

TESCO

Travel Insurance

Annual Trip Policy Booklet

Inside you'll find full details of your travel insurance.

0845 300 77 00
www.tescobank.com

Every little helps

Welcome to your Tesco Travel Insurance policy

Thank you for choosing Tesco Annual Travel Insurance. Our aim is to provide you with peace of mind and to make your travel insurance cover clear and easy to understand.

This is your travel insurance Policy Booklet which gives you full details of your cover – you should read it along with your Policy Schedule. Please keep all your documents in a safe place. Remember, if you ever have any questions or need assistance, please call us on one of the relevant numbers below. After all, we're here to help.

If you need to make a claim

Claims
Helpline

0845 300 77 00

Lines are open between 8am and 8pm Monday to Friday,
9am to 5pm on Saturdays and 10am to 5pm on Sundays.

Legal Expenses
Claims

0870 240 02 87

Lines are open 24 hours a day, 7 days a week.
Daytime calls cost up to 8p plus 6p per minute from BT lines Monday to Friday.

If you have an emergency while you're away

USA or Canada
– call toll free

Phone **1 866 496 5249**

Lines are open 24 hours a day, 7 days a week.

South America
or Caribbean
– call collect

Phone **1 905 816 2586**
Fax **1 905 791 5807**

Lines are open 24 hours a day, 7 days a week.

Anywhere else
in the world

Phone **+44 870 024 2796**
Fax **+44 142 056 6121**

Lines are open 24 hours a day, 7 days a week.

Policy Introduction

Tesco Travel Insurance is underwritten by UK Insurance Limited.

This policy is evidence of the contract between us, UK Insurance Limited, and you, the policyholder. We will provide insurance for all sections shown in this Policy Booklet during the period of insurance and under the terms set out in this policy provided the receipt is retained as proof of purchase.

The policy and any endorsements should be read as one document and any word or expression, which has a particular meaning, shall have the same meaning wherever it may appear.

We propose that the law applying to this insurance shall be the law of England and Wales unless there is a written agreement to the contrary.

UK Insurance Limited is authorised and regulated by the Financial Services Authority. Registration number 202810.

UK Insurance Limited
Registered Office: The Wharf, Neville Street, Leeds, LS1 4AZ
Registered in England No 1179980

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Details about our Regulator

UK Insurance Limited is authorised and regulated by the Financial Services Authority. The Financial Services Authority website, which includes a register of all regulated firms can be visited at www.fsa.gov.uk, or the Financial Services Authority can be contacted on **0845 606 1234**.

Under the Financial Services and Markets Act 2000, should the company be unable to meet all its liabilities to policyholders, compensation may be available. Insurance advising and arranging is covered for 90% of the claim without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website at www.fscs.org.uk

Statement of Needs

We have not provided you with a personal recommendation as to whether this policy is suitable for your specific needs. This product meets the demands and needs of those who wish to ensure that their travel insurance requirements are covered.

Your Information

Who we are

Tesco Travel Insurance is arranged by Tesco Personal Finance plc (TPF) and underwritten by UK Insurance Limited (UKI).

You are giving your information to TPF. UKI is a member of the Royal Bank of Scotland Group (The Group). In this Information statement 'we', 'us' and 'our' refers to UKI and TPF unless otherwise stated.

For information about The Royal Bank of Scotland Group of companies please visit www.rbs.com and click on 'About Us', or for similar enquiries please telephone **0131 556 8555** or Textphone **0845 900 5960**.

Your electronic information

If you contact us electronically, we may collect your electronic identifier e.g. Internet Protocol (IP) address or telephone number supplied by your service provider.

How we use your information and who we share it with

We will use your information to manage your insurance policy, including underwriting and claims handling. This may include disclosing it to other insurers, third party underwriters and reinsurers. Your information comprises all the details we hold about you and your transactions and includes information obtained from third parties.

Your information comprises all the details we hold about you and from third parties.

We may use and share your information with other members of the Group to help us and them:

- Assess financial and insurance risks.
- Recover debt.
- Prevent and detect crime.
- Understand our customers' requirements.
- Develop and test products and services.
- Develop our services, systems and relationships with you.

We do not disclose your information to anyone outside the Group except:

- Where we have your permission; or
- Where we are required or permitted to do so by law; or
- To other companies who provide a service to us or you; or
- Where we may transfer rights and obligations under this agreement.

We may transfer your information to other countries on the basis that anyone to whom we pass it provides an adequate level of protection. However, such information may be accessed by law enforcement agencies and other authorities to prevent and detect crime and comply with legal obligations.

From time to time we may change the way we use your information. Where we believe you may not reasonably expect such a change we shall write to you. If you do not object to the change within 60 days, you consent to that change.

Sensitive Information

Some of the personal information we ask you for may be sensitive personal data, as defined by the Data Protection Act 1998 (such as information about health or criminal convictions). We will not use such sensitive personal data about you or others except for the specific purpose for which you provide it and to provide the services described in your policy documents.

You will have been asked to agree to this when you called but please ensure that you only provide us with sensitive information about other people with their agreement.

Dealing with other people

It is our policy to deal with your spouse or partner who calls us on your behalf, provided they are named on the policy. If you would like someone else to deal with your policy on your behalf on a regular basis, please let us know. In some exceptional cases we may also deal with other people who call on your behalf, with your consent. If at any time you would prefer us to deal only with you, please let us know.

Fraud prevention agencies

If false or inaccurate information is provided and fraud is identified or suspected, details may be passed to fraud prevention agencies.

Law enforcement agencies may access and use this information.

We and other organisations may also access and use this information to prevent fraud and money laundering, for example when:

- Checking applications for, and managing credit and other facilities and recovering debt.
- Checking insurance proposals and claims.
- Checking details of job applicants and employees.

We, and other organisations that may access and use information recorded by fraud prevention agencies, may do so from other countries.

We can provide the names and addresses of the agencies we use if you would like a copy of your information held by them. The agencies may charge a fee. For contact details please read the section titled 'Further information'.

Call monitoring and recording

We may monitor and record telephone calls in order to improve our service and to prevent and detect fraud.

Further information

If you would like a copy of the information UKI hold about you (such as information relating to your policy or a claim), please write to:

Data Protection Officer
UK Insurance
Regulatory Risk (Compliance) Department
Mailpoint 38
Churchill Court
Westmoreland Road
Bromley
Kent
BR1 1DP.

You may have to pay a fee.

If you would like a copy of the information TPF hold about you, please write to:

The Data Protection Officer
Risk Team
Tesco Bank
Interpoint Building
22 Haymarket Yards
Edinburgh
EH12 5BH.

