

# Travel Insurance

## Insurance Product Information Document



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

**Company:** Inter Partner Assistance SA

**Product:** Tesco Bank Gold Travel Insurance

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

### What is this type of insurance?

Travel Insurance will provide protection against losses typically suffered whilst on holiday.

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

An annual multi trip policy will provide cover for multiple holidays taken within a year period. Each holiday individually must not last longer than the trip limit stated in your policy certificate.



### What is insured?

#### ✓ Who is covered

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

#### ✓ Cancelling or cutting short a trip

Up to £5,000 per person if you have to cancel or cut short your trip as a result of one of a number of covered scenarios.

#### ✓ Medical emergency and repatriation expenses

Up to £20,000,000 for expenses which are necessarily incurred during a trip as a result of you suffering unforeseen injury due to an accident, illness or disease.

Limited to £1,000 for Emergency Dental treatment.

#### ✓ Disruption or Delay to Travel Plans

Missed Departure (Inbound & Outbound):

Up to £1,500 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 one of a number of covered scenarios.

Delayed Arrival (Inbound & Outbound):

Up to £50 per day to a total of £1,000 if you arrive later than planned at your destination due to a delay of public transport on which you are booked to travel as a result of one of a number of covered scenarios.

#### ✓ Personal Belongings and Money

Up to £3,000 per person for covered items if they are accidentally lost, damaged or stolen.

The following limits also apply:

- Up to £500 for any one article
- Up to £500 for the total of all valuables
- Up to £750 for personal money

### Optional covers

- Winter sports
  - Owned Ski Equipment - up to £1,500
  - Hired Ski Equipment - up to £300
  - Piste Closure - £50 a day (up to £500)
  - Avalanche - £25 a day (up to £250)
- Cruise Cover
  - Missed Port - up to £1,000
  - Cabin Confinement - £100 per port (up to £1,000)
  - Itinerary change - £100 per port (up to £500)
  - Unused excursions - up to £500



### What is not insured?

- ✗ Any loss or additional expense which relates to anybody not insured on this policy.
- ✗ You drinking too much alcohol or alcohol abuse where it is foreseeable that such consumption could result in an impairment of your faculties or judgement result in a claim.
- ✗ 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.
- ✗ 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 to the Sports and Activities Section.
- ✗ 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.
- ✗ Any amount recoverable from any other source such as your airline, accommodation provider, ATOL bond or debit/credit card provider.
- ✗ The cost of Air Passenger Duty (APD).
- ✗ Loss, theft of or damage to valuables, cash, important documents or personal money left unattended or from luggage checked in with an airline.
- ✗ Pre-existing medical conditions as described in the pre-existing medical conditions section unless we have agreed in writing to cover you.



## Are there any restrictions on cover?

- ! If single trip cover is selected you are only covered for trips which last up to or less than your maximum trip duration as shown in your policy certificate.
- ! The maximum duration of any one trip is; 365 days for Single Trip policies and 31 days per trip for Annual Multi Trip policies. There is a 15-day maximum trip length for Winter Sports trips (if purchased). There is no cover under this policy for any additional days over that period.
- ! Trips abroad must start and end in the UK.
- ! Your policy covers only persons permanently residing in the UK and registered with a UK GP.
- ! Claims will only be considered if the cause of the claim falls within the insurance period.
- ! You can only purchase this insurance before you travel.
- ! Your policy automatically extends to provide cover if you are unable to return home by the end of the insurance period due to the death, injury, illness of you or a public transport delay which is covered under the policy.



## Where am I covered?

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



## What are my obligations?

- All persons covered by your policy must take reasonable steps to prevent loss, theft or damage to everything covered under your policy.
- You must obtain any recommended vaccines, inoculations or medications prior to your trip and hold a valid passport and any applicable visa(s).
- When you purchase this insurance, you must tell us about the pre-existing medical conditions of anyone to be insured on the policy.
- You must tell the Emergency Medical Assistance Service as soon as possible of any injury due to an accident, illness or disease which requires your admittance to hospital as an in-patient or before any arrangements are made for your repatriation.
- You must not travel against the advice of a medical practitioner or your public transport provider.
- If you need to make a claim on your policy, you must provide us with the evidence needed to substantiate your loss.
- You must not travel with the intention of receiving medical treatment.



## When and how do I pay?

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



## When does the cover start and end?

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

If annual multi trip cover is selected, cover is provided for the 12 month period as stated in your policy certificate. Section 1 - Cancelling or cutting short a trip cover will start from the date stated in the policy certificate or the time of booking any trip (whichever is later).



## How do I cancel the contract?

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

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

To cancel your policy you can call us on 0345 0306 124, or email us at [tescotravelcancellations@rockinsurance.com](mailto:tescotravelcancellations@rockinsurance.com), or write to us at: Customer Services, Griffin House, 135 High Street, Crawley West Sussex RH10 1DQ.

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

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