

Tesco Bank Travel Insurance

Policy Booklet



Inside you'll find full details of your:

- Tesco Bank Travel Insurance
- Optional covers;
 - Cruise
 - Gadget
 - Winter Sports

Travel Insurance

TESCO Bank



Underwritten by AXA
Version: 2020/2.2

Contents

About your policy wording.....	2
Introduction.....	2
Words with special meanings.....	2
About your insurance contract.....	5
The Insurer.....	5
Financial Services Compensation Scheme (FSCS).....	5
Cancellation.....	5
Duration.....	5
Automatic renewals on Annual Multi-Trip policies.....	5
How to opt-out of automatic renewals.....	6
Non-payment of premiums.....	6
Cancellation period.....	6
Conditions which apply to your policy.....	6
You must prevent loss, theft or damage.....	6
Reciprocal Health Agreements EU, EEA or Switzerland.....	6
Australia.....	6
New Zealand.....	6
Pre-existing medical conditions.....	7
Important limitations under cancellation or curtailment.....	7
Sports and other activities.....	8
Winter Sports.....	9
Important conditions relating to your policy.....	10
Important telephone numbers.....	10
Making a claim.....	10
Claims evidence.....	10
Table of Benefits.....	13
Exclusions and conditions.....	15
General exclusions applying to your policy.....	15
Section 1 - Cancelling or cutting short a trip.....	17
Section 2 - Medical emergency and repatriation expenses.....	19
Section 3 - Disruption or delay to travel plans.....	21
Section 4 - Personal belongings and money.....	22
Section 5 - Legal and liability.....	23
Section 5a - Legal expenses and assistance.....	23
Section 5b - Personal liability.....	24
Section 6 - Personal accident.....	25
Section 7 - Winter sports cover (this section is optional).....	26
Section 8 - Cruise cover (this section is optional).....	27
Section 9 - Gadget cover (this section is optional).....	28
Data protection notice and fraud.....	32
Complaints procedure.....	34
COVID-19 cover.....	35

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 Car Hire Excess Insurance please call **us** on 0345 009 2025.

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

Taurus Insurance Services Limited.
Suite 2209-2217 Eurotowers,
Europort Road, Gibraltar

Tel: 0330 053 4269

Online Claims: <https://tiga.taurus.claims>

Email: tesco.tiga@taurus.gi

Making yourself heard

Any complaint should be addressed to the relevant helpline as outlined within the 'Complaints Procedure' section.

If the complaint is still not resolved, **you** can approach the Financial Ombudsman Service. Referral to the Financial Ombudsman will not affect **your** right to take legal action. Full details of addresses and contact numbers can be found within the 'Complaints procedure' section.

Financial Services Compensation Scheme (FSCS)

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

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

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

Website: www.fscs.org.uk.

This also applies to section 9 – Gadget 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, made a claim or intending to make a claim:

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

To cancel **your** policy **you** can call **us** on 0345 0306 128, or email **us** at tescotravelcancellations@rockinsurance.com, or write to **us** at: Customer Services, Griffin House, 135 High Street, Crawley West Sussex RH10 1DQ.

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

About your policy wording

If **you** have any queries about **your** cover, **you** can call **us** on the number listed in the 'Important telephone numbers' section.

Please make sure **you** have **your** policy number when **you** call. **We** want **you** to get the most from **your** policy and to do this **you** should:

- read **your** policy wording and make sure **you** are covered for the sort of losses/incidents **you** think might happen
- make sure that **you** understand the exclusions and conditions which apply to **your** policy because if **you** do not meet these conditions it may affect any claim **you** make.

Remember, no policy covers everything. **We** do not cover certain things such as, but not limited to:

- **Pre-existing medical conditions** as described in the **Pre-existing medical conditions** section (unless **you** have contacted **us** and **we** have accepted in writing).
- Losses that **we** do not state are specifically covered.
- Circumstances known to **you** before **you** purchased this insurance which could reasonably have been expected to lead to a claim will not be covered.
- The intention of this policy is to cover the entire **trip**. The policy will need to cover the date that **your trip** begins until the date **you** return to the **UK** inclusive.
- Any **trip** that has already begun when **you** purchased this insurance.
- Losses which occur outside of a valid **trip** (with the exception of Section 1 – Cancelling or cutting short a trip, see the definition of **Insurance period** for full details).

The things which are not covered by **your** policy are stated:

- In the 'General exclusions applying to **your** policy'
- Under 'What IS NOT covered' in each section of cover.

If **we** do not state that something is covered, **you** should assume that it is not covered.

Introduction

This is **your** travel insurance policy. It contains details of what is covered, what is not covered and the conditions for each **insured person** and is the basis on which all claims will be settled.

It is confirmed by the issue of the policy certificate which should be read in conjunction with this policy wording.

In return for having accepted **your** premium **we** will provide insurance in accordance with the sections of **your** policy as

referred to in **your** policy certificate.

The policy certificate is part of the policy.

If **you** need to make any changes to the details contained in **your** policy certificate, **you** should contact **us** as soon as possible. **We** will then advise if those changes can be made and whether any additional premium is required.

Words with special meanings

Throughout **your** policy wording, certain words are shown in bold type. These words have special meanings which are listed below.

Section 5a – Legal expenses and assistance, and Section – 6 Personal accident, have unique 'Words with special meanings' which can be found at the beginning of those sections.

Accident(s)/Accidental

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

Baggage

Any items which belong to **you** which are worn, used or carried by **you** during a **trip**, including **sports equipment** (but excluding **valuables**, gadgets, **ski equipment**, **golf equipment** and **personal money** and **important documents**)

Catastrophe

Means

- fire,
- flood,
- earthquake,
- explosion,
- volcanic eruption and/or volcanic ash clouds,
- tsunami,
- landslide,
- avalanche,
- hurricane,
- storm,
- civil commotion and/or civil unrest not assuming the proportions of or amounting to an uprising,
- an outbreak of food poisoning meaning **you** cannot use **your** booked accommodation.

Close relative

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

Colleague

An associate in the same employment as **you** in the **UK**, whose absence from work necessitates **your** stay in or return to the **UK**.

Cruise

A **trip** involving a sea or river voyage of more than one night, where transport and accommodation is primarily on an ocean/river going passenger ship, liner or cruiser.

Cut short/Cutting short

Either:

- you cutting short the trip** after **you** leave **your home** by direct early return to **your home**.
- you** attending a hospital after **you** leave **your home** as an in-patient or being confined to **your** accommodation due to compulsory **personal quarantine** on the orders of a **medical practitioner**, in either case for more than 24 hours.

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

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

Excess

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

Gadget

For the purpose of this policy **we** will only cover the following items:

Mobile Phones, Smart Phones, Laptops (including **custom built**), Tablets, Digital Cameras, Games Consoles, Video Cameras, Camera Lenses, Bluetooth Headsets, Bluetooth Speakers, Satellite Navigation Devices, E-Readers, Head Ear Phones, Smart Watches or a wrist worn Health and Fitness Tracker.

Please note: Accessories are not covered under this policy.

Geographical Areas – For Annual Multi-Trip only

Europe means:

Akrotiri, Aland, Albania, Andorra, Armenia, Austria, Balearic Islands, Baltic Islands, Belarus, Belgium, Bosnia And Herzegovina, Bulgaria, Canary Islands, Channel Islands, Corfu, Corsica, Crete, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Faroe Islands, Finland, France, Fuerteventura, Georgia, Germany, Gibraltar, Gozo, Gran Canaria, Greece, Greek Islands, Guernsey, Hungary, Ibiza, Iceland, Israel, Italy (including San Marino, Sardinia, Sicily and Vatican City), Jersey, Jordan, Jordan River, Kos (Greek Island), Lanzarote, Latvia, Lebanon, Libya, Libyan Arab Jamahiriyah, Liechtenstein, Lithuania, Luxembourg, Macedonia, Madeira, Mallorca, Malta, Menorca, Minorca, Moldova, Monaco, Montenegro, Netherlands, Norway, Poland, Portugal, Republic Of Ireland, Rhodes (Greek Island), Romania, Russia West of Urals, San Marino, Sardinia, Serbia, Sicily, Slovakia, Slovenia, Spain (excluding Balearic Islands and Canary Islands), Svalbard Islands, Sweden, Switzerland, Syria, Syrian Arab Republic, Tenerife, Turkey, Ukraine, Vatican City State.

Worldwide (excluding USA, Canada, Caribbean and Mexico)

Anywhere in the world except the United States of America, Canada, the Caribbean and Mexico

Worldwide (including USA, Canada, Caribbean and Mexico)

Anywhere in the world.

Golf equipment

Golf clubs, golf balls, golf bag, golf shoes and non-motorised trolley.

Home

Your permanent UK home address listed on **your** policy certificate.

Home area

For residents of **UK** excluding Channel Islands and Isle of Man **your home area** means **UK**.

Important documents

Passport, travel tickets, visas, travel permits, bio-metric card and driving licence.

Insurance period

If Annual Multi-Trip cover is selected: cover is provided for the 12 month period as stated in the policy certificate. During this period any **trip** not exceeding the maximum days shown in **your** policy certificate is covered. Under Annual Multi-Trip policies Section 1 - Cancelling or cutting short a trip cover will start from the date stated in the policy certificate or the time of booking any **trip** (whichever is the later date).

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

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

Insured person/You/Your/Yourself

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

Medical condition

Any disease, illness or injury.

Medical practitioner

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

Package

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

- Transport
- Accommodation
- Other tourist services not ancillary to transport or

accommodation (such as car hire or airport parking) and accounting for a significant proportion of the **package** as more fully described under The Package Travel and Linked Travel Arrangements Regulations 2018.

Personal quarantine

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

Personal money

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

Pregnancy complication

- Toxaemia,
- gestational hypertension,
- gestational diabetes,
- ante-partum haemorrhage,
- threatened early labour,
- pre-eclampsia,
- ectopic pregnancy,
- molar pregnancy,
- post-partum haemorrhage,
- retained placenta membrane,
- placental abruption,
- hyperemesis gravidarum,
- placenta praevia,
- stillbirths,
- miscarriage,
- termination for medical reasons,
- any premature births more than 8 weeks (or 16 weeks in the case of a known multiple pregnancy) before the expected delivery date

Pre-existing medical conditions

1. Any of the following medical conditions which **you** have ever been diagnosed with or treated for:
 - Cancerous,
 - Respiratory,
 - Heart or circulatory conditions (problems with blood flow, including strokes, high blood pressure and cholesterol),
 - Any liver condition,
 - Any psychological conditions such as stress, anxiety, depression, or psychiatric condition such as eating disorders, drug or alcohol abuse or mental instability.
2. Any other medical conditions for which **you** have been prescribed medication, received treatment or had a consultation with a doctor or hospital specialist for any **medical condition** in the past 2 years.

At the time of purchasing **your** policy **you** will not be covered for any claim arising directly or indirectly from any **medical condition** for which **you**, a **close relative** or a **travelling companion** have received a terminal prognosis.

Pre-paid charges

Charges **you** have paid before **you** travel, or are contracted

to pay for, including but not limited to the following: car hire, car parking, airport accommodation, airport lounge access, kennel and cattery fees, excursions and hired **sports equipment**.

- Ski school fees, lift passes and hired **ski equipment** will only be covered provided **you** have purchased the additional Section 7 – Winter Sports cover.
- **Cruise** excursions will only be covered provided **you** have purchased the additional Section 8 – Cruise cover.
- Green fees and hired **golf equipment** will only be covered provided **you** have purchased the additional Section 9 – Golf Cover.
- Costs associated with a sport or activity will only be covered providing **your** policy covers **you** for that sport or activity.