Definitions

Wherever the following words and phrases appear in bold in the policy they will always have these meanings:

Abroad	Outside the United Kingdom within the Geographical Regions.
Anticipated event	Any event or occurrence which you or your immediate family knew would occur or could have reasonably have expected to occur during your trip and which you or your immediate family were aware of at the time of booking the trip.
Emergency medical treatment	A medical treatment or surgery for an emergency that is required for the immediate relief of an acute symptom that upon advice of our medical advisor cannot be delayed until your return to the United Kingdom and that is not related directly or indirectly to a pre-existing medical condition.
Geographical regions	<p>Europe: All the islands of the Mediterranean, Andorra, Austria, Azores, Belgium, Bulgaria, Canary Islands, Channel Islands, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Isle of Man, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Madeira, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, San Marino, Slovakia, Slovenia, Spain, Sweden, Switzerland, Turkey and United Kingdom.</p> <p>World-wide: Any destination except where the Foreign and Commonwealth Office has advised against “all travel”.</p>
Hazardous activity/activities	Any activity or pursuit that is not specified in the Insured Pursuits section of the policy.
Home	Your permanent place of residence in the United Kingdom.
Immediate family	Your partner, parent, parent-in-law, son, son-in-law, daughter, daughter-in-law, brother, brother-in-law, sister, sister-in-law, step-parent/child, legal guardian, grandparent, grandchild or fiancé(e).
Insured person(s)/ You/Your/Yourself	<p>One Person/Individual policy – The registered holder of the Clubcard used at the time of purchasing the policy.</p> <p>Couple policy – The registered holder of the Clubcard used at the time of purchasing the policy together with their partner (or friend/relative) usually residing at the Clubcard holder’s registered UK address.</p> <p>Family policy – The registered holder of the Clubcard used at the time of purchasing the policy together with their partner (or friend/relative) and up to four children under the age of 18 usually residing at the Clubcard holder’s registered UK address.</p>

Journey/journeys	<p>A holiday or trip for pleasure or business not involving manual work which starts and ends during the period shown in the Policy Schedule either:</p> <ul style="list-style-type: none"> • Abroad that begins in the United Kingdom and ends on your return home, or • Within the United Kingdom where you travel outside a 50-mile radius of your home and stay for 2 or more nights in pre-booked accommodation. <p>If you have purchased an annual multi-trip policy, the maximum trip length is 42 days and the total number of days in any one year is 120. If you have also purchased winter sports cover with your annual policy, the maximum number of days' cover in any one year is 22.</p>
Legal costs	<p>The professional fees and expenses reasonably and necessarily charged by the solicitor. It also covers your opponent's costs which you are ordered to pay by a court or tribunal, and other costs we agree to in writing. The most we will pay will be £15,000 per Insured Person for any claim or claims arising from any one incident, up to a total of £30,000 where 2 or more Insured Persons are involved. This includes your costs and your opponent's costs.</p>
Manual work	<p>Work with the use, installation, or maintenance of plant or machinery or the undertaking of any building or construction trade or any occupation involving the care of children.</p>
Medical advisor	<p>Our senior medical officer.</p>
Medical emergency	<p>An unexpected and unforeseen event that makes it necessary for you to receive treatment from a doctor or to be hospitalised.</p>
Medical network	<p>The hospital, doctors or other service providers recognised by us at the time of the emergency.</p>
Partner	<p>A person you are living with as married.</p>
Period of insurance	<p>The period shown in the policy.</p>
Personal money	<p>Bank and currency notes, cash, cheques, postal and money orders, current postage stamps, coupons or vouchers which have a monetary value and travel tickets, all held for your private purpose.</p>
Personal possessions	<p>Each of your suitcases or items of luggage, their contents and articles designed to be worn or carried by you, including your valuables but excluding winter sports equipment.</p>
Policyholder	<p>The registered Clubcard holder.</p>
Pre-existing medical condition	<ul style="list-style-type: none"> – An ongoing medical condition for which you have received treatment in the past three months as a hospital in-patient or are awaiting treatment or investigation; – A medical condition for which you may or may not have been prescribed medication; – A heart or cancer related condition which you are suffering from or have suffered from; <p>either prior to you taking out a policy with us, or after the policy was arranged and before the date you leave on your journey.</p>

Pre-paid services	Non-refundable passes, hire and tuition fees which have been paid for in advance.
Resident of the United Kingdom	A person who has their main home in the United Kingdom including the Channel Islands.
Secure area	The locked boot of a motor vehicle including the locked luggage compartment of a hatchback or estate vehicle fitted with a lid, fixed tray or engaged rollerblind closing off the luggage area behind the rear seats.
Solicitor	Any suitably qualified person acting for you to pursue a claim under Section 10.
Temporary journey accommodation	The accommodation that you are temporarily residing in whilst on your journey that does not belong to you or a member of your family.
Terrorism	<p>A terrorist act or threat of action by a person or group of people, whether they are acting alone or with other people, organisations or governments, for political, ethnic, racial, religious, ideological or similar purposes to influence any government or to frighten the public or any section of it. An 'act' or 'action' here means:</p> <ul style="list-style-type: none"> – violence against any person; – damage to property; – putting a person's life in danger; – creating a health risk to the public or a section of it; or – interfering with or seriously disrupting electronic systems or transport services.
UK/United Kingdom	England, Scotland, Wales, Northern Ireland and the Isle of Man but excluding the Channel Islands.
Valuables	Photographic, audio, computer, video and electrical equipment of any kind (including CDs, Mini Discs, DVDs, TVs, electronic games, MP3 players, personal digital assistants (PDAs), video and audio tapes), telescopes, binoculars, sunglasses, glasses, spectacles, mobile phones, musical instruments, jewellery, watches, furs, leather goods, animal skins and items made of or containing gold, silver, precious metals or precious or semi-precious stones.
We/Our/Us	UK Insurance Limited and/or its agents, and Tesco Personal Finance plc.
Winter sports equipment	Skis and bindings, boots and poles, snow boards and ice skates, and essential clothing owned or hired by you.

Important Information

Remember – the cover we provide is not a private medical insurance policy, it is for accidents and emergencies whilst you are abroad which are not related directly or indirectly to a pre-existing medical condition.

Your Right to Cancel

If this cover does not meet your requirements, please return all your documents within 14 days of receipt. We will return any premium paid in full provided you have not travelled or made a claim on the policy during that time. Should you choose to cancel, please return your documentation to:

Customer Services Department
Tesco Travel Insurance
The Wharf
Neville St
Leeds
LS1 4AZ

How to Make a Claim

To notify us of a claim in the first instance please telephone **0845 300 77 00**.

