civil unrest assuming the proportions of or amounting to an uprising, military or usurped power
• Nuclear, chemical or biological attack.
8. Your travel to a country, specific area or event when the Travel Advice Unit of the Foreign, Commonwealth & Development Office (FCDO) or regulatory authority in a country to/from which you are travelling has advised against all travel or all but essential travel (cover will be excluded under all sections other than claims arising from new FCDO advice resulting in you not being able to travel or cutting short the trip before completion, as provided for under Section 1 – Cancelling or cutting short a trip). For example, if you book a trip to an area the FCDO has advised against all travel and that advice was in place when you booked and you have to claim, no cover will be in place. Should you travel against the FCDO or other regulatory authority advice, your policy will continue to provide cover for claims that are not directly or indirectly linked to the specific FCDO or other regulatory authority warning against all, or all but essential travel.
9. Confiscation or destruction of property by any Customs, Government or other Authority of any country.
10. Engaging in sports or activities which are not covered on your policy, there are many sports and activities which are covered as standard under the policy, please refer the Sports and Activities Section.
11. You are not covered for any claim arising directly or indirectly from:
   • Your consumption of alcohol, drugs and/or solvents impairing your physical ability and/or judgement.
   • You abusing alcohol, drugs and/or solvents.
   • You suffering from the symptoms of or illness due to alcohol, drug and/or solvent dependence and/or withdrawal.
12. You putting yourself at needless risk (except in an attempt to save human life).
13. Your own unlawful action or any criminal proceedings against you.
14. The maximum duration of any trip is 15 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. Canceled Flight - Has your flight been cancelled?
3. Long Delays - Has your flight been delayed for three hours or more?
4. Baggage - Has your checked-in baggage been damaged, delayed or lost?
5. Injury and Death by Accident(s) - Have you been injured during your flight?
6. Package Holidays - Did you get what you booked?
7. For full details of your entitlements, visit http://ec.europa.eu/transport/themes/passengers/air/

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

<table>
<thead>
<tr>
<th>Cover to cancel or cut short your trip for the following event:</th>
<th>Tesco Bank Later Life</th>
</tr>
</thead>
<tbody>
<tr>
<td>The death, injury due to an accident, illness, disease, or pregnancy complication of you, your travel companion, or your close relative.</td>
<td>✔️</td>
</tr>
<tr>
<td>Compulsory quarantine preventing you from leaving your home in your country of residence or whilst at your destination.</td>
<td>✔️</td>
</tr>
<tr>
<td>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).</td>
<td>✔️</td>
</tr>
<tr>
<td>You or your travel companion being made redundant</td>
<td>✔️</td>
</tr>
</tbody>
</table>

What is not covered
1. The excess.
2. Any claim arising from a reason not listed in the ‘what is covered’ section.
3. Any claim where you have been unable to evidence your loss, please refer to the claims evidence section.
4. Circumstances known to you before you purchase your policy or at the time of booking any trip which could reasonably have been expected to lead to cancelling or cutting short the trip.
5. The cost of your unused original tickets where you or we have paid for you to come home following cutting short your trip. In addition if you have not purchased a return ticket, we will deduct the cost of an economy flight (based on the cost on the date you come home) from any costs we have incurred whilst returning you to your home.

6. The cost of Air Passenger Duty (APD) at the rate published by HMRC, whether irrecoverable or not.

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

8. Any claims for redundancy that are voluntary, including compromise agreement or resignation. We will also not cover misconduct or dismissal.

9. Costs paid for using any reward scheme (except for Tesco Clubcard points where we will arrange for your points to be replaced if the circumstances of the claim are covered) unless evidence of specific monetary value can be provided.

10. Any property maintenance costs or fees incurred by you as part of your involvement of a Timeshare or Holiday Property Bond scheme.

11. Any cancellation claims relating to loss or theft of your passport or visa if left unattended at any time, unless stored securely in your home. During your trip you will not be covered to cut short your trip due to loss of your passport unless it was deposited in a safe, safety deposit box or left in locked accommodation.