Public transport

Train, tram, bus, coach, ferry service or airline flight operating to a published timetable, and pre-booked taxis.

Redundant/Redundancy

Being made unemployed through the loss of permanent paid employment (except voluntary **redundancy**) and at the time of purchasing the policy **you**, or **your travelling companion** had no reason to suspect that **you** would be made **redundant**.

Ski equipment

Skis (including bindings), ski boots, ski poles and snow boards.

Ski pack

Ski school fees, lift passes and hired **ski equipment**.

Sports equipment

Items that are usually worn, carried, used or held in the course of participating in a recognised sport. These items are only covered if in connection with a sport or activity which this policy covers **you** to participate in.

Terrorist action

The actual or threatened use of force or violence against persons or property, or commission of an act dangerous to human life or property, or commission of an act that interferes with or disrupts an electronic or communications system, undertaken by any person or group, whether or not acting on behalf of or in connection with any organisation, government, power, authority or military force, when any of the following applies:

- a) the apparent intent or effect is to intimidate or coerce a government or business, or to disrupt any segment of the economy;
- b) the apparent intent or effect is to cause alarm, fright, fear of danger or apprehension of public safety in one or more distinct segments of the general public, or to intimidate or coerce one or more such segments;
- c) the reasonably apparent intent or effect is to further political, ideological, religious or cultural objectives, or to express support for (or opposition to) a philosophy, ideology, religion or culture.

Travelling companion

Any person with whom **you** are travelling/staying or have arranged to travel/stay with. This person does not have to

be insured by **your** policy.

Trip(s)

The period of time spent away from **your home** on pre-booked business or leisure travel.

Where **you** have selected an Annual Multi-Trip policy the maximum duration of any one **trip** is shown in **your** policy certificate. If any **trip** exceeds **your** maximum number of days there is no cover under this policy for any additional days.

Your policy is valid for travel within **your home area** where **you** have at least 2 nights pre-booked accommodation or pre-booked transport at least 50 miles from **your home**, or travelling abroad where the **trip** starts and finishes in the **UK**.

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

If Single Trip cover is selected: cover is provided for the period of the **trip** and finishes when the **trip** ends, providing the **trip** doesn't exceed the period shown in the policy certificate.

UK

England, Wales, Scotland & Northern Ireland.

Unattended

When **you** are not in full view of and not in a position to prevent unauthorised interference with **your** property or vehicle.

Valuables

Means the below list (including any associated equipment):

- Jewellery.
- Watches (Excluding smart watches and fitness trackers).
- Telescopes.
- Binoculars.
- Cameras (excluding **Gadget** cameras – for example a GoPro).

We/Us/Our

The service provider arranged by Inter Partner Assistance S.A.

About your insurance contract

Your policy is a legal contract between **you** and **us**.

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

The Insurer

This policy is underwritten by Inter Partner Assistance S.A. (except Section 9 – Gadget cover).

Section 9 – Gadget Cover

This insurance is arranged, and claims administered by Taurus Insurance Services Limited (Taurus) an insurance intermediary authorised and regulated in Gibraltar by the Financial Services Commission under permission number

5566 and authorised by the Financial Conduct Authority in the UK under registration number 444830.

The insurer is AmTrust Europe Limited (AmTrust) whose registered office is Market Square House, St. James's Street, Nottingham, NG1 6FG, United Kingdom and it is registered in England number 01229676. AmTrust Europe Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register No. 202189.

Financial Services Compensation Scheme (FSCS)

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

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

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

Website: www.fscs.org.uk.

This also applies to section 9 – Gadget Cover.

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

This policy lasts for a period of 12 months, or if it is for a Single Trip – Please refer to **your** policy certificate for **your** selected cover.

Automatic renewals on Annual Multi-Trip policies

By purchasing this policy, **you** provided **us** with the consent to set up a continuous payment authority. **We** will include **your** annual multi-trip policy into **our** renewal programme.

To ensure that **you** have continuous cover under **your** policy, **we** will aim to automatically renew **your** policy when it runs out. Each year, **we** will write to **you** before the renewal date of **your** policy and tell **you** about any changes to the premium or the policy terms and conditions. **We** will then attempt to collect the renewal premiums from the credit or debit card used for the purchase of **your** original policy.

There may be occasions where the policy fails to automatically renew. Some examples of this are as follows:

- **You** have insufficient funds in **your** bank account;
- **Your** credit or debit card details have changed;
- **You** are no longer eligible for the policy;
- The policy scheme has undergone significant changes.

If one of these situations occur, or **we** are unable to automatically renew **your** policy for any other reason, **we** will write to tell **you** that **we** have been unable to automatically renew **your** policy and ask **you** to contact the Customer Services Team.

Please note: **Your** renewed policy will only be valid when **you** have told **us** about any changes to **your** policy details, and **you** have rescreened any **pre-existing medical conditions**. **We** are entitled to assume that **your** details have not changed, and that **you** have the permission of the card holder, unless **you** tell **us** otherwise. **We** will not automatically renew any linked medical endorsement as **your pre-existing medical conditions** may change. **You** should contact **us** to rescreen at renewal.

You should take the opportunity at renewal to review **your** needs. **You** may be able to get the insurance cover **you** want at a better price if **you** shop around. Please bear in mind that it's not just the insurance prices that vary. Even if another insurer is quoting a similar price, the levels of cover and policy benefits they offer may be different. It's important that **you** compare carefully and choose the policy that meets **your** needs.

How to opt-out of automatic renewals

If **you** do not want this policy to automatically renew, visit travelinsurance.tescobank.com/optout after **you** have purchased the policy, call **us** on 0345 0306 124, or email **us** at tesco.service@rockinsurance.com.

Non-payment of premiums

Where **we** have been unable to collect a premium payment **we** will contact **you** in writing to request payment. If **we** do not receive payment by the date **we** state, **we** will write to **you** again notifying **you** that payment has not been received and ask **you** to pay the outstanding amount. If payment is not received by the date **we** provide **we** will cancel the policy with immediate effect and notify **you** in writing.

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:

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

To cancel **your** policy **you** can call **us** on 0345 0306 129, or email **us** at tescotravelcancellations@rockinsurance.com, or write to **us** at: Customer Services, Griffin House, 135 High Street, Crawley West Sussex RH10 1DQ.

We'll return payment for cover after the cancellation date (as shown above), 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 - European Union (not including EEA or Switzerland)

If **you** are travelling to countries within the European Union (EU), not including the EEA or Switzerland, **you** are strongly advised to obtain a Global Health Insurance Card (GHIC).

You can apply for a GHIC either online at

www.nhs.uk/using-the-nhs/healthcare-abroad/

or by telephoning 0300 330 1350. This will entitle **you** to benefit from the health care arrangements which exist between countries within the EU.

If **we** agree to pay for a medical expense which has been reduced because **you** have used either a Global Health Insurance Card or private health insurance, **we** will not deduct the **excess** under Section 2 - Medical emergency and repatriation expenses.

Australia

If **you** require medical treatment in Australia **you** must enrol with a local MEDICARE office.

You do not need to enrol on arrival, but **you** must do this after the first occasion **you** receive treatment. In-patient and out-patient treatment at a public hospital is then available free of charge. Details of how to enrol and the free treatment available can be found in the Health advice for Travellers booklet available from **your** local Post Office. Alternatively, please call the Emergency Assistance Service for guidance. If **you** are admitted to hospital contact must be made with the Emergency Assistance Service as soon as possible and their authority obtained in respect of any treatment NOT available under MEDICARE.

New Zealand

UK citizens on a short-term visit to New Zealand are eligible for treatment (medical, hospital and related) on the same basis as citizens of New Zealand. If the treatment relates to an existing **medical condition** or a new condition arises, then a **medical practitioner** must agree in each case that prompt treatment is needed before **your trip** ends, if treatment is to be provided under the Reciprocal Health Agreement. **You** will also need to show **your UK** passport. **You** will however have to pay the same charges as New Zealanders for treatment at a doctor's surgery or for prescribed medication.

Pre-existing medical conditions

You must comply with the following conditions to have the full protection of **your** policy.

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

It is a condition of this policy that **you** will not be covered under Section 1 – Cancelling or cutting short a trip, Section 2 – Medical emergency and repatriation expenses and Section 6 – Personal accident for any claims arising directly or indirectly from any of the following unless **we** have agreed in writing to cover **you** for them:

Throughout the duration of the policy

1. a) From any **pre-existing medical condition(s)** or **pregnancy complication** **you** have in respect of which a **medical practitioner** has advised **you** not to travel (or would have done so had **you** sought their advice), but despite which **you** still travel.
- b) 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).
- c) From any **medical condition** for which **you** are not taking the recommended treatment or prescribed medication as directed by a **medical practitioner**.
- d) 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 of the following unless **we** have agreed in writing to cover **you** for them:

2. a) From any **medical condition** for which **you**, a **close relative** or a **travelling companion** have received a terminal prognosis.
- b) From any **medical condition** for which **you**, a **close relative** or a **travelling companion** are on a waiting list for or have knowledge of the need for surgery, treatment or investigation at a hospital, clinic or nursing **home**.
3. a) From any **pre-existing medical condition(s)** unless **you** contact **us** on 0345 0306 129 or complete a medical screening online and **we** have agreed, in writing, to cover **your medical condition(s)**.

You do not need to tell **us** about a change in **your** health or any new **medical condition**, until **you** purchase a new Single Trip policy or renew **your** Annual Multi-Trip policy. Travel against medical advice is still excluded.

Important limitations under cancellation or curtailment

This policy will not cover any claims under Section 1 – Cancelling or cutting short a trip arising directly or indirectly from any **pre-existing medical conditions** known to **you** prior to purchasing the policy or prior to booking any **trip** (whichever is the later), affecting any **close relative**, any person with whom **you** are travelling or any person with whom **you** have arranged to stay, if:

- a terminal diagnosis had been received from a **medical practitioner**; or if
- they were on a waiting-list for, or had knowledge of the need for, surgery, inpatient treatment or investigation at any hospital or clinic; or if
- during the 90 days immediately prior to **you** purchasing the policy or prior to booking any **trip** (whichever is later) they had required surgery, inpatient treatment or hospital consultations.

Sports and other activities

Covered as standard without charge

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

You are not covered when participating in any sport professionally, or whilst racing or during a competition.