How to Complain

Should there ever be an occasion when you need to complain, please call us on our priority number **0845 300 77 00**. If your complaint relates to a claim, contact your claims handler whose details will be shown in your claims documentation. If you want to write to us instead, please use one of the following addresses.

For complaints about claims:

Customer Relations Department
Tesco Travel Insurance
17 Quay Street
Manchester
M3 3HN

For all other complaints:

Customer Relations Department
The Wharf
Neville Street
Leeds
LS1 4AZ

If we cannot resolve the difference between us, you may refer your complaint to the Financial Ombudsman Service (FOS). Their contact details are as follows:

The Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR

Telephone **0845 080 1800**

Start and end dates

The following applies to all sections, apart from Section 4 (Personal Money) and Section 5 (Cancellation of a Journey):

- When you are travelling on a journey to the geographical region shown on this policy, cover starts from when you leave your home to start your journey and ends when you have completed that journey.
- Both the departure and return dates must fall within the period of insurance for cover to apply to the whole of the journey.

Extension of the Period of Insurance

If your return journey is extended beyond the final day of the period of insurance for reasons beyond your control, the cover will remain in force without additional premium under the following circumstances:

- For up to seven days in the event of delay to any vehicle, vessel or aircraft in which you are travelling as a ticket holding passenger.
- For up to 30 days if the delay is due to your bodily injury or illness or for such further extension of the period as is certified as being medically necessary.

Cancellation cover

If you book a trip that starts after your current policy ends, cancellation cover under Section 5 of the policy will apply only up to the date shown on your Policy Schedule. Cover can only continue if you renew the policy on or before that expiry date.

Annual journey and geographical regions

During the period of insurance this policy provides cover for any number of journeys of up to 42 days each journey and up to 120 days in total (including 22 days winter sports cover if you have purchased a Winter Sports policy). These journeys must be within the geographical region identified.

Each journey you make during the period of insurance will be treated as a separate contract of insurance under this policy subject to all limits, conditions and exclusions of the policy.

Reciprocal health agreements

The Department of Health needs to ensure that UK travellers in Europe now carry the new European Health Insurance Card (EHIC) which has recently replaced the E111. This will provide you with reduced cost or free state-provided medical treatment in most European countries. For more information or to apply for your free EHIC visit www.dh.gov.uk/travellers. If you use a EHIC to reduce the cost of your medical treatment in Europe, you will not have to pay the excess for any medical expense claim under this policy.

Remember – the cover we provide is not a private medical insurance policy; it is for accidents and emergencies whilst you are on a journey which are not related directly or indirectly to a pre-existing medical condition.

Excesses and Limits of Cover

- **Excesses.** You will be required to pay an excess in the event of a claim under certain sections. The appropriate excess will be applied to each incident that results in a claim. These are shown in the policy.
- **Limits of Cover.** Certain limits apply to each section of the policy as detailed in the policy.

Insured Pursuits

If you are taking part in any activity or sport not listed in the Insured Pursuits section of the policy or if the main purpose of your holiday is to pursue a particular activity, please contact us on **0845 300 77 00** to ensure you are fully covered.

Foreign and Commonwealth Office

The policy excludes travel to destinations where the Foreign and Commonwealth Office has advised against “all travel”. If you are unsure whether your destination(s) is/are subject to a travel warning, please check with the Foreign and Commonwealth Office by calling **020 7008 0232/0233** or visiting their website at www.fco.gov.uk/travel.

Medical Warranty

Please read this section carefully. Your policy operates on the basis that you warrant to us that at the time of taking out this insurance:

- You are not awaiting nor have received medical treatment in the past three months for an illness or injury as a hospital in-patient.
- You are not taking medication or have medication prescribed for an existing medical condition.
- You are not suffering or have suffered from a heart or cancer related condition either prior to you taking out a policy with us, or after the policy was arranged and before the date you leave on your journey.

If any of the above apply you have what is termed an 'existing or **pre-existing medical condition**' and any claims arising directly or indirectly there from will not be covered.

To check that your medical condition is covered you must call us on 0845 300 77 00.

Medical Conditions

After you have paid for this policy, you must tell us if you are diagnosed with:

- Any heart condition, any circulatory condition (problems with blood flow, including high blood pressure) or any breathing condition (including asthma);
- Any type of cancer;
- Any joint and bone condition;
- Any gastrointestinal (stomach) condition; or
- Diabetes.

We will then decide if we can provide you with cover on your existing terms. We may add special conditions to the policy or exclude cover for that medical condition. If we cannot provide cover for the medical condition diagnosed after you paid for the policy, you can call us on **0845 300 77 00** and make a cancellation claim if you have booked and paid for a journey that you have not yet made. Or, you can cancel your policy and we will send you a pro-rata refund, as long as you have not travelled or made a claim.

Summary of Cover

Here's a summary of what's covered under your Tesco Travel Insurance policy. Further details of this cover are outlined in this Policy Booklet. You're covered for all this:

All Policies

- Medical Expenses – up to £2,000,000.
- Personal Possessions – up to £1,250 (or £625 for each child) with a single article limit of £200 (child £100) and valuables limit of £200 (child £100).
- Emergency Replacement of Personal Possessions – up to £100.
- Personal Money – up to £400 (or £200 for each child).
- Cancellation – up to £2,500.
- Curtailment – up to £2,500.
- Personal Liability – up to £2,000,000^{††}.
- Delayed Departure – up to £200 (£20 for the first 12 hours delay and £10 for each subsequent 12 hour delay).
- Abandonment – up to £2,500.
- Loss of Passport – up to £200.
- Legal Expenses (including Holiday Contractual Disputes) – up to £15,000^{†*}.

Winter Sports

If you have purchased a Winter Sports policy, you'll be covered for everything listed above, plus:

- Snow-cat skiing, mono-skiing, ski-bobbing, bob-sleighing, luge, tobogganing and snow-mobiling.
- Skiing and snowboarding on-piste (and off-piste with a qualified instructor).
- Cross-country skiing on locally recognised tracks, ice-skating and curling.
- Winter Sports equipment – up to £500 for ski equipment and £300 for replacement ski hire.
- Ski Passes and Fees – up to £250.
- Piste Closure – up to £200.

All the amounts covered apply to each person on the policy for each trip. Unless marked with a [†] or ^{††}, claims are subject to a £50 excess, which applies to adults only, for each insured incident.

[†]No excess to pay. ^{††}£50 excess to pay. Please note – this is a summary of cover. For full details please see the policy document.