12. Denied boarding due to your anti-social behaviour, drug use, alcohol or solvent abuse or your inability to provide any valid important documents or other documentation required by the public transport operator or their handling agents.

13. Pregnancy, without any accompanying pregnancy complication or where the pregnancy complication arose before you purchased your policy or booked your trip (whichever is the later). This policy excludes any costs incurred as a result of normal pregnancy or childbirth. This section is designed to provide cover for unforeseen events, accidents, illnesses and diseases and normal childbirth would not constitute an unforeseen event.

14. Any claim where you cannot travel or choose not to travel because the Foreign, Commonwealth & Development Office (FCDO), or any other equivalent government body in another country, advises against travel due to a pandemic before your trip commences.

15. Any claim for quarantine when quarantine is upon the return to the United Kingdom/country of residence.

16. Any claims relating to the insolvency of the public transport operator.

17. Anything mentioned in Exclusions and Conditions Section which are applicable to all sections of the policy.
Section 2 - Medical emergency and repatriation expenses

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

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

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

If you do not accept our decisions and do not want to be repatriated, then we will not provide any cover under the following sections:
- Section 1 – Cancelling or cutting short a trip
- Section 2 – Medical emergency and repatriation expenses
- Section 6 – Personal accident

We will then refuse to deal with claims from you for any further treatment and/or your repatriation to your home area.
Cover under all other sections will continue for the remainder of your trip.

What is not covered

1. The excess except under point 3 of What is covered.
2. Any claim where you have been unable to evidence your loss, please refer to the claims evidence section.
3. Your failure to obtain any recommended vaccines, inoculations or medications prior to your trip.
4. Any claim caused by participating in a sport or activity where the policy doesn’t cover the sport or activity which you are taking part in.
5. Pre-existing medical conditions that were not declared during the sales process when you purchased this insurance policy.
6. 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.
7. 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. Anything mentioned in Exclusions and Conditions Section which are applicable to all sections of the policy.
   You should also refer to the Pre-existing medical conditions section.
Section 3 – Disruption or delay to travel plans

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

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

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

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

What is covered

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

• the failure of other public transport or
• a road traffic collision to or breakdown of the vehicle in which you are travelling or
• a road traffic collision, breakdown or an unexpected traffic incident happening which causes an unexpected delay or
• strike or adverse weather conditions,
then we will pay you up to the amount shown in the Table of Benefits for reasonable additional accommodation (room only) and public transport costs (economy only) so that you may continue your trip.

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. 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) Replacement of essential items if lost in transit due to carrier error during the outward journey for more than 12 hours.
   
   (d) Personal money (excluding cash).
   
   (e) Cash.*
   
   (f) Replacement of important documents.

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

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

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

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

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

**Special conditions relating to claims**

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

1. You must report any theft to the Police in the country where the theft occurred as soon as possible and get a crime reference number or incident report.

2. You must report any loss, theft or damage while in the care of a carrier, transport company, authority, hotel or accommodation provider and get a written record of the event.

3. If any items are lost, stolen or damaged whilst in the care of an airline you must report this within the time limit contained in their terms and conditions and get a Property Irregularity Report.
**What is not covered**

1. The excess (except for claims under point 1c of What is covered).
2. Any claim for Gadgets.
3. Any claim where you have been unable to evidence your loss, please refer to the claims evidence section.
4. Any claim for sports equipment where the policy doesn’t cover the sport or activity which you are taking part in.
5. 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.
6. 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.
7. 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.
8. Loss or damage due to depreciation (loss in value), variations in exchange rate.
9. Anything mentioned in Exclusions and Conditions Section which are applicable to all sections of the policy.

**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.
Section 5 - Legal and liability

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:
   - Liability which has been assumed by you under agreement (such as a hire agreement) unless the liability would have existed without the agreement.
   - Pursuit of any business, trade, profession or occupation or the supply of goods or services.
   - Ownership, possession or use of mechanically propelled vehicles, aircraft or watercraft (other than surfboards or manually propelled rowing boats, punts or canoes).
   - The transmission of any contagious or infectious disease or virus.
   - Your ownership, care, custody or control of any animal.
   - 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.
2. 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 that were not declared during the sales process when you purchased this insurance policy.
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 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 ships 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).