There is no cover for liability for sports or activities marked with *

SPORTS AND ACTIVITIES COVERED AS STANDARD

- Abseiling (within organisers guidelines)
- Administrative, clerical or professional occupations*
- Aerobics
- Airboarding
- Archaeological digging
- Archery
- Athletics
- Badminton
- Banana boating
- Baseball
- Basketball
- Battle re-enactment*
- Beach games
- Billiards/snooker/pool
- Body boarding (boogie boarding)
- Bowls
- Breathing observation bubble (bob)
- Camel riding *
- Camp America – counsellor*
- Canoeing (up to grade 2 rivers)*
- Catamaran sailing (if qualified and no racing)
- Clay pigeon shooting *
- Climbing (on climbing wall only)
- Cricket
- Croquet
- Cross country running
- Curling
- Cycling. All protective clothing (e.g. Helmet) must be worn. No cover for Mountain Biking – see separately listed activity
- Dancing (including instruction)
- Dinghy sailing *
- Driving motorised vehicles (excluding Quad bikes) for which **you** are licensed to drive in the **UK** (other than in motor rallies or competitions) and wearing a helmet if driving a motorbike, moped or scooter *
- Elephant riding/trekking
- Falconry
- Fell walking/running (up to 2,500 metres above sea level)
- Fencing
- Fishing / deep sea fishing
- Fives
- Flying (as a fare paying passenger in a fully licensed passenger carrying aircraft)
- Flying fox (cable car)
- Football (American) – not main purpose of the **trip**
- Football (Association) – not main purpose of the **trip**
- Frisbee/ultimate frisbee
- Gaelic football – not main purpose of the **trip**
- Glass bottom boats/bubbles *
- Go karting (within organisers guidelines)*
- Golf
- Handball
- Hobie catting (if qualified)*
- Horse riding (excluding jumping and hunting)
- Hot air ballooning (organised pleasure rides only)
- Hovercraft driving/passenger *
- Hurling – not main purpose of the **trip**
- Hydro zorbing
- Ice skating
- In-line skating/roller blading (wearing pads and helmets)
- Indoor skating/skateboarding (wearing pads and helmets)
- Javelin throwing
- Jet boating*
- Jogging
- Kayaking (up to grade 2 rivers)
- Korfbal
- Netball
- Octopush
- Orienteering
- Paint balling/war games (wearing eye protection)*
- Parasailing/parascending – over water
- Passenger sledge
- Pedalos
- Pilates
- Pony trekking
- Power boating*
- Racket ball
- Refereeing
- Rifle range shooting*
- Ringos
- Roller skating/blading/in line skating (wearing pads and helmets)
- Rounders
- Rowing
- Running
- Safari trekking/tracking in the bush (must be organised tour)
- Sailing (if qualified or accompanied by a qualified person)*
- Sail boarding/windsurfing
- Sand boarding/surfing/skiing
- Sand dune surfing/skiing
- Sand yachting *
- Scuba diving to 18 metres (if qualified scuba diver or accompanied by qualified instructor and not diving alone or involved in cave diving)
- Segway riding (organised tours only, wearing correct safety equipment including a helmet)*
- Skateboarding (wearing pads & helmets)
- Sledging/tobogganing (not on snow)
- Snorkelling
- Soccer- not main purpose of the **trip**
- Softball
- Spear fishing (without tanks)
- Speed sailing *
- Sphering/ Zorbing
- Squash
- Surfing
- Swimming
- Swimming with dolphins
- Swimming/bathing with elephants
- Sydney harbour bridge (walking across clipped onto safety line)
- Table tennis
- Tall ship crewing (no racing)*
- Ten pin bowling
- Tennis
- Trampoline
- Tree canopy walking
- Trekking/ walking /rambling up to 2,500 metres above sea level
- Trike riding (organised tours only, wearing correct safety equipment including a helmet)*
- Tug of war
- Volleyball
- Wake boarding
- Water ski jumping
- Water skiing
- Whale watching

(List continues on next page)

SPORTS AND ACTIVITIES COVERED AS STANDARD (continued)

- Water polo
- Wicker basket tobogganing
- Wind surfing/sailboarding
- Wind tunnel flying (pads and helmets to be worn)
- Yachting (if qualified)*
- Yoga

Winter Sports

The following 'Winter Sports' table lists the winter sports and activities that can be covered if the additional premium has been paid and shown as purchased in **your** policy certificate.

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 *

** A piste is a recognised and marked ski run within the resort boundaries

WINTER SPORTS

- Blade skating
- Cross country skiing/nordic skiing
- Dry slope skiing
- Glacier skiing/walking
- Husky dog sledding (organised, non-competitive and with experienced local driver)
- Ice cricket
- Ice go karting (within organisers guidelines)*
- Ice windsurfing *
- Kick sledging
- Ski - blading
- Ski - dooing/snow mobiling*
- Ski biking
- Ski boarding
- Ski run walking
- Skiing
- Skiing - big foot
- Skiing - cross country
- Skiing - mono
- Skiing - nordic
- Skiing - off piste** with a guide
- Skiing alpine
- Sledging/sleigh riding (pulled by horse or reindeer as a passenger)*
- Sledging/tobogganing on snow
- Snow biking
- Snow blading
- Snow boarding on piste**
- Snow boarding - off piste** with a guide
- Snow bobbing
- Snow carving (using non powered hand tools only and not working above 3 metres from the ground)
- Snow go karting (no liability cover)*
- Snow mobiling/skidooing (no liability cover)*
- Snow scooting*
- Snowcat driving*
- Snow shoe walking
- Snow tubing
- Telemarking
- Winter walking (using crampons and ice picks only)

Important conditions relating to your policy

Single Trip policies can be purchased 365 days in advance. Annual Multi-Trip policies can be purchased 90 days in advance.

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).

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.

The Maximum age limit for Single Trip policies is 70 years old. The Maximum age for Annual Multi-Trip policies is 70 years old.

Your children (under 18) are only covered if they are named on the policy certificate and when travelling with **you** or a responsible adult.

If **you** have purchased an Annual Multi-Trip policy: **Your** policy is valid for travel within **your home area** where **you** have least 2 nights pre-booked accommodation or pre-booked transport at least 50 miles from **your home**;

- **Trips** abroad must start and finish in the **UK**.
- **Your** policy covers only persons permanently residing in the **UK** and registered with a **UK GP**
- Claims will only be considered if the cause of the claim falls within the **insurance period**.

Policy information

If **you** would like more information or if **you** feel the insurance may not meet **your** needs, please telephone 0345 0306 129 or email tesco.service@rockinsurance.com.

Important telephone numbers

Customer Services	0345 0306 124
Travel Claims	0345 644 9319
Medical Assistance: From anywhere in the world From the United Kingdom	+44 345 303 8373 0345 303 8373
Gadget Claims	0330 053 4269 or visit https://tiga.taurus.claims

Making a claim

If **you** are abroad and need urgent assistance contact the Emergency Medical Assistance Service on +44 345 303 8373.

How to make a claim under all benefits except Gadget Cover:

For all claims follow these steps:

1. Find the relevant section listed below and ensure that **you** have all the claims evidence **we** require. All claims evidence must be supplied at **your** own expense.
2. Telephone the relevant helpline listed in the 'Important

telephone numbers' section as soon as reasonably possible with **your** policy number.

Please remember to keep copies of all correspondence **you** send to **us** for **your** future reference.

In all claims **you** must provide details of any household, travel or other insurance under which **you** could also claim.

How to make a claim under Gadget Cover:

Tel: 0330 053 4269

Online Claims: <https://tiga.taurus.claims>

Email: tesco.tiga@taurus.gi

Lines are open between 09:00 and 17:30 Monday to Friday.

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

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.
- Confirmation from a **medical practitioner** that **you** or **your travelling companion** are not fit to travel.
- Confirmation from the Clerk of the Courts office that **you** are required for Jury Service or as a witness in a court of law.
- Confirmation from **your** employer/**your travelling companion's** employer of **redundancy** and period of employment or leave cancelled.
- A letter from **your** tour operator's representative, hotel or accommodation provider where appropriate.
- Confirmation of the delay to **public transport** from the company involved.
- Original Police report including crime reference number or incident report, obtained within 24 hours of the incident or as soon as possible after that.
- Confirmation from a relevant authority that **you** have been instructed to stay at/return **home**.
- A copy of a death certificate, where appropriate.

Section 2 – Medical emergency and repatriation expenses

To make a claim under this section of **your** policy where relevant **you** must provide **us** with:

- Tour operators booking invoice or other evidence of **your trip**.
- Receipts or bills for all in-patient/outpatient treatment or emergency dental treatment received.
- Receipts or bills for taxi fares to or from hospital claimed for, stating details of the date, name and location of the hospital concerned.
- Hospital, doctor, dentist, pharmacist receipts and all receipts for additional expenses; and (if travelling in Europe) a copy of **your** 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 death certificate and receipts or bills for funeral, cremation or repatriation expenses.
- Information and medical history from **your** GP (if this is requested **you** may need to sign a release form with **your** surgery to obtain this).
- Details of any travel, private medical or other insurance under which **you** could also claim.
- A police report including crime reference number or incident report, from the local Police in the country where the mugging took place.

Section 3 – Disruption or delay to travel plans

To make a claim under this section of **your** policy where relevant **you** must provide **us** with:

- Tour Operator's booking invoice or other evidence of **your trip**.
- Tour Operator's cancellation invoice or unused flight tickets.
- Confirmation from the carrier of the reason and duration of **your** delay.
- Confirmation from a garage/motoring organisation that breakdown assistance was provided.
- Evidence of service history and/or MOT history for **your** vehicle.
- Confirmation of the delay to **public transport** from the company involved.
- Confirmation from the Police (if involved) of the circumstances giving rise to the claim.
- Written confirmation that no refund is available in respect of privately booked accommodation and evidence of payment for that accommodation.

Section 4 – Personal belongings and money

To make a claim under this section of **your** policy where relevant **you** must provide **us** with:

- Courier's report/Property Irregularity Report (PIR) from the carrier (this must be obtained immediately after **you** are aware of an incident).
- A Police report including crime reference number or incident report, from the local Police in the country where the incident occurred for all loss, theft or

attempted theft

- Proof of purchase (e.g. original receipts, valuations issued prior to the loss, cash withdrawal slips and credit/debit card statements etc.).
- Written estimate for the cost of repair or written confirmation that the item is damaged beyond repair, where appropriate.
- Household Contents policy details.
- All travel tickets and tags for submission.
- A letter from the carrier confirming the number of hours **your** personal **baggage** was delayed for.
- Evidence that **you** purchased **your** travel money via Tesco

Section 5 – Legal and liability

Section 5a – Legal expenses and assistance

To make a claim under this section of **your** policy where relevant **you** must provide **us** with:

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

Section 5b – Personal liability

To make a claim under this section of **your** policy where relevant **you** must provide **us** with:

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

Section 6 – Personal accident

To make a claim under this section of **your** policy where relevant **you** must provide **us** with:

- Tour Operator's booking invoice or other evidence of **your trip**.
- Detailed medical report from **your** consultant.
- Confirmation of executor or administrator of the estate.
- Grant of Representation (in England and Wales)/Grant of Probate (in Northern Ireland)/Confirmation (in Scotland).
- A copy of a death certificate, where appropriate.

Section 7 – Winter Sports

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

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
- A Police report from the local Police in the country where the incident occurred for all loss, theft or attempted theft.
- Courier's report/Property Irregularity Report (PIR) from

the carrier (this must be obtained immediately after you are aware of an incident).

- Keep all travel tickets and tags for submission.
- Proof of ownership such as an original receipt, valuation or bank or credit card statements, for items lost, stolen or damaged.
- Repair report where applicable

Section 8 – Cruise cover

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

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 9 – Gadget

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

Please read **our** Claims Guide and complete the Claim Form, found at <https://tiga.taurus.claims> or contact the **claims administrator** on 0330 053 4269 or tesco.tiga@taurus.gi

You must follow the process set out below or your claim may not be paid

- a) Report the **theft** or loss of **your gadget** to **your** network provider within 24 hours of discovery so they can blacklist **your** handset/item (where this is applicable).
- b) Report the theft, loss or malicious damage of **your gadget** to the Police, local to where the **theft** or **loss** happened, within 24 hours of discovering the **theft** or **loss** and get a crime reference number and a copy of the police report.
- c) Give the **claims administrator** the **proof of purchase** for the **gadget you** are claiming for. This **proof of purchase** must show that **you** own that particular **gadget**, which may include the IMEI number or serial number (where applicable in respect of mobile phones and laptops) and other identifying details where appropriate.
- d) Give the **claims administrator** the **proof of usage** (in respect SIM enabled devices) from **your** network provider that confirms the mobile phone has been in use since the start of **your trip** and up to the time of the **theft** or **loss**.