*The most we will pay will be £15,000 per Insured Person for any claim or claims arising from any one incident, up to a total of £30,000 where 2 or more Insured Persons are involved.

General Conditions and Exclusions

Applicable to all sections.

Conditions

- A.** The payment of claims under this policy is conditional on each insured person:
- 1 being a resident of the United Kingdom;
 - 2 taking ordinary and reasonable care to safeguard against accident, injury, loss or damage as if the policy was not in force;
 - 3 notifying the police or the carrier, as appropriate, as soon as reasonably possible and within 24 hours for losses under Sections 2, 4 and 9, giving full details of any incident which may result in a claim under the policy;
 - 4 notifying us of any claim within two months of the event;
 - 5 forwarding to us immediately upon receipt every writ, summons, legal process or other communication in connection with a claim;
 - 6 giving all the necessary information, documentation and assistance that we may require at your expense, including, where necessary, medical certification and details of your household insurance and any other insurance which may cover a claim under this policy;
 - 7 not admitting liability or making an offer or promise of payment without our written consent;
 - 8 travelling only to the Geographical Regions identified on your policy;
 - 9 not participating in hazardous activities or manual work;
 - 10 being aged 64 or less at the date of issue of the policy.
- B.** We reserve the right to:
- 1 decline any claim which is in any way connected with an existing medical condition suffered by you or a travelling companion which was not disclosed to and accepted in writing by us at the date of issue of this policy;
 - 2 decline any claim which is in any way fraudulent and cancel the policy;
 - 3 take over and deal with in your name the defence or settlement of any claim made under this policy;
 - 4 take proceedings in your name but at our expense to recover for our benefit the amount of any payment made under the policy (in legal terms known as 'subrogation');
 - 5 cancel all benefits provided by the policy for a journey when a payment is made under Section 5 or Section 6 for that journey;
 - 6 not refund the premium unless you call us to cancel within 14 days of purchase provided you have not travelled or made a claim;

- 7 cancel the cover in the event of the non-payment of the premium;
- 8 add conditions to the policy or exclude cover for medical conditions if you are diagnosed with any new medical conditions during the period of insurance. If we cannot provide cover for the medical condition diagnosed after you paid for the policy, you can call us on **0845 300 77 00** and make a cancellation claim if you have booked and paid for a journey that you have not yet made. Or, you can cancel your policy and we will send you a pro-rata refund, as long as you have not travelled or made a claim;
- 9 have the benefit and use of any unused travel tickets in the event of your repatriation.

Exclusions

- A. We will not pay for any financial loss or deterioration of or loss of or damage to property, or any legal liability, injury, illness, death or expense caused by, contributed to or arising from:
 - 1 war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, military or usurped power, or travel to a destination where the Foreign and Commonwealth Office has advised against “all travel”;
 - 2 terrorism. This exclusion does not apply to Section 1 Medical Emergency and Repatriation Service except where nuclear, chemical or biological weapons, devices or agents are used;
 - 3 delay, confiscation, detention, requisition, damage, destruction or any prohibitive regulations by Customs or any Government Officials or Authorities of any country;
 - 4 ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof;
 - 5 your suicide or wilfully self-inflicted injury or illness, sexually transmitted diseases, alcohol related incidents or the use of drugs, solvent abuse, the effects of alcohol or self-exposure to needless peril. For example, climbing over or between balconies or using a motorbike or quad bike without a helmet;
 - 6 operational duties of a member of the Armed Forces;
 - 7 your own unlawful action;
 - 8 you travelling in an aircraft (other than as a fare paying passenger in a fully licensed passenger carrying aircraft and for no other purpose);
 - 9 claims related directly or indirectly to a medical condition of a member of your immediate family, travelling companion or business associate (whether they are travelling or not) who, at the time of booking the trip or purchasing this insurance, has been:
 - a hospital in-patient in the last 12 months or been put on a waiting list for hospital treatment; or
 - diagnosed with or had cancer in the last five years

B. We will not pay for:

- 1** claims and losses that are not directly associated with the incident that caused the claim. For example, loss of earnings due to being unable to return to work following injury or illness happening whilst on a trip or the cost of replacing locks in the event that keys are lost;
- 2** any loss due to currency exchanges of any and every description;
- 3** the expense of supplying all certificates, information and evidence which we may require. However, when a claim for bodily injury or illness occurs, we may request, and will pay for, any insured person to be medically examined on our behalf. We may also request, and will pay for, a post-mortem examination if any insured person dies.

The Policy

The following sections explain the cover provided by your policy during the period of insurance, together with any excesses, limits or endorsements.

Section 1 – Medical Emergency and Repatriation Service

The purpose of this section is to enable you to seek essential emergency medical treatment should you fall ill or be injured in an accident whilst you are abroad or whilst you are on your journey.

If you require more than simple out-patient treatment of the sort that you can pay for locally, you should call our Assistance Service for help and advice. Please see page 37 for details.

You should be aware of requests for you to pay for excessive treatment charges; if you are in any doubt please call us for advice.

You must inform our Assistance Service immediately if there is any likelihood that you may be admitted to hospital for any reason; many hospitals will not begin treatment until the costs have been guaranteed. Should your condition be serious, we will repatriate you to your home in the United Kingdom as soon as our medical experts consider that you are fit enough to travel safely.

Remember:

After you have paid for this policy, you must tell us if you are diagnosed with:

- Any heart condition, any circulatory condition (problems with blood flow, including high blood pressure) or any breathing condition (including asthma);
- Any type of cancer;
- Any joint and bone condition;
- Any gastrointestinal (stomach) condition; or
- Diabetes.

We will then decide if we can provide you with cover on your existing terms. We may add special conditions to the policy or exclude cover for that medical condition. If we cannot provide cover for the medical condition diagnosed after you paid for the policy, you can call us on 0845 300 77 00 and make a cancellation claim if you have booked and paid for a journey that you have not yet made. Or, you can cancel your policy and we will send you a pro-rata refund, as long as you have not travelled or made a claim.

Part One – Emergency Medical Expenses Abroad

We will pay up to £2,000,000 for the following expenses necessarily incurred as a result of you becoming physically ill or sustaining personal injury whilst abroad:

- Usual and reasonable emergency expenses for medical, surgical and hospital charges (including emergency dental treatment for the relief of immediate distress only).
- Reasonable additional cost of repatriation to the United Kingdom.
- Reasonable additional bed and breakfast accommodation plus evening meal expenses of up to £15 per day.
- Economy travel and accommodation expenses of one relative or one friend, resident in the United Kingdom, who is required on medical advice to travel to, remain with or escort you if you are severely injured or become seriously ill. Valid receipts must be supplied to us.
- Reasonable additional cost of funeral expenses abroad or additional cost of returning your mortal remains to your residence in the United Kingdom.