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 SA UK Branch (IPA) which is fully owned by AXA Partners Group.
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.
Section 8 - Gadget cover

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 UK Branch of Inter Partner Assistance.

You/Your
means the person who owns the gadgets as stated on the policy certificate.

What is Covered?
1. We will pay a maximum limit of £3000 per claim, or in the aggregate, during the policy term.

2. Before purchasing this gadget extension policy please ensure that you are aware that we can only insure gadgets under the following conditions:
   (a) You purchased your gadget/s as new, in the UK, with evidence of ownership available (see Definition section above);
   (b) 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);
   (c) Your gadgets were gifted to you as long as you are able to provide a gift receipt;
   (d) Your gadgets are not more than 48 months old at the date you start your trip;
   (e) Your gadgets are in good condition and full working order at the time this policy is purchased.

What we will pay for?
1. Repairs to your gadget:
   (a) The cost of repairing your gadget if it is damaged as the result of an accident whilst on your trip.
   (b) 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.
   (c) 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.

2. Replacement of your gadget:--
   (a) The cost of replacing your gadget if it is accidentally lost or stolen whilst on your trip.
   (b) 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.

3. Unauthorised call usage by a 3rd party under a claim approved under this gadget extension policy:
   (a) 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
1. Repairs to your gadget:
   (a) Any costs where you have not paid your excess or accept it will be deducted from any settlement.
   (b) Damage caused by:
      (i) You deliberately damaging or neglecting the gadget.
      (ii) You not following the manufacturer’s instructions.
      (iii) Routine servicing, inspection, maintenance or cleaning.
      (iv) A manufacturer’s defect or recall of the gadget.
      (v) Repairs carried out that have not been pre-approved by us.
      (vi) Repairs carried out by non-manufacturer approved repairers.
      (vii) 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.
      (viii) Cosmetic damage of any kind, including scratches, dents and other visible defects that do not affect safety or performance.

2. Replacement of your gadget:
   (a) Any costs where you have not paid your excess or accept it will be deducted from any settlement.
   (b) Theft or Accidental Loss:
      (i) 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 https://www.gov.uk/foreign-travel-advice to ensure that your trip is 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 supersonics 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.
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.

In the event of a fraudulent claim we may;

1. Make your policy void where any claim is proven to be fraudulent.
2. Share information about you with other organisations and public bodies including the police.
3. Share information about you within the AXA Group and with other insurers.
4. Pass your details to recognised centralised insurance industry applications and claims review systems (for example the Travel Claims Database) where your details may be checked and updated.
5. Load your details and any information and documents you provide us to the Insurance Fraud Register. This may affect future applications for insurance products.

6. Check your details with fraud prevention agencies and databases. If you give us false or inaccurate information and we suspect fraud, we may record this with fraud prevention agencies.

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

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

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

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

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

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

Data Protection Officer,
AXA Travel Insurance,
106–108 Station Road,
Redhill
RH1 1PR
Email: dataprotectionenquiries@axa-assistance.co.uk
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

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 7946

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.
COVID-19 enhanced cover

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

Before you travel, we have included cover for:

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

During your trip, all our policies include cover for:

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

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

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

Cancellation due to COVID-19

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

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

Your policy does not cover:

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

Trip curtailment due to COVID-19

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

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

Your policy does not cover:

1. Where you choose to travel against Foreign, Commonwealth & Development Office advice.
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 UK Branch, with a registered office at 106-118 Station Road, Redhill, RH1 1PR which is a branch of Inter Partner Assistance Societe Anonyme (‘Inter Partner Assistance S.A.’). Inter Partner Assistance S.A. is a Belgian firm authorised by the National Bank of Belgium under number 0487, with a registered head office at Louizalaan 166, 1050 Brussels, Company number 0415.591.055. Deemed authorised by the Prudential Regulation Authority, Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority.

Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority’s website.

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

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