- e) Complete and return any claim form or documents asked for by the **claims administrator** as soon as possible and send any other requested documents to support **your** claim. For example photo ID and proof of address.
- f) Not attempt to repair the item **yourself** or use an unauthorised repairer as this will not be covered.
- g) Not format **your gadget(s)** in a way that makes it impossible to get the date it was last used.
- h) Pay the excess asked for by the **claims administrator**.
- i) Give details of any other contract, guarantee, warranty or insurance that may apply to the **gadget** including, for example, household insurance. (Where it is appropriate, a portion of the claim may be recovered direct from these Insurers).

Repair and Replacement Equipment

Please note: This is not a 'new for old' insurance policy. Where **we** replace the **gadget(s)**, the replacements will be pre-owned, refurbished or remanufactured (not brand new). It might not be possible to replace **your gadget** with the same colour or finish, where this is not possible an alternative colour or finish will be provided.

- a) If **your** claim is agreed and **your gadget** is **beyond economical repair**, **we** will try to replace it with a **gadget** of the same specification or the equivalent value taking into account the age and condition of the **gadget**.
- b) For **theft** and **loss** claims – if the claim is agreed and **your gadget** must be replaced, **we** will try to replace it with a **gadget** of the same specification or the equivalent value taking into account the age and condition of the **gadget**.
- c) Repairs or replacements will only be made in the United Kingdom.
- d) Where the original **gadget** is replaced, the original **gadget** becomes **our** property and must be returned to the **claims administrator** immediately. Please call the **claims administrator** on 0330 053 4269 and they will provide details for its return.
- e) All repairs to **gadgets** are issued with a 3-month warranty (the **gadget** must be returned to the **claims administrator** if **you** make a claim under the **Taurus warranty**).
- f) All replacement items are issued with a 12-month warranty (the item must be returned to the **claims administrator** if **you** make a claim under the **Taurus warranty**).
- g) If **your** existing accessories do not work with the replacement item provided, **we** will cover the cost of the accessories, if **you** supply a **proof of purchase** for any replacements.
- h) **Taurus warranty** claims for **gadget(s)** damaged in transit will only be paid where they are reported to the **claims administrator** on 0330 053 4269 within 48 hours of delivery and the packaging is retained to allow an investigation to be carried out.

Section	We will pay you up to (per trip)		
	Tesco Bank Bronze	Tesco Bank Silver	Tesco Bank Gold
Excess (maximum of 2 excesses per trip will be applied)	£150 per person	£125 per person	£50 per person
Section 1 – Cancelling or Cutting short your trip			
Cancelling or Cutting short your trip	£1,000	£2,000	£5,000
Abandonment	£1,000	£2,000	£5,000
End Supplier Failure (Travel Company Insolvency)	No Cover	No Cover	£5,000
Section 2 – Medical Emergency and Repatriation Expenses			
Medical Emergency and Repatriation Expenses	£10,000,000	£10,000,000	£20,000,000
Emergency Dental	£250	£350	£1,000
Hospital benefit (per day) ¥	£20	£40	£50
Hospital benefit (total) ¥	£500	£500	£1,000
Mugging benefit (per day) ¥	£40	£80	£100
Mugging benefit (total) ¥	£1,000	£1,000	£2,000
Section 3 – Disruption or Delay to Travel Plans			
Missed Departure (Outbound Only)	£500	£1,000	£1,500
Missed Departure (Inbound Only)	No Cover	£1,000	£1,500
Travel Delay (per day) ¥	£20	£40	£50
Travel Delay (total) ¥	£500	£500	£1,000
Travel Disruption	£500	£500	£1,000
Section 4 – Personal Belongings and Money			
Baggage	£1,000	£2,000	£3,000
Single article limit	£250	£250	£500
Valuables	£250	£250	£500
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) ¥	£250 (£50 per 24 hrs)	£500 (£75 per 24 hrs)	£1,500 (£150 per 24 hrs)
Personal money	£250	£500	£750
Cash*	£100	£200	£500
Important documents	£250	£250	£500
* If you purchase your Travel money at a Tesco Travel money Bureau or online via the Tesco Bank Website, prior to your trip then your Cash limit will be increased by 100%.			
Section 5 – Legal and Liability			
Legal expenses and assistance ¥	£25,000	£25,000	£25,000
Personal Liability	£2,000,000	£2,000,000	£2,000,000

¥ No excess is applicable for sections marked

(Table of Benefits continued overleaf)

Section	We will pay you up to (per trip)		
	Tesco Bank Bronze	Tesco Bank Silver	Tesco Bank Gold
Section 6 – Personal Accident			
Permanent Total Disablement or loss of Limb/eye	£10,000	£20,000	£30,000
Death (Aged 16-64)	£5,000	£10,000	£15,000
Death (Age 15 and under)	£2,500	£2,500	£2,500
Death (Age 65 and over)	£2,500	£2,500	£2,500
Section 7 – Winter Sports <i>(this section is optional, if you have purchased this cover it will be shown on your policy certificate)</i>			
Ski equipment (owned)	£500	£1,000	£1,500
Single article limit	£500	£500	£500
Ski equipment (hired)	£300	£300	£300
Hire of ski equipment (per day)) ¥	£25	£25	£25
Hire of ski equipment (total)) ¥ £300 £300 £300	£300	£300	£300
Piste Closure ¥	No Cover	£30 per day up to £300	£50 per day up to £500
Section 8 – Cruise Cover <i>(this section is optional, if you have purchased this cover it will be shown on your policy certificate)</i>			
Missed Port of Departure	£1,000	£1,000	£1,000
Cabin Confinement ¥	£100 per 24 hours up to £1,000	£100 per 24 hours up to £1,000	£100 per 24 hours up to £1,000
Itinerary Change ¥	£100 per 24 hours up to £500	£100 per 24 hours up to £500	£100 per 24 hours up to £500
Unused Excursions	£500	£500	£500
Section 9 – Gadget Cover <i>(this section is optional, if you have purchased this cover it will be shown on your policy certificate)</i>			
Gadgets	£3,000	£3,000	£3,000
Excess	£50	£50	£50

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

Exclusions and conditions

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

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

- cancel **your** policy
 - declare **your** policy void (treating **your** policy as if it never existed)
 - change the terms and/or premium of **your** policy
 - refuse to deal with all or part of any relevant claim or reduce the amount of any relevant claim payment.
1. Providing accurate and complete information
When taking out, renewing or making changes to this policy, **you** must take reasonable care to provide accurate and complete answers to all questions.
We may ask **you** to provide further information and/or documentation to ensure that the information **you** provided when taking out, making changes to or renewing **your** policy was accurate and complete. Failure to do this may invalidate any claim **you** make.
 2. Changes in **your** circumstances
You must tell **us** as soon as reasonably possible if changes in **your** circumstances or changes in the information shown in **your** policy certificate with the exception of changes related to **your** health or any new **medical condition** unless **you** have been advised against travel due to **your** change in health.
 3. **We** may not pay **your** claim if **you** do not:
 - Take all possible care to safeguard against **accident**, injury, loss, damage or theft.
 - Give **us** full details of any incident which may result in a claim under **your** policy as soon as is reasonably possible.
 - Pass on to **us** every claim form, summons, legal process, legal document or other communication in connection with the claim.
 - Provide all information and assistance that **we** may reasonably require at **your** expense (including, where necessary, medical certification and details of **your** household insurance). **We** will only ask for information relevant to **your** claim.
 4. **You** must not admit liability for any event, or offer to make any payment, without **our** prior written consent.
 5. The terms of **your** policy can only be changed if **we** agree. **We** may require **you** to pay an additional premium before making a change to **your** policy.
 6. **You** must start each **trip** from **your home** or place of business in the **UK** and return to **your home** or place of business in the **UK** at the end of each **trip**.
 7. **You** agree that **we** can:
 - Make **your** policy void where any claim is proven to be fraudulent.
 - Share information with other insurers to prevent fraudulent claims via a register of claims. A list of participants is available on request. Any information **you** supply on a claim, together with information **you** have supplied at inception of **your** policy and other information relating to a claim, may be provided to the register participants.

- Take over and act in **your** name in the defence or settlement of any claim made under **your** policy.
 - Take over proceedings in **your** name but at **our** expense to recover for **our** benefit the amount of any payment made under **your** policy.
 - Obtain information from **your** medical records (with **your** permission) for the purpose of dealing with any cancellation or medical claims. No personal information will be disclosed to any third party without **your** prior approval.
8. **We** will not pay **you** more than the amounts shown in the policy limits and excesses section, these are subject to per person and per **trip** limits.
 9. **You** agree that **we** only have to pay a proportionate amount of any claim where there is another insurance policy in force covering the same risk. **You** must give **us** details of such other insurance.
 10. **We** will not provide cover, be liable to pay any claim or provide any benefit where doing so would expose **us** to:
 - Any sanctions, prohibitions or restrictions under United Nations resolutions; or
 - The trade or economic sanctions, laws or regulations of the European Union, United Kingdom, or United States of America
 11. **We** may cancel **your** policy at any time by giving **you** 21 days' notice in writing to **your** last known address.

General exclusions applying to your policy

Your policy does not cover **you** for any claim directly or indirectly resulting from any of the following:

1. Under all sections, any claim arising from a reason not listed in the 'what is covered' section.
2. **Pre-existing medical conditions** as described in Preexisting medical conditions section unless **we** have agreed in writing to cover **you**.
3. Any claims where **you** were not fit to undertake **your trip** when booking **your trip** or purchasing **your** policy whichever is the later.
4. **Your** failure to obtain any recommended vaccines, inoculations or medications prior to **your trip**.
5. **Your** inability to travel due to **your** failure to hold, obtain or produce a valid passport or any required visa in time for the booked **trip**.
6. Any circumstances known to **you** before **you** purchased **your** policy or at the time of booking any **trip** which could reasonably have been expected to lead to a claim under this policy.
7. Events which are caused by any of the following which were already taking place at the beginning of any **trip** or prior to purchasing **your** policy or booking or booking **your trip** :
 - war,
 - invasion,
 - acts of foreign enemies,
 - hostilities or warlike operations (whether war be declared or not),
 - civil war, rebellion,
 - **terrorist action**,