Part Two – Medical Expenses in the United Kingdom

We will pay up to £2,000 per person for the following expenses necessarily incurred as a result of you becoming physically ill or sustaining personal injury while on your journey within the United Kingdom:

- Reasonable additional transport and accommodation expenses incurred by or for you and any one other person who is required on medical advice to remain with you or travel to you from within the United Kingdom or to travel with you.
- Reasonable charges in the event of your death for the cost of conveying your mortal remains to your home.
- Reasonable charges necessarily incurred to transfer you by ambulance to a hospital or nursing home nearer to your home.

Part Three – Hospital Benefit

We will pay you £20 per day up to the limit of £200 for each completed 24 hours that you spend in hospital as an in-patient if you become ill or sustain personal injury during a journey.

Exclusions

We will not pay for any claim arising directly or indirectly from:

- Any treatment or aid required 12 months after injury or illness happened.
- Any pre-existing medical conditions.
- Any treatment or aid obtained in the United Kingdom.

- Any elective (non-emergency) treatment, tests or surgery and cosmetic surgery, that are not directly related to the illness or injury resulting in your admittance to hospital.
- Any surgery or medical treatment which, in the opinion of our medical advisors, is not essential or could wait until your return to the United Kingdom.
- Any treatment or aid obtained after you, in the opinion of our medical advisors, first became able to return to the United Kingdom.
- For the cost of any telephone calls, faxes or other telecommunications unless we agree otherwise, other than the cost of the initial call to the 24-hour Emergency Assistance Service.
- An Anticipated Event.
- Any treatment or help where, given your physical or mental condition, you should not have travelled or it would have been reasonable for you to have consulted your medical practitioner, prior to booking or taking the trip, about whether or not it was appropriate for you to travel.
- The additional cost of single or private room accommodation at a hospital or clinic.
- Any expenses for in-patient treatment or repatriation which have not been authorised by us.
- Any medication which at the time of departure is known by you to be required or to be continued abroad.
- Any dental work involving the use of precious metals.
- Any treatment or services provided by a health spa, convalescent, nursing home or any rehabilitation centre.
- Any costs over £50 relating to extended parking fees, kennel or cattery costs as a result of a medical claim overseas where your return to the UK is delayed.

Conditions

In addition to the General Conditions, the payment of claims under this section of the policy is conditional upon you:

- Not travelling contrary to medical advice or specifically to obtain medical treatment.
- Not having received a terminal prognosis from a registered medical practitioner prior to the journey being booked or the issue of this policy, whichever came last.
- Not awaiting medical treatment as a hospital in-patient prior to any journey being booked unless it has been disclosed to and accepted in writing by us.
- Advising the Assistance Service immediately in the event of a medical emergency, giving full details.
- Accepting our decisions concerning the most suitable, practical and reasonable solutions to any medical emergency.
- Having advised us of any significant change to your health or circumstances during the period of insurance prior to any new travel arrangements being made.

Excess

You will be required to pay the first £50 of each and every incident giving rise to a claim for out-patient medical treatment under Part One of this section. Please note that this excess applies to each claimant. (No excess for children under 18.)

If you use an EHIC to reduce the cost of your medical treatment in Europe and we successfully recover 75% or more of any amounts we have paid on your behalf, you will not have to pay the excess (shown in your Policy Schedule) for any medical expense claim under this policy.

Claims Guidance

- Observe the instructions in the section entitled “What to do in the Event of a Claim” at the end of the document.
- Keep all receipts and accounts reserved for expenses incurred.
- If you receive medical attention for injury or illness, you must obtain receipted accounts together with a Medical Certificate showing the nature of the injury or illness.
- If your journey is extended or curtailed due to injury or illness arising abroad, you are required to obtain a letter from the medical authority concerned confirming that the extension or curtailment is medically necessary.

Section 2 – Personal Possessions

The purpose of this section is to cover your baggage against loss, theft, breakage or damage while you are away from home. It is subject to limits which may be inadequate for expensive items such as jewellery and photographic or video equipment; these items can usually be insured separately under your household insurance.

We will pay you up to £1,250 (limited to £625 for children under 18) in respect of your personal possessions if they are partially damaged, lost, stolen or destroyed while on your journey, subject to the following limits:

- Single article for personal possessions – £200 (£100 for children under 18).
- Overall valuables limit – £200 (£100 for children under 18).

Exclusions

We will not pay for loss, theft, breakage or damage to:

- Valuables carried in suitcases or other items of luggage unless, at all times, they are attended by you.
- Valuables, unless at all times they are either attended by you or left in your locked personal accommodation or in a locked safety deposit box where available.

- Personal possessions left unattended unless in your locked personal accommodation or in a secure area of a motor vehicle, provided also that there is evidence of force and violence having been used to gain entry to the accommodation or vehicle.
- Films, tapes, cassettes, cartridges or discs other than for their value as unused material unless purchased pre-recorded when we will pay up to the maker's latest list price.
- Perishable goods, bottles or cartons and their contents or any damage caused by such items.
- Property more specifically insured elsewhere.
- Contact or corneal lenses, dentures or hearing aids.
- Personal possessions due to wear and tear, depreciation, deterioration or damage by moth, vermin or by process of cleaning, repairing or restoring.
- Sports equipment and accessories while in use.
- Household goods and anything shipped as freight.
- Winter sports equipment.

We will not pay for cracking, scratching or breakage of glass (other than lenses in cameras, binoculars, telescopes or spectacles), china or similar fragile articles.

Conditions

In addition to the General Conditions, the payment of claims under this section of the policy is conditional upon you:

- Retaining your tickets and luggage tags and giving notice within 24 hours, to the Police of any loss or theft or to carriers when the loss or damage has occurred in transit. Either a Police report form or a carriers' property irregularity report form must be obtained within seven days.
- Complying with carriers' conditions of carriage.
- Not abandoning any property to us.
- Obtaining written estimates for cost of repair for claims for damage to any items.
- Providing receipts for lost or stolen items in order to substantiate your claim.

Claim Settlement

For each item of your personal possessions that is lost or damaged during your journey, we will, at our option:

- Pay the cost of replacing the item or part of a set as new, or
- Replace the item or part of a set as new, or
- Pay the cost of repairing the item or part of a set, or
- Make a cash payment, but not pay the cost of replacing any companion pieces which form part of a set.