- revolution,
 - insurrection,
 - civil commotion and/or civil unrest assuming the proportions of or amounting to an uprising, military or usurped power
 - Nuclear, chemical or biological attack.
8. **You** travel to a country, specific area or event when the Travel Advice Unit of the Foreign, Commonwealth & Development Office (FCDO) or regulatory authority in a country to/from which **you** are travelling has advised against all travel or all but essential travel (cover will be excluded under all sections other than claims arising from new FCDO advice resulting in **you** not being able to travel or **cutting short** the **trip** before completion, as provided for under Section 1 – Cancelling or cutting short a trip). For example, if **you** book a **trip** to an area the FCDO has advised against all travel and that advice was in place when **you** booked and **you** have to claim, no cover will be in place. Should **you** travel against the FCDO or other regulatory authority advice, **your** policy will continue to provide cover for claims that are not directly or indirectly linked to the specific FCDO or other regulatory authority warning against all, or all but essential travel.
 9. Confiscation or destruction of property by any Customs, Government or other Authority of any country.
 10. Engaging in sports or activities which are not covered on **your** policy, there are many sports and activities which are covered as standard under the policy, please refer the Sports and Activities Section.
 11. **You** are not covered for any claim arising directly or indirectly from:
 - **Your** consumption of alcohol, drugs and/or solvents impairing **your** physical ability and/or judgement.
 - **You** abusing alcohol, drugs and/or solvents.
 - **You** suffering from the symptoms of or illness due to alcohol, drug and/or solvent dependence and/or withdrawal.
 12. **You** putting **yourself** at needless risk (except in an attempt to save human life).
 13. **Your** own unlawful action or any criminal proceedings against **you**.
 14. Where **you** have selected an Annual Multi-Trip policy the maximum duration of any one **trip** is 31 days. If any **trip** exceeds this duration, there is no cover under this policy for any additional days over that period. **Your** policy automatically extends in the event that **your** return to **your home area** is unavoidably delayed due to an event covered by this policy.
 15. **Your** involvement in any manual work involving the lifting or carrying of heavy items in **excess** of 25 kgs, use of power tool or machinery, work involving the use of scaffolding or ladders, working at a height above 6m, any electrical or construction work or any form of work underground.
 16. Any other loss, damage or additional expense following on from the event for which **you** are claiming, unless **we** provide cover under this insurance, this includes any claim for loss of enjoyment for any **trip**. Examples of such loss, damage or additional expense would be the cost of replacing locks after losing keys, costs incurred in preparing a claim, loss of earnings following injury, illness or disease or not being able to enjoy **your trip** due to poor weather.
 17. Any unused or additional costs incurred by **you** which are recoverable from:
 - The providers of the accommodation, their booking agents, travel agent or other compensation scheme.
 - The providers of the transportation, their booking agents, travel agent, compensation scheme or Air Travel Organisers' Licensing (ATOL).
 - **Your** credit or debit card provider or PayPal.
 18. **You** gaining access to controlled or restricted areas and/or the unauthorised use of swimming pools outside of the specified opening times. When travelling **you** must adhere to the guidelines issued for controlled areas, swimming pools etc.
 19. **You** climbing on or jumping from a vehicle, building, bridge, scaffolding, balcony or climbing or moving from any part of any building to another (apart from stairs, ramps or walkways) and falling, regardless of the height, unless **your** life is in danger or **you** are attempting to save human life.
 20. Any claim where **you** are not wearing a helmet whilst on a motorcycle, moped, scooter, Segway or bicycle.
 21. Any claim where **you** are not wearing a seatbelt when travelling in a motor vehicle, where a seatbelt is available.
 22. Any person not insured or named on this policy. This policy is not intended to cover any costs which relate to anybody not insured on this policy; with this in mind please ensure that all persons travelling have sufficient insurance to cover their needs. This applies even where **you** have paid for the additional costs, for example, if **you** have paid for another persons travel or accommodation costs. The only exception to this is if cover is agreed for someone to remain with **you** in the event of an illness or injury and the Medical Assistance team agree for another person to remain with **you**.
 23. Any claims arising from euthanasia.
 24. Any virtual currency including but not limited to cryptocurrency, including fluctuations in value.
 25. If **you** need to cancel or **cut short your trip**, any pre-paid charge relating to Winter Sports will only be covered if **you** have paid the premium for the optional cover.

Section 1 – Cancelling or cutting short a trip

Introduction

The purpose of this section is to help **you** if **you** have to cancel or **cut short your trip** as a result of one of the reasons listed below under the heading of ‘What is covered’. However, under certain circumstances, **your** tour operator or transport provider may be responsible for refunding **your** costs. If the loss **you** have suffered is covered by the compensation scheme of **your** tour operator or transport provider **we** will not provide cover for it under this policy. **You** may also be covered by **your** credit/debit card provider if the services **you** have paid for are not provided as agreed e.g. if the company becomes insolvent.

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

European Union (EU) Regulation

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

1. Denied Boarding - Have **you** been denied boarding because the airline did not have enough seats on the flight?
2. Cancelled Flight - Has **your** flight been cancelled?
3. Long Delays - Has **your** flight been delayed for three hours or more?
4. **Baggage** - Has **your** checked-in **baggage** been damaged, delayed or lost?
5. Injury and Death by **Accident(s)** - Have **you** been injured during **your** flight?
6. Package Holidays - Did **you** get what **you** booked?
7. For full details of **your** entitlements, visit <https://www.caa.co.uk/commercial-industry/airlines/guidance-on-consumer-law-for-airlines/>

What is covered

Cover for cancelling a trip

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

Cover for cutting short your trip

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

Cover to cancel or cut short your trip for the following event:	Tesco Bank Bronze	Tesco Bank Silver	Tesco Bank Gold
The death, injury due to an accident , illness, disease, or pregnancy complication of you , your travel companion, your close relative or your colleague	✓	✓	✓
Compulsory personal quarantine of you or your travelling companion(s) .	✓	✓	✓
You or your travel companion(s) being called for jury service attendance, or as a witness at a Court of Law (other than in an advisory or professional capacity).	✓	✓	✓
You or your travel companion being made redundant	✓	✓	✓
You or your travel companion have leave withdrawn and are a member of the Armed Forces (including reserves and territorial), Emergency Services, medical or nursing professions (in the public sector) or senior employees of the Government	✓	✓	✓
Catastrophe	✓	✓	✓
Insolvency of the accommodation providers or their booking agents	✗	✗	✓
Theft of your passport and/or visa within the 72 hours before your scheduled time of departure if you are due to travel outside your home area or during your trip meaning you are unable to continue your trip	✓	✓	✓

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

Cover to cut short your trip for the following event:	Tesco Bank Bronze	Tesco Bank Silver	Tesco Bank Gold
The Travel Advice Unit of the Foreign, Commonwealth & Development Office (FCDO) or other regulatory authority in a country in which you are travelling in advising you to evacuate or return to your home area , providing the advice came into force during your trip .	✓	✓	✓

if **you** need to cancel or **cut short your trip**, any pre-paid charge relating to Winter Sports will only be covered if **you** have paid the premium for the optional cover.

Special conditions relating to claims

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

- You** must get the prior approval of the Emergency Medical Assistance Service to confirm it is necessary to return **home** prior to having to **cut short your trip** for any of the reasons listed above.
- If **you** fail to notify the travel agent, tour operator or provider of transport or accommodation as soon as **you** find out it is necessary to cancel the **trip**, the amount **we** will pay will be limited to the cancellation charges that would have otherwise applied.
- You** must provide a written police report as evidence if a claim is made due to theft of **your** passport and/or visa

What is not covered

- The **excess**.
- Any claim arising from a reason not listed in the 'what is covered' section.
- Any claim where **you** have been unable to evidence **your** loss, please refer to the claims evidence section.
- 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**.
- 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**.
- The cost of Air Passenger Duty (APD) at the rate published by HMRC, whether irrecoverable or not.
- Pre-existing medical conditions** as described in the **Pre-existing medical conditions** section.
- Any claims for **redundancy** that are voluntary, including compromise agreement or resignation. **We** will also not cover misconduct or dismissal.
- Costs paid for using any reward scheme (except for Tesco Clubcard points where **we** will arrange for **your** points to be replaced, subject to any **excess**, if the circumstances of the claim are covered).
- Any property maintenance costs or fees incurred by **you** as part of **your** involvement of a Timeshare or

Holiday Property Bond scheme.

- 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.
- 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.
- 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.
- 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.
- Any claim for quarantine when quarantine is upon the return to the **UK**.
- Any claims relating to the insolvency of the **public transport** operator
- Any claim due to a regional quarantine.
- 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.
- Any claim from **you** not wanting to travel due to the need to quarantine on return to **your home area**.
- Your** inability to travel due to **you** not producing vaccine certificates, medical tests/documents which are needed to travel.
- Any additional costs for tests/documentation the government or other regulatory authority introduce and are needed in order for **you** to travel to/from/in **your** destination or to return to **your home area** regardless of whether **you** knew when booking or not.
- Any costs for **your Package** holiday if it was cancelled by **your** travel provider or **you** were unable to travel due to a change in FCDO travel advice.
- Anything mentioned in Exclusions and Conditions Section which are applicable to all sections of the policy.

Section 2 – Medical emergency and repatriation expenses

Introduction

The purpose of this section is to help **you** if **you** require unforeseen emergency medical treatment whilst on a **trip**.

Under certain circumstances, **you** may be covered by a reciprocal health agreement, **you** can find out more about these under the Reciprocal Health Agreement Section.

What is covered

We will pay **you** up to the amounts shown in the Table of Benefits for the following expenses which are necessarily incurred during a **trip** as a result of **you** suffering unforeseen injury due to an **accident**, illness, disease and/or compulsory quarantine:

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

Special conditions relating to claims

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

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

If **you** do not accept **our** decisions and do not want to be repatriated, then **we** will not provide any cover under the following sections:

- Section 1 – Cancelling or **cutting short a trip**
- Section 2 – Medical emergency and repatriation expenses
- Section 6 – Personal **accident**

We will then refuse to deal with claims from **you** for any further treatment and/or **your** repatriation to **your home area**.

Cover under all other sections will continue for the remainder of **your trip**.

What is not covered

- The **excess** except under point 3 of What is covered.
- Any claim where **you** have been unable to evidence **your** loss, please refer to the claims evidence section.
- Your** failure to obtain any recommended vaccines, inoculations or medications prior to **your trip**.
- Any claim caused by participating in a sport or activity where the policy doesn't cover the sport or activity which **you** are taking part in.
- Any claim caused by participating in a winter sports activity unless **you** have purchased the optional Section 7 Winter Sports and it is shown as purchased in **your** policy certificate.
- Pregnancy, without any accompanying **pregnancy complication**. 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.
- Pre-existing medical conditions** as described in the **pre-existing medical conditions** section unless **we** have agreed in writing to cover **you**.

8. 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**.
9. Expenses incurred for medical tests required in the area **you** are travelling to/in/from or returning to **your home area**, or by the **public transport** provider (unless specifically needed for a repatriation arranged by **our** Emergency Assistance Line).
10. 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.
11. Anything mentioned in Exclusions and Conditions Section which are applicable to all sections of the policy.

You should also refer to the **Pre-existing medical conditions** section.

Section 3 – Disruption or delay to travel plans

Introduction

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

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

European Union (EU) Regulation

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

1. Denied Boarding – Have **you** been denied boarding because the airline did not have enough seats on the flight?
2. Cancelled Flight – Has **your** flight been cancelled?
3. Long Delays – Has **your** flight been delayed for three hours or more?
4. **Baggage** – Has **your** checked-in **baggage** been damaged, delayed or lost?
5. Injury and Death by **Accident(s)** – Have **you** been injured during **your** flight?
6. Package Holidays – Did **you** get what **you** booked?
7. For full details of **your** entitlements, visit <https://www.caa.co.uk/commercial-industry/airlines/guidance-on-consumer-law-for-airlines/>

What is covered

Missed Departure

If **you** fail to arrive at the departure point in time to board the **public transport** on which **you** are booked to travel as a result of any of the following whilst on **your** journey to **your** departure point:

- the failure of other **public transport** or
- a road traffic collision to or breakdown of the vehicle in which **you** are travelling or
- a road traffic collision, breakdown or an unexpected traffic incident happening which causes an unexpected delay or
- strike or adverse weather conditions,

then **we** will pay **you** up to the amount shown in the Table of Benefits for reasonable additional accommodation (room only) and **public transport** costs (economy only) so that **you** may continue **your trip**.

Cover for inbound missed departure is only available on Standard and Premier tiers of this policy.

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 where **you** have been unable to evidence **your** loss, please refer to the claims evidence section.
3. The cost of Air Passenger Duty (APD) at the rate published by HMRC, whether irrecoverable or not.
4. 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.
5. 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.
6. 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.

7. 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.
8. **Your** unused and/or additional travel costs where the cancellation or delay is caused by the insolvency of the **public transport** operator.
9. Any claim where **you** were unable to take **your public transport** due to delays in security and/or customs.
10. Any claims relating to the insolvency of the **public transport** operator.
11. **Your** inability to travel due to **you** not producing vaccine certificates, medical tests/documents which are needed to travel.
12. Any additional costs for tests/documentation the government or other regulatory authority introduce and are needed in order for **you** to travel to/from/in **your** destination or to return to **your home area** regardless of whether **you** knew when booking or not.
13. 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.