Excess

You will be required to pay the first £50 of each and every incident giving rise to a claim under this section. Please note that this excess applies to each claimant. (No excess for children under 18.)

Wear and Tear

A deduction will be made for any wear and tear or betterment in any claim settled for:

- Clothing (including sports clothing).
- Any item or part which is not replaced or repaired.

Claims Guidance

- For all losses, report the matter to the Police as soon as possible, but should be within 24 hours of discovery, and obtain a written report from them. You should also report it to your courier or hotel/apartment manager as appropriate.
- For all damage claims obtain a written estimate for repairs.
- In all circumstances, receipts or vouchers for items lost or damaged should be retained as these will help you substantiate your claim.

Section 3 – Emergency Replacement of Personal Possessions

We will pay your reasonable costs up to £100 for the purchase of essential replacement items if your checked-in personal possessions are temporarily lost by the carrier en-route to your destination and not restored to you within 12 hours.

Exclusion

We will not pay for any claims where the delay to your personal belongings happens when you are on your return journey (going home).

Conditions

In addition to the General Conditions, the payment of claims under this section of the policy is conditional upon you:

- Keeping receipts for replacement items and forwarding them to us with your claim.
- Retaining your tickets and luggage tags, and reporting the loss to the airline, railway, coach or shipping company or their handling agent.
- Obtaining a written confirmation of the number of hours' delay from the service provider.

Any amount paid by us will be deducted from the final claim settlement should the items be permanently lost and a claim made under Section 2 of the policy.

Section 4 – Personal Money

The purpose of this Section is to cover your travel money against loss or theft. In the event of a claim, you will be required to provide evidence that you had the money, so please retain all receipts.

We will pay you up to £400 in respect of your personal money that is lost or stolen while on your journey.

- Cash or banknote limit – £200 (£100 for children under 18).

Exclusions

We will not pay for the loss or theft of personal money:

- Unless it is in your possession, or following forcible and violent entry when deposited in a safety deposit box where available or your locked personal accommodation.
- Due to depreciation in value or shortage caused by error or omission.
- In the form of travellers' cheques or credit cards.

Conditions

In addition to the General Conditions, the payment of claims under this section of the policy is conditional upon you:

- Reporting the loss to the Police within 24 hours of discovery and obtaining a written report.
- Providing us on request, with confirmation from the issuer of the foreign currency of the sum supplied. In the case of sterling, documentary evidence of possession must be produced.

Excess

You will be required to pay the first £50 of each and every incident giving rise to a claim under this section. Please note that this excess applies to each claimant. (No excess for children under 18.)

Claims Guidance

For all losses, report the matter to the Police as soon as possible, but within 24 hours of discovery, and obtain a written report from them. You should also report it to your courier, hotel/apartment manager as appropriate.

Section 5 – Cancellation of a Journey

Cancellation Cover

Start and end date of cover. Cover commences on the date you purchase the policy and ends on the day that you leave on that journey providing that both the departure date and return date fall within the period of insurance.

We will pay you up to £2,500 in the event of the loss of personal accommodation or transport charges and additional travel expenses paid or contracted to be paid by or for you (including up to £150 per person for the loss of excursion charges pre-paid in the United Kingdom) following necessary cancellation after the date of booking the journey and in the period of insurance as a result of any of the following:

- Your death or serious injury or illness or that of:
 - a companion upon whom your travel depends;
 - a member of your immediate family;
 - a business partner resident in the United Kingdom;
 - a person abroad in whose home you are intending to stay.
- You or a companion upon whom your travel depends being required:
 - in the United Kingdom for Jury Service or as a witness in a Court of Law during the journey, or
 - to stay home following a serious burglary, fire, storm or flood damage to your home or usual place of business in the United Kingdom occurring within seven days prior to the commencement of the journey.
- You being made redundant.
- You being required as a member of the armed forces or the police, ambulance, fire or nursing service for unexpected emergency duty or posted overseas during the intended journey period.
- The Foreign and Commonwealth Office advising against “all travel” to your intended destination during the period of your journey.
- You have been advised, for any reason, not to travel by a medical practitioner.

In the event of your flight being booked with Air Miles we will pay the cost of an equivalent flight to be taken within three months from the date of the loss.

We will pay only those cancellation charges that would have applied at the time you first became aware of the need to cancel, if a valid claim exists.

Exclusions

We will not pay for any event which is the result of:

- Your failure to obtain the required passport and/or visa.
- Default of any transport or accommodation provider or their agent or any person acting as your agent or your conference organiser.
- Your disinclination to travel or your loss of enjoyment of the journey.
- Your redundancy of which you were aware prior to the booking of the journey.
- An Anticipated Event.
- Any treatment or help where, given your physical or mental condition, you should not have travelled or it would have been reasonable for you to have consulted your medical practitioner, prior to booking or taking the trip, about whether or not it was appropriate for you to travel.
- The transport operator or their agents refusing to transport you, immediate family or a travelling companion, because they consider that you or they are not fit to travel.

We will not pay claims related directly or indirectly to a medical condition of a member of your immediate family, travelling companion or business associate (whether they are travelling or not) who, at the time of booking the trip or purchasing this insurance, has been:

- A hospital in-patient in the last 12 months or been put on a waiting list for hospital treatment; or
- Diagnosed with or had cancer in the last five years.

Conditions

In addition to the General Conditions, the payment of claims under this section of the policy is conditional upon:

- Anyone upon whom the journey depends not having received a terminal prognosis from a registered medical practitioner prior to the journey being booked.
- You not awaiting medical treatment as a hospital in-patient prior to any journey being booked unless it has been accepted in writing by us.
- You at no time booking a journey if you know of any reason why it may be cancelled.
- If you cancel because of illness, you must provide us (at your expense) with medical information confirming that you saw a registered doctor as well as clearly stating the medical reasons for cancelling.
- If unemployed you being registered for work with the employment service.
- After you have paid for this policy, you must tell us if you are diagnosed with:
 - any heart condition, any circulatory condition (problems with blood flow, including high blood pressure) or any breathing condition (including asthma);

- any type of cancer;
- any joint and bone condition;
- any gastrointestinal (stomach) condition; or
- diabetes.

We will then decide if we can provide you with cover on your existing terms. We may add special conditions to the policy or exclude cover for that medical condition. If we cannot provide cover for the medical condition diagnosed after you paid for the policy, you can call us on **0845 300 77 00** and make a cancellation claim if you have booked and paid for a journey that you have not yet made. Or, you can cancel your policy and we will send you a pro-rata refund, as long as you have not travelled or made a claim.