Any claim under point 1b and 1c will be deducted from **your baggage** limit

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

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

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

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

Special conditions relating to claims

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

1. **You** must report any theft to the Police in the country where the theft occurred as soon as possible and get a crime reference number or incident report.
2. **You** must report any loss, theft or damage while in the care of a carrier, transport company, authority, hotel or accommodation provider and get a written record of the event.
3. If any items are lost, stolen or damaged whilst in the care of an airline **you** must report this within the time limit contained in their terms and conditions and get a Property Irregularity Report.

What is not covered

1. The **excess** (except for claims under point 1c of What is covered).
2. Any claim for **Gadgets** (please refer to Section 10 – **Gadget** cover – if **you** have paid the premium for the additional cover).
3. Any claim where **you** have been unable to evidence **your** loss, please refer to the claims evidence section.
4. Any claim for **sports equipment** where the policy doesn't cover the sport or activity which **you** are taking part in.
5. Any claim for **ski equipment** (please refer to Section 7 – Winter Sports if **you** have paid the premium for the additional cover).
6. Loss, theft of or damage to **valuables**, cash, **important documents** or **personal money** left **unattended** at any time unless deposited in a safe, safety deposit box or left in locked accommodation.
7. Loss, theft of or damage to **baggage** and **sports equipment** contained in an **unattended** vehicle unless it is locked out of sight in a secure **baggage** area (being a locked dashboard, boot or luggage compartment, fixed storage unit of a motorised or towed caravan, locked luggage box which is locked to a roof rack) and entry has been gained by unauthorised access.
8. Loss, theft or damage:
 - a) Due to delay, confiscation or detention by customs or any other authority,
 - b) To motor accessories (excluding keys which are covered only for a car which is owned by **you**),
 - c) To tobacco products, tobacco substitutes and perishable goods (such as food and drinks)
 - d) Caused by wear and tear, or
 - e) Mechanical or electrical breakdown.
9. Loss or damage due to depreciation (loss in value), variations in exchange rate.
10. Anything mentioned in Exclusions and Conditions Section which are applicable to all sections of the policy.

Section 5 – Legal and liability

Introduction

This section is split in to two parts.

The purpose of the Legal expenses and assistance section is to help **you** in the event **you** need to claim compensation if someone else causes **you** illness, injury or death.

The purpose of the Personal liability section is to help **you** in the event **you** are found liable for damage to someone else's property or cause another person illness, injury or death.

Section 5a – Legal expenses and assistance**Introduction**

The purpose of this section is to provide **you** with legal assistance to pursue a claim for compensation if **you** suffer an injury, illness or death.

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

Lawyer

means the legal representative or other appropriately qualified person acting for **you**. **You** have the right to choose the **lawyer** acting for **you** in the following circumstances:

- a) Where the commencement of court proceedings to pursue **your** claim is required.
- b) Should any conflict of interest or dispute over settlement arise.

What is covered

We will pay up to the amount shown in the Table of Benefits for legal costs to pursue a civil action for compensation, against someone else who causes **you** injury due to an **accident**, illness or death.

Where there are two or more insured persons insured by this policy, then the maximum amount **we** will pay for all such claims shall not exceed the amount shown in the Table of Benefits.

Prospects of success

We will only provide cover where **your** claim or any appeal **you** are pursuing or defending is more likely than not to be successful. If **you** are seeking damages or compensation, it must also be more likely than not that any judgement obtained will be enforced.

If **we** consider **your** claim is unlikely to be successful or any judgement will not be enforced **we** or **you** may request a second opinion from an independent **lawyer**. If **you** seek independent legal advice any costs incurred will not be covered by this policy.

If the independent **lawyer** agrees **your** claim is unlikely to be successful or any judgement is unenforceable then **you** cannot make a claim under this section.

Special conditions relating to claims

1. **We** shall have complete control over the legal case through agents **we** nominate, by appointing agents of **our** choice on **your** behalf with the expertise to pursue **your** claim.
2. **You** must follow **our** agent's advice and provide any information and assistance required within a reasonable

timescale.

3. **You** must advise **us** of any offers of settlement made by the negligent third party and **you** must not accept any such offer without **our** permission.
4. **We** may include a claim for **our** legal costs and other related expenses.
5. **We** may, at **our** own expense, take proceedings in **your** name to recover compensation from any third party for any legal costs incurred under this policy. **You** must give **us** any assistance **we** require from **you** and any amount recovered shall belong to **us**.

What is not covered

1. The **excess**.
2. Legal costs and expenses incurred in pursuit of any claim against **us**, **our** appointed agents, someone **you** were travelling with, a person related to **you**, or another **insured person**.
3. Legal costs and expenses incurred prior to **our** written acceptance of the case.
4. Any claim where the legal costs and expenses are likely to be greater than the anticipated amount of compensation.
5. Any claim where legal costs and expenses are variable depending on the outcome of the claim.
6. Legal costs and expenses incurred if an action is brought in more than one country.
7. Travel, accommodation and incidental costs incurred to pursue a civil action for compensation.
8. The costs of any Appeal.
9. Claims by **you** other than in **your** private capacity.
10. Anything mentioned in General exclusions applying to **your** policy.

Section 5b – Personal liability

What is covered

We will pay **you** up to the amount shown in the Table of Benefits (including legal costs and expenses) against any amount **you** become legally liable to pay as compensation for any claim or series of claims arising from any one event or source of original cause for **accidental**:

1. Injury, death, illness or disease to any person who is not in **your** employment or who is not a **close relative** residing with **you**.
2. Loss of or damage to property that does not belong to, and is neither in the charge of, nor under the control of **you**, a **close relative** and/or anyone in **your** employment other than any temporary holiday accommodation occupied (but not owned) by **you**.

Special conditions relating to claims

1. **You** must give **us** written notice of any incident, which may result in a claim as soon as possible.
2. **You** must send **us** every court claim form, summons, letter of claim or other document as soon as **you** receive it.
3. **You** must not admit any liability or pay, offer to pay, promise to pay or negotiate any claim without **our** permission in writing.
4. **We** will be entitled to take over and carry out in **your**

name the defence of any claims for compensation or damages or otherwise against any third party. **We** will have full discretion in the conduct of any negotiation or proceedings or in the settlement of any claim and **you** will give **us** all necessary information and assistance which **we** may require.

5. If **you** die, **your** legal representative(s) will have the protection of this cover as long as they comply with the terms and conditions outlined in this policy.

What is not covered

1. The **excess** except for claims under Section 5a – Legal expenses and assistance.
2. Any claim where **you** have been unable to evidence **your** loss, please refer to the claims evidence section.
3. Compensation or legal costs arising directly or indirectly from:
 - a) Liability which has been assumed by **you** under agreement (such as a hire agreement) unless the liability would have existed without the agreement.
 - b) Pursuit of any business, trade, profession or occupation or the supply of goods or services.
 - c) Ownership, possession or use of mechanically propelled vehicles, aircraft or watercraft (other than surfboards or manually propelled rowing boats, punts or canoes).
 - d) The transmission of any contagious or infectious disease or virus.
 - e) **Your** ownership, care, custody or control of any animal.
 - f) Any claim where the incident occurred within the **UK**.
4. Anything mentioned in Exclusions and Conditions Section which are applicable to all sections of the policy.

Section 6 – Personal accident

Introduction

The purpose of this section is to provide **you** with a financial lump sum in the event **you** suffer **permanent total disablement**, **loss of sight**, loss of a limb or death as a result of an **accident** during **your trip**. This section will not be applicable if **you** suffer any of the above as the result of an illness.

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

Loss of limb

Loss by permanent severance of an entire hand or foot or the total, complete and permanent loss of use of an entire hand or foot.

Permanent total disablement

A condition which is of a permanent and irreversible nature which is shown by medical evidence to be likely to continue for the remainder of **your** life and as certified by a registered **medical practitioner**, to the reasonable satisfaction of **our** Chief Medical Officer, and which prevents **you** from engaging in any work or occupation for remuneration or profit.

Loss of sight

The total and irrecoverable **loss of sight** which shall be considered as having occurred:

- a) in both eyes, if **your** name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist; or
- b) in one eye if the degree of sight remaining after correction is 3/60 or less on the Snellen scale (which means only seeing at 3 metres what **you** should see at 60 metres).

What is covered

We will pay one of the benefits shown in the Table of Benefits if **you** sustain injury due to an **accident** which shall solely and independently of any other cause, result within two years either in:

1. **your** death,
2. **loss of limb**,
3. **loss of sight** or **permanent total disablement**.

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

What is not covered

1. Any claim where **you** have been unable to evidence **your** loss, please refer to the claims evidence section.
2. Benefit is not payable to **you**:
 - a) Under more than one of benefit 1, 2 or 3 in the list above.
 - b) Under benefit 2 if the permanent loss of use of an entire hand or foot is only partial and not total and complete (being 100%).
 - c) Under benefit 3 until one year after the date **you** sustain injury due to an **accident**.

3. Benefit 1 will be paid to the deceased **insured person's** estate.
4. 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.
5. No payment will be made if **you** sustain injury whilst participating in an activity that is not covered by this policy.
6. **Your** wilfully self-inflicted injury or illness, suicide or attempted suicide.
7. Anything mentioned in Exclusions and Conditions Section which are applicable to all sections of the policy.

Section 7 – Winter sports cover

(Only applicable if shown on your policy certificate).

Introduction

Purchase of this additional cover is optional.

The purpose of this section is to provide cover specifically for a Winter sports **trip** that involves activities or sports that are on snow or ice. It's important to check the sports and other activities section (pages 9-10) of the wording to ensure that any activities that **you** plan to participate in as part of **your** Winter sports **trip** are covered. The policy will not cover any professional sports or entertainment and racing events.

Cover is available only if the Winter sports section is shown as purchased in **your** policy certificate and the additional premium has been paid.

What is covered

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

1. The **accidental** loss of, theft of or damage to **your** own **ski equipment** (reduced to the amount shown in the Table of Benefits for hired **ski equipment**).
2. The cost of hiring replacement **ski equipment** if **your** owned **ski equipment** is lost, stolen or damaged (including temporary loss in transit for more than 24 hours).
3. If a lack of snow, too much snow or an avalanche results in the skiing facilities (excluding cross country skiing) in **your** resort being closed. This only applies to **trips** taken outside of the **UK** during the published ski season for **your** resort (included on Standard and Premier tiers only).

Special conditions relating to claims

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 of the loss, theft or attempted theft of **your** own/hired **ski equipment**.
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.

What is not covered

1. The **excess** except under point 2 and 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. Loss, theft or damage to **ski equipment** left **unattended** at any time.
4. Loss, theft of or damage to **ski equipment** contained in or stolen from an **unattended** vehicle at any time 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.
5. Loss, theft or damage:

- a) due to delay, confiscation or detention by customs or any other authority.
 - b) due to depreciation (loss in value) or variations in exchange rate.
 - c) to motor accessories (excluding keys which are covered only for a car which is owned by **you**).
 - d) caused by wear and tear, or
 - e) mechanical or electrical breakdown.
6. The closure or impending closure of the skiing facilities in **your** resort existing or being publicly announced by **your** tour operator, resort or the media by the date **you** purchased this insurance or at the time of booking **your** **trip**.
 7. Any circumstances where transport costs, compensation or alternative skiing facilities are provided to **you**.
 8. Anything mentioned in the Exclusions and Conditions Section which are applicable to all sections of the policy.