Excess

You will be required to pay the first £50 (reduced to £10 for loss of a holiday deposit only) for each and every incident giving rise to a claim under this section. Please note that this excess applies to each claimant. Excesses do not apply to children when travelling with an insured adult.

Section 6 – Curtailment of a Journey

This section covers your extra expenses if you have to cut short your journey because of a stay in hospital, or because a member of your immediate family has fallen ill or died or for other compassionate reasons as detailed below.

If you need to curtail your journey or expect to have to extend your stay because of illness or injury you must inform the Assistance Service immediately and before arrangements are made.

We will pay you up to £2,500 for loss of personal accommodation and transport charges or travel expenses (including up to £150 for the loss of excursion charges, prepaid in the United Kingdom due to the necessary curtailment (the cutting short) of your journey as a result of:

- Your death, serious injury or illness or that of:
 - a companion upon whom your travel depends;
 - a member of your immediate family;
 - a business partner resident in the United Kingdom;
 - a person resident abroad in whose home you are intending to stay; or
- You, or a companion upon whom your travel depends being required:
 - by the Police following a serious burglary, fire, storm or flood damage to your home or usual place of business in the United Kingdom, or
 - to attend a United Kingdom Court of Law as a witness or for Jury Service when postponement of the Jury Service has been denied by a Court Official.

Exclusions

We will not pay for any event that is the result of:

- Your disinclination to travel or your loss of enjoyment of the journey.
- Weather conditions.
- An Anticipated Event.
- Any additional or unused travel or accommodation costs to your journey destination or home following curtailment or alternative accommodation incurred without the consent of the Assistance Service.
- Any travel or accommodation expenses incurred without the consent of the Assistance Service.
- Additional costs incurred which are recoverable from the tour operator, airline or hotel, or other provider of the service.
- We will not pay claims related directly or indirectly to a medical condition of a member of your immediate family, travelling companion or business associate (whether they are travelling or not) who:
 - has been a hospital inpatient in the last 12 months or been put on a waiting list for hospital treatment; or
 - has been diagnosed with or had cancer in the last five years.
- Any treatment or help where, given your physical or mental condition, you should not have travelled or it would have been reasonable for you to have consulted your medical practitioner, prior to booking or taking the trip, about whether or not it was appropriate for you to travel.

Conditions

In addition to the General Conditions, the payment of claims under this Section of the policy is conditional upon you:

- Not travelling contrary to medical advice or specifically to obtain medical treatment.
- Or anyone upon whom the journey depends not having received a terminal prognosis from a Registered Medical Practitioner prior to the journey being booked or the insurance being taken out, whichever came last.
- At no time booking a journey if you know of any reason why it may be curtailed.
- While on a journey, immediately advising our Assistance Service of any event which might result in the curtailment of your journey, giving full details.
- Accepting our decision concerning the most suitable, practical and reasonable solution to the problem.
- Having advised us of any significant change to your health or circumstances during the period of insurance prior to any new travel arrangements being made.

Excess

You will be required to pay the first £50 for each and every incident giving rise to a claim under this section. Please note that this excess applies to each claimant. Excesses do not apply to children when travelling with an insured adult.

Section 7 – Personal Liability

Where agreed in writing we will pay up to £2,000,000 in total under this policy in respect of all sums plus costs that are legally liable to be paid relating to an event caused by you during the period of insurance and which results in:

- Bodily injury of any person.
- Accidental loss or damage to property that does not belong to you nor is in your charge nor under the control of you or any member of your family.
- Accidental loss or damage to your temporary journey accommodation that does not belong to you or any member of your family.

Exclusions

We will not pay for any liability for loss or damage to property, or death or bodily injury arising from:

- Your deliberate act or omission.
- The employment, business or profession of you or a member of your family.
- Your ownership, care, custody or control of any animal.
- An agreement unless the liability would have existed otherwise.
- Your family or an employee of you or your family.
- The occupation of land or buildings by you other than your temporary journey accommodation.
- Ownership or use of any aircraft, horse-drawn, waterborne, motorised, mechanically propelled or towed vehicle or of any firearm.

Excess

You will be required to pay the first £50 for each and every incident other than bodily injury giving rise to a claim under this section. Please note that this excess applies to each claimant.

Claims Guidance

- Full details of the circumstances giving rise to the claim, plus any supporting evidence will be required.
- Never admit liability or take any action without our prior agreement.
- Inform us immediately of all developments of the claim and pass all related correspondence to us without delay.

Section 8 – Delayed Departure

If the transport for which you have checked in is delayed at its departure point by at least 12 hours from the time shown in your travel itinerary, we will pay you either:

- £20 for the first 12 hours delay and thereafter £10 for each subsequent full 12 hours delay to a maximum of £200 under this policy; or
- Up to £2500 cancellation costs if, after the first 12 hours delay, you decide to abandon the journey before the departure of the outward conveyance from the United Kingdom. (A £50 excess for each and every incident giving rise to a claim will apply. Please note that this excess applies to each claimant.)

Exclusions

We will not pay:

- For any event which is a result of your failure to check-in at the departure point according to the travel itinerary given to you.
- Unless you have obtained written confirmation from the carrier or their handling agents showing the scheduled and the actual departure times.
- For departure delay arising from strike or industrial action which commenced or was announced before you purchased the travel tickets or obtained confirmation of booking.
- For failure of public transport scheduled services arising from strike or industrial action which commenced or was announced before the date of departure from your home.
- The failure of your own car unless it is fully roadworthy.

Claims Guidance

- Obtain a letter from the carrier or their handling agent confirming the reason for the delay and detailing the scheduled and actual departure times.
- Retain receipts for any money spent, as a result of delay, for claims processing.
- Provide proof of the breakdown of the car.

Section 9 – Loss of Passport

If during a journey you lose your passport we will pay you up to £200 for reasonable additional travel and accommodation costs necessarily incurred abroad to obtain a replacement.

Exclusion

We will not pay for any claim where the loss of the passport is not reported to the Police or a British Consular Representative within 24 hours of discovery.

Excess

You will be required to pay the first £50 for each and every incident giving rise to a claim under this section. Please note that this excess applies to each claimant. Excesses do not apply to children when travelling with an insured adult.

Section 10 – Legal Assistance

The 24 hour phone number for practical UK legal advice in connection with your journey and for reporting a legal assistance claim is **0870 240 0287 (+44 870 240 0287 from abroad)**.

We will pay:

- **Legal Costs** to help you claim damages or compensation:
 - for injury, illness or death, which happens during your journey; or
 - following a dispute about an agreement you have for your journey.
- Up to £250 for the first consultation that you arrange with a local Solicitor if you are arrested or held by authorities during your journey.