Section 8 – Cruise cover

(Only applicable if shown on your policy certificate).

Introduction

Purchase of this additional cover is optional.

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.

Cover is available only if the **Cruise** section is shown as purchased in **your** policy certificate and the additional premium has been paid.

What is covered

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

- 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.

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

- 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.
- 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

- The **excess** (except under points 2 and 3 of the what is covered section).
- Any claim where **you** have been unable to evidence **your** loss, please refer to the claims evidence section.

- 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.
- Pre-existing medical conditions** as described in the **pre-existing medical conditions** section unless **we** have agreed in writing to cover **you**.
- Any **trip** taken on board a cargo vessel.
- Costs paid for using any reward scheme (except for Tesco Clubcard points where **we** will arrange for **your** points to be replaced, subject to any **excess**, if the circumstances of the claim are covered) unless evidence of specific monetary value can be provided.
- Any **cruise** itinerary changes arising directly or indirectly from:
 - strike or industrial action
 - 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.
 - any change of itinerary where the **cruise** operator has offered a monetary amount of compensation (including on board credit).
- Anything mentioned in the Exclusions and Conditions Section which are applicable to all sections of the policy.

Section 9 – Gadget cover

(Only applicable if shown on your policy certificate).

Introduction

This Travel Gadget Insurance Policy gives cover for **your gadget(s)** against **theft, loss, accidental damage** and **malicious damage** when **you** are on a **trip**. The **gadget(s)** must be in good condition and full working order at the start of **your trip**.

Confirmation of Cover

When **you** bought this Travel Gadget Insurance Policy **you** chose **your** level of cover, this is confirmed in **your** policy schedule. Please keep **your** policy schedule and all insurance documents in a safe place.

This insurance is arranged, and claims administered by Taurus Insurance Services Limited (Taurus) an insurance intermediary authorised and regulated in Gibraltar by the Financial Services Commission under permission number 5566 and authorised by the Financial Conduct Authority in the UK under registration number 444830.

The insurer is AmTrust Europe Limited (AmTrust) whose registered office is Market Square House, St. James's Street, Nottingham, NG1 6FG, United Kingdom and it is registered in England number 01229676. AmTrust Europe Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register No. 202189.

The law of England and Wales will apply to this contract.

Important Information

If **you** are a private individual the following applies to **you**:

Giving us all the important information

When **we** accept **your** application for this insurance, **we** will rely on the information **you** give. **You** must take reasonable care to provide complete and accurate answers to the questions asked when **you** take out, or make changes to, **your** policy. If the information provided by **you** is not complete and accurate the extent of cover may be affected.

If **you** become aware that information **you** have given **us** is incomplete or inaccurate, **you** must inform the **claims administrator**.

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

Word(s)	Meaning
Accidental Damage/ Accidentally Damaged	means unexpected damage to your gadget which means it cannot be used or is unsafe to use. The damage must be sudden and unintentional. This includes damage to screens and damage resulting from sudden and unexpected damage caused by liquid.

Beyond Economical Repair	means that repair costs are higher than the value of the gadget because of spare parts not being available or for technical reasons.
Business	means a company where you are an owner, director or employee of that company.
Claims Administrator	means Taurus Insurance Services Limited.
Custom Built	means a complete computer or laptop made from components supplied and assembled by qualified engineers at a UK VAT registered company (or, if bought overseas, a company with the equivalent tax registration).
Gadget/ Gadget(s)	<p>means the electronic device(s) which belongs to:</p> <ol style="list-style-type: none"> you, or a business where you have the relevant authority and responsibility to use and insure the gadget(s) owned by the business. Confirmation of this will be required in the event of a claim. <p>For the purpose of this policy we will only cover the following items: Mobile Phones, Smart Phones, Laptops (including custom built), Tablets, Digital Cameras, Games Consoles, Video Cameras, Camera Lenses, Bluetooth Headsets, Bluetooth Speakers, Satellite Navigation Devices, E-Readers, Head/Ear Phones, Smart Watches or a wrist worn Health and Fitness Tracker.</p> <p><u>Please note:</u> Accessories are not covered under this policy.</p> <p>We can only insure gadget(s) that are:</p> <ol style="list-style-type: none"> bought new or refurbished from a UK VAT registered company (or, if bought overseas, a company with the equivalent tax registration) and supplied with a proof of purchase; or bought second hand or gifted to you, provided that you have the original proof of purchase and a signed letter from the original owner confirming that you own the gadget(s). The original proof of purchase or letter must include the following details of your gadget(s): <ol style="list-style-type: none"> either the IMEI or serial number (whichever is applicable); the make and model;

	<p>c) the sale price (<i>your purchase price</i>);</p> <p>d) confirmation that the <i>gadget(s)</i> were in full working order at the time of sale.</p>
Loss	means that the <i>gadget</i> has been accidentally left somewhere by you and you are permanently prevented from using it.
Malicious Damage/ Maliciously Damaged	means an intentional or deliberate act by a person (who is not insured under this policy) which causes damage to your gadget which means it cannot be used or is unsafe to use.
Manufacturer Security	means the inbuilt security features of your gadget . For example Apple ‘Find My’ or Google ‘Find my Device’.
Proof of Purchase	<p>means the original printed receipt, or a similar electronic record, that can be sent to us or shown in its original format(not handwritten), provided at the original point of sale that gives details of the <i>gadget(s)</i> bought and helps prove that you are the legal owner the <i>gadget(s)</i> and the age of the <i>gadget(s)</i>.</p> <p>The document should show the date the item was bought and the price paid, IMEI or serial number of the <i>gadget(s)</i>, and show the UK VAT registration number of the company you purchased the item from (or If the <i>gadget</i> was bought overseas, the equivalent tax registration).</p> <p>For <i>gadget(s)</i> that are gifted or given to you - we will need the original purchase receipt, as shown above, along with a signed letter from the original owner confirming that you own the <i>gadget(s)</i>.</p> <p>For second-hand <i>gadget(s)</i> - we will require the original purchase receipt which was given to the original owner, as detailed above, along with evidence of resale. A printed receipt or electronic record provided by a retailer or person selling the second-hand <i>gadget(s)</i> is not acceptable as proof of purchase.</p> <p>Where the original proof of purchase is not available we might consider alternative proof of ownership.</p>
Proof of Usage	means proof that your gadget has been in use before the event which leads to the claim.

Purchase Price	means the price shown on the proof of purchase .
Taurus Warranty	<p>means the period where the claims administrator will resolve any defects in materials and workmanship when they repair or replace your gadget in the event of a claim, when your gadget is used normally in accordance with manufactures guidelines.</p> <p>For repairs the Taurus warranty provided is 3 months and for a replacement the Taurus warranty provided is 12 months.</p> <p>This warranty will also include the costs associated with delivering the device to and from the repair centre.</p> <p>The Taurus warranty does not cover wear and tear, damage by computer viruses, normal maintenance, accidental damage or any loss which is not the normal result of what has happened the gadget.</p>
Theft	means the <i>gadget</i> has been taken by force, threat or violence by a third party or by a pickpocket with the intention of preventing you from having it.
Unattended	means that the <i>gadget</i> has not been locked away or secured and is not within your sight or arms length reach.
Water-based activities	means activities and sports that take place on or in water, for example, swimming, diving, boat-rides, jet skiing.
We, Us, Our	means AmTrust.
You, Your, Yourself	means the policyholder and person(s) or company shown on the schedule.

Your Cover

This section of the policy sets out the cover **we** provide to **you**. **You** must follow these terms and conditions to make a successful claim. Everyone shown on the schedule is covered by this policy. The total amount of cover for each **gadget** is shown in the “Table of Benefits”.

It is important that **you** understand:

- Where only a part (or parts) of **your gadget** has been damaged, **we** will only replace that part or parts. Accessories are not covered.
- The **gadget** must be repaired by the **claims administrator** or their approved repairer. Do not attempt to repair it **yourself**.
- The most **we** will pay for any claim is the single item limit shown in the Table of Benefits. This amount will not be more than the replacement cost of each **gadget** being claimed for. The claim payment will not be more than:
 - » the single item limits shown or

- » the original **purchase price** or
- » the current market value of each **gadget**, whichever is the lowest amount.
- If the damaged item is **beyond economical repair** or if it is lost or stolen, replacements will be pre-owned, refurbished or remanufactured (not brand new). It might not be possible to replace **your gadget** with the same colour or finish. Where this is not possible a different colour or finish will be provided.
- There is an **excess** payable for any claim, as detailed in **your** policy schedule.
- **Your gadget(s)** will not be covered if **you** travel outside the area that **you** have chosen for **your travel insurance**. The area **you** have chosen will be shown on **your** insurance certificate or schedule.
- **Your gadget(s)** will not be covered if **you** travel to a country or region where the Foreign and Commonwealth Office has advised against all travel or against all but essential travel. For further details, visit gov.uk/foreign-travel-advice.

Accidental Damage

What we will cover if your claim is accepted

- ✓ **We** will repair or replace **your gadget** if it is **accidentally damaged**.
- ✓ **We** will repair or replace **your gadget** if it is damaged as a result of accidentally coming into contact with any liquid.

What we will not cover

- ✗ **Accidental damage** caused by any person not named on **your** policy schedule.
- ✗ Liquid damage which happens when **you** are taking part in **water-based activities**.
- ✗ **Accidental damage** of the gadget where it is stored anywhere out of **your** immediate control. This includes checked-in baggage or in a bus, coach or train luggage compartment or where it is stored in overhead storage on a plane.
- ✗ Cosmetic damage to the **gadget** that does not stop the **gadget** working properly (for example marring, scratching or denting).

Loss

What we will cover if your claim is accepted

- ✓ If **you** accidentally lose **your gadget**, **we** will replace it.

What we will not cover

- ✗ **Loss** of **your gadget** which has not been reported to the appropriate local Police authorities and, if necessary, **your** network provider within 24 hours of discovering the **loss**.
- ✗ Any claim if **you** leave **your gadget** somewhere **unattended**. For example – where **your gadget** is left in a coach or bus while **you** are sightseeing or at the side of a pool.
- ✗ Any loss if **your gadget** is stored as checked-in baggage or in a bus, coach or train luggage compartment or where it is stored in the overhead storage on a plane.
- ✗ The **loss** of **your gadget** if the **manufacturer security** is not switched on throughout the insured **trip** including

at the time of the **loss**.

- ✗ The **manufacturer security** must remain switched on, and **your gadget** must remain linked to **your** manufacturer security account, throughout the claims process.

Malicious Damage

What we will cover if your claim is accepted

- ✓ If **your gadget** is maliciously damaged, **we** will repair or replace it.

What we will not cover

- ✗ If the **gadget** is **maliciously damaged** by **you**.
- ✗ The **malicious damage** of **your gadget** if it has not been reported to the appropriate local Police authorities within 24 hours of discovering the **malicious damage**.

Theft

What we will cover if your claim is accepted

- ✓ If **your gadget** is stolen **we** will replace it.

What we will not cover

- ✗ The **theft** of **your gadget** if it has not been reported to the appropriate local Police authorities and, if necessary, **your** network provider within 24 hours of discovering the **theft**.
- ✗ Any claim if **you** leave **your gadget unattended** for example – where **your gadget** is left in a coach or bus while **you** are sightseeing or at the side of a pool.
- ✗ Any claim if **your gadget** is stored as checked-in baggage or in a bus, coach or train luggage compartment or where it is stored in the overhead storage on a plane.
- ✗ Any claim if the circumstances of the **theft** cannot be clearly identified, for example where **you** are unable to confirm the time and place of the **theft**.
- ✗ The **theft** of **your gadget** if the **manufacturer security** is not switched on throughout the insured **trip**, including at the time of the **theft**.
- ✗ The **manufacturer security** must remain switched on, and **your gadget** must be linked to **your** manufacturer security account, throughout the claims process.
- ✗ **Theft** from any motor vehicle if **you** (or someone acting on **your** behalf) is not in the vehicle, unless the **gadget** has been concealed in a locked boot, closed glove compartment or other closed internal compartment and all the vehicle's windows and doors closed and locked and all security systems have been switched on. A copy of the repairer's account of the damage, or any other evidence must be supplied with any claim.
- ✗ **Theft** from any building or premises (including **your** holiday accommodation) unless the **theft** involves force in gaining entry to or exit from the building or premises, which results in damage to the building or premises. A copy of the repairer's account of the damage, or other evidence must be supplied with any claim.

General Exclusions

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

We will not pay for:

1. Any claim if the premium has not been paid.
2. the excess which applies to this cover (shown in the schedule).
3. any claim for a device which is not shown in the definition of '**gadget**' above.
4. accessories.
5. any claim if **you** have committed fraud or provided misleading information or are unable to give **us** complete details about the circumstances of the claim.
6. any claim if **you** cannot provide **proof of purchase**.
7. any claim if **proof of usage** cannot be given (this applies if the **gadget** is a SIM enabled device or a laptop/tablet where user history is available).
8. any claim if the **manufacturer security** is not switched on at the time of **theft** or **loss** or where it has been switched off before the claims process has completed.
9. any **loss, theft** or **accidental damage** as a result of confiscation or detention by customs, other officials or authorities.
10. any claim if the **gadget** was not in good condition and in full working order at the time **you** started **your trip**.
11. any claim if **you** have not taken precautions to prevent **accidental damage, theft** or **loss**, for example:
 - a) if **you** do not follow the manufacturer's instructions when **you** set up or use the **gadget**;
 - b) if **you** leave **your gadget unattended** or with someone **you** do not know.
12. any claim if the IMEI/Serial number cannot be identified from **your gadget**.
13. any claim which is only for parts of **your gadget** that are considered 'a consumable' (e.g. batteries.)
14. any claim if there is evidence that the **accidental damage, theft** or **loss** happened before **your trip** started.
15. breakdown which is caused by any internal failure or burning out of any part of **your gadget**.
16. **loss**, damage, destruction, distortion, erasure, corruption or alteration of electronic data from any computer virus or similar mechanism or as a result of any failure of the internet, or loss of use, reduction in functionality, cost, expense of any nature which results from it, regardless of any other cause or event which contributed to it.
17. Any claim resulting from an unlawful act. For example:
 - a) Any unlawful act deliberately or intentionally committed by an insured person; or
 - b) Civil or criminal proceedings against anyone on who **your** insured journey depends.
18. any modifications that have been made from the original specifications of the **gadget**. This would include things like adding gems, precious metals or unlocking **your gadget** from a network.
19. **loss** of any software or firmware failures.
20. any expenses which are the result of **you** not being able to use the **gadget**, or any loss other than the repair or replacement costs of the **gadget**.
21. anything under this policy if doing so would expose **us** to any sanction, prohibition or restriction under any United Nations resolutions, or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.
22. anything directly or indirectly caused by, or contributed to, or arising from, the use or operation, as a means for inflicting harm, of any computer, computer system, computer software programme malicious code, computer virus or process or any other electronic system.

Data protection notice and fraud

By providing **your** personal information in the course of purchasing this policy and using **our** services, **you** acknowledge that **we** may process **your** personal information. **You** also consent to **our** use of **your** sensitive information. If **you** provide **us** with details of other individuals, **you** agree to inform them of **our** use of their data as described here and in **our** website privacy notice available at www.axa-assistance.com/en.privacypolicy.

Processing **your** personal information is necessary in order to provide **you** with an insurance policy and other services. **We** also use **your** data to comply with **our** legal obligations, or where it is in **our** legitimate interests when managing **our** business. If **you** do not provide this information **we** will be unable to offer **you** a policy or process **your** claim.

We use **your** information for a number of legitimate purposes, including:

- Underwriting, policy administration, claims handling, providing travel assistance, complaints handling, sanctions checking and fraud prevention.
- Use of sensitive information about the health or vulnerability of **you** or others where relevant to any claim or assistance request, in order to provide the services described in this policy. By using **our** services, **you** consent to **us** using such information for these purposes.
- Monitoring and/or recording of **your** telephone calls in relation to cover for the purposes of record-keeping, training and quality control.
- Technical studies to analyse claims and premiums, adapt pricing, support subscription process and consolidate financial reporting (incl. regulatory). Detailed analysis on claims to better monitor providers and operations. Analysis of customer satisfaction and construction of customer segments to better adapt products to market needs.
- Obtaining and storing any relevant and appropriate supporting evidence for **your** claim, for the purpose of providing services under this policy and validating **your** claim.
- Sending **you** feedback requests or surveys relating to **our** services, and other customer care communications.

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

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

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

in force and placing the party **we** are transferring personal information to under contractual obligations to protect it to adequate standards.

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

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

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

Data Protection Officer

AXA Travel Insurance

106-108 Station Road

Redhill

RH1 1PR

Email: dataprotectionenquiries@axa-assistance.co.uk

For the Gadget Cover section

Fraud

If any claim made by **you** or anyone acting on **your** behalf under this insurance is fraudulent, deliberately exaggerated or intended to mislead, **we** might:

- not pay **your** claim; and
- recover (from **you**) any payments **we** have already made in respect of that claim; and
- cancel **your** insurance from the time of the fraudulent act; and
- inform the police of the fraudulent act.

If **we** cancel **your** insurance from the time of the fraudulent act, **we** will not pay any claim for any incident which happens after that time and may not return any of the premium already paid.

Information Disclosure

Throughout the claim process **you** are required to always be open and honest when providing answers. Failure to do so may result in **your** claim being declined.

Where **you** have been asked for additional information in respect of **your** claim and it has been identified that there are inconsistencies in the circumstances of **your** claim, this may result in **your** claim being declined. This would include where **you** have failed to provide details of any other insurance policy that covers **your** gadget(s).

We will keep **your** personal information safe and private. There are laws that protect **your** privacy and **we** follow them carefully. Under the laws, **we** (AmTrust Europe Ltd) are the company responsible for handling **your** information (Data Controller). Here is a simple explanation of how **we** use **your** personal information. For more information visit **our** website at www.amtrusteurope.com.

What **we** do with **your** personal information

We might need to use the information **we** have about **you** for different reasons.

For example, **we** might need it:

- to run through **our** computerised system to decide if **we** can offer **you** this insurance.
- to help **you** if **you** have any queries or want to make a claim.
- to provide **you** with information, products or services if **you** ask **us** to.
- for research or statistics.

We will need it:

- to provide this insurance.
- to contact **you** to ask if **you** want to renew it.
- to protect both **you** and **us** against fraud and money laundering.
- to comply with the law and any regulations that apply.

There are some types of personal information that are extremely private/ sensitive and important such as information about **your** health or any criminal convictions **you** might have. **We** might need this kind of information to decide if **we** can offer **you** this insurance or to help **you** with a claim. **We** will only use this information for these specific reasons and in line with regulatory conditions.

We might need to share **your** information with other companies or people who provide a service to **us**, or to **you** on **our** behalf. They include companies that are part of **our** group, people **we** work with, insurance brokers, **our** agents, reinsurers, credit agencies, medical professionals, insurance reference bureaus, fraud detection agencies, regulatory authorities and anyone else **we** might need to share it with by law. **We** will only share **your** information with them if **we** need to and if it is allowed by law.

Sometimes **we** might need to send **your** information to another country outside of the UK and the EEA (European Economic Area) so that it can be processed, (stored etc). **We** currently send it to the USA and Israel. **We** make sure that **your** information is always kept safely and treated in line with the law and this notice.

You can tell **us** if **you** do not want us to use **your** information for marketing. **You** can also ask **us** to provide **you** with the information **we** have about **you** and, if there are any mistakes or updates, **you** can ask **us** to correct them. **You** can also ask **us** to delete **your** information (although there are some things **we** cannot delete). **You** can also ask **us** to give **your** information to someone else involved in **your** insurance. If **you** think **we** did something wrong with **your** information, **you** can complain to the local data protection authority.

We will not keep **your** information longer than **we** need to. **We** will usually keep it for 10 years after **your** insurance ends unless **we** have to keep it longer for other business or regulatory reasons.

If **you** have any questions about how **we** use **your** information, **you** can contact **our** Data Protection Officer. **You** can find their contact details on **our** website (www.amtrusteurope.com).

Complaints procedure

You have the right to expect the best possible service and support. If **we** have not delivered the service **you** expected, or **you** are concerned with the service provided, **we** would like the opportunity to put things right; please contact **us** as follows:

If your complaint is about the sale of your policy;	
Write to us	The Compliance Manager, ROCK Insurance Group, Griffin House, 135 High Street, Crawley, West Sussex RH10 1DQ
Email us :	complaints@rockinsurance.com
Phone us :	0345 030 6124

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

If your complaint is about Gadget Cover;	
Write to us :	Customer Relations Officer Taurus Insurance Services Limited Suite 2209-2217 Eurotowers Europort Road, Gibraltar
Email us :	gadget.complaints@taurus.gi
Phone us :	0330 053 4269

When **you** contact **us**, please have the following information available:

- **Your** name, address and postcode.
- **Your** telephone number and email address.
- **Your** policy number and/or claim number and the type of policy **you** hold.
- The reason for **your** complaint.

All written correspondence should be headed 'COMPLAINT' and include any supporting documentation.

If you are still not happy

If the appropriate party cannot resolve **your** complaint, **you** may refer **your** complaint to the Financial Ombudsman Service. **You** can ask the Financial Ombudsman Service to review **your** complaint if for any reason **you** are dissatisfied

with the final response, or if the appropriate party have not issued their final response within eight weeks from **you** first raising the complaint.

Please note that if **you** do not refer **your** complaint within 6 months, the Financial Ombudsman Service will not have **our** permission to consider **your** complaint and therefore will only be able to do so in very limited circumstances.

For example, if it believes that the delay was a result of exceptional circumstances.

You can contact the Financial Ombudsman Service at:

Financial Ombudsman Service,
Exchange Tower,
Harbour Exchange Square,
London
E14 9SR

Phone: 0800 023 4567

Email: complaint.info@financial-ombudsman.org.uk

COVID-19 cover

Development (FCDO) advice.

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

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

Cancelling due to COVID-19

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

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

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

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

Cutting your trip short due to COVID-19

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

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

Your policy will not cover:

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

Emergency medical cover for COVID-19

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

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

Your policy will not cover:

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

Important telephone numbers*

Customer services line 0345 030 6124

Travel claims 0345 644 9319

Emergency Medical Assistance +44 345 303 8373

From anywhere in the world

Emergency Medical Assistance 0345 303 8373

From the United Kingdom

Gadget claims 0330 053 4269

or visit <https://tiga.taurus.claims>

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 (except section 9 - Gadget Cover) is underwritten by Inter Partner Assistance S.A. is authorised and regulated by the National Bank of Belgium, with a registered head office at Boulevard du Régent 7, 1000 Brussels, Belgium. Authorised by the Prudential Regulation Authority (firm reference number 202664). Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority.

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

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

Section 9 - Gadget Cover is underwritten by AmTrust Europe Limited (AmTrust) whose registered office is Market Square House, St. James's Street, Nottingham, NG1 6FG, United Kingdom and it is registered in England number 01229676. AmTrust Europe Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register No. 202189.