The cover for this Section 10 only applies if:

- Any legal proceedings are carried out within the UK or within the Geographical Regions by a court or other organisation that we agree to; and
- It is more likely than not that you will be successful with your claim.

What is not covered

We will not pay:

- To defend your legal rights in claims against you;
- Any claim resulting from any illness or injury that develops gradually or is not caused by a specific or sudden accident;

- Your costs in any action against another insured person;
- Legal costs and expenses that arose before we agreed to support your claim;
- Claims reported more than 180 days after the date you knew or should have known about the incident leading to the claim;
- Legal costs if you stop or settle a claim or withdraw instructions from Solicitors without good reason. If this occurs, you will have to refund any costs and expenses we have paid or agreed to pay during your claim.

Conditions

If you do not keep to the following conditions, we may refuse any claim and withdraw from any current claim.

You must do the following:

- Give us full details of your claim and any other information that we or the Solicitor ask you for (you must pay any costs involved in providing this information);
- Fully co-operate with the Solicitor and us, and not do anything that might harm your claim. If we ask, you must tell the Solicitor to give us any documents or information that they have or know about.
- Tell us about any developments affecting your claim;
- Tell us if the Solicitor refuses to continue to act for you or if you withdraw your instructions;
- Tell us if anyone makes a payment into court or offers to settle your claim;
- Try to get back any legal costs that we have to make, and pay any recovered costs to us; and
- Get our agreement before you negotiate or settle a claim.

Appointing a Solicitor

- If we accept your claim, we or a Solicitor we appoint will try to negotiate a settlement without having to go to court.
- If it is necessary to take your claim to court, or if there is a conflict of interests, you have the right to choose the Solicitor who acts for you. Otherwise, we will appoint a Solicitor to act for you.
- The Solicitor will be appointed by you or by us to act for you according to our standard terms of appointment (you can ask us for a copy).
- You must not agree any charges with the Solicitor without getting our permission first.
- If a Solicitor refuses to continue acting for you with good reason, or if you dismiss them without good reason, your cover will end immediately unless we agree to appoint another Solicitor.

You must tell your Solicitor to do the following

- Get our written permission before instructing a barrister or an expert witness.
- Tell us immediately if it is no longer more likely than not that you will be successful with your claim.

We can do the following

- Contact the Solicitor at any time, and they must co-operate fully with us at all times.
- Decide to settle your claim by paying the amount in dispute. If your claim is not for damages, we may decide to settle your claim by paying you the equivalent financial value of your claim.
- Refuse to pay any more legal costs if you do not accept a reasonable offer to settle your claim.
- Refuse to pay any more legal costs if it is no longer more likely than not that you will be successful with your claim.

Disputes

You have the right to refer any disagreement between you and us to arbitration. The arbitrator will be a Solicitor, barrister or other suitably-qualified person that you and we agree on. If we cannot agree, the arbitrator will be chosen by the president of the Law Society (or other similar organisation) for that part of the Geographical Regions whose law governs this section of the policy. We and you must keep to the arbitrator's decision. Whoever loses the arbitration will pay all the costs and expenses of the arbitration.

You may also refer any disagreement between you and us to the Financial Ombudsman Service, which is a service offered to you free of charge. (See page 8 for details of our Complaints procedure.)

Section 11 – Winter Sports (Optional Extension)

This section only applies where you have purchased a Winter Sports policy. Cover is limited to 22 days per year.

Cover is provided for up to 22 days for on-piste snowboarding, skiing, snow-cat skiing, mono-skiing, ski-bobbing, ice-skating, curling, bob-sleighing, luge, tobogganing, snow-mobiling, cross-country skiing on locally recognised tracks, off-piste skiing with a qualified instructor and snowboarding with a qualified instructor.

Part One – Equipment

We will pay you up to £500 in respect of equipment (skis and bindings, boots and poles, snowboards, ice skates and essential clothing owned or hired by you) if it is damaged, lost or stolen while on your journey.

Exclusions

We will not pay for loss, theft, breakage or damage to:

- Winter sports equipment being left unattended unless in a recognised secure place or in the secure area of a motor vehicle, provided there is evidence of force and violence being used to gain entry.
- Winter sports equipment more than 5 years old.

Conditions

In addition to the General Conditions:

- You must obtain a Property Irregularity Report (PIR) from the courier for damage to any equipment whilst in transit.
- Loss, theft or suspected theft of equipment must be reported to the Police within 24 hours of discovery and a Police Report obtained.

Wear and Tear

A deduction will be made for any wear and tear or betterment in any claim settlement for winter sports equipment that is not replaced or repaired.

Part Two – Essential Replacement of winter sports equipment

We will pay you up to £25 per day to a maximum of £300 for reasonable costs incurred by you in hiring winter sports equipment following accidental loss (including temporary loss in transit for more than 12 hours) or damage to your own winter sports equipment during the journey.

Part Three – Loss of Pass and Fees

We will pay up to £250 per person for the proportionate value of any non-refundable passes, hire or tuition fees following:

- Accident or sickness totally preventing you from continuing your holiday.
- The loss or theft of your pass.
- Total resort closure preventing your travel to an alternative ski area.

Part Four – Piste Closure

We will pay you up to £20 per day to a limit of £200 to enable you to travel to an alternative resort and to pay for an additional ski pass in the event of piste closure in your resort resulting in the closure of all ski-lifts for a period in excess of 24 hours for as long as such conditions prevail.

Part Five – Delayed Resort Departure

We will pay you £20 per day for each complete 24 hours after your scheduled resort departure up to a limit of £200 for reasonable additional accommodation and food expenses incurred as a result of complete transport failure due to adverse weather conditions preventing your departure from the resort. Where alternative transportation to the United Kingdom is required because your original travel tickets cannot be changed we will pay up to £200 for alternative return transportation to the United Kingdom.

Exclusions

We will not pay any claim:

- Made outside the recognised skiing season in the ski resort where the loss occurred.
- Where the holiday was not pre-booked.
- Under Piste Closure, where the insurance was effected less than 14 days before departure or if you do not travel to an alternative resort following piste closure.

Excess

You will be required to pay the first £50 for each and every incident giving rise to a claim under Parts One and Two. Please note that this excess applies to each claimant. (No excess for children under 18.)

Claims Settlement

If the claim documentation supplied does not include the currency exchange rate applied, costs incurred locally will be calculated using The Royal Bank of Scotland rates of exchange applicable on the date of loss.

Section 12 – Insured Pursuits

You are automatically covered to do the following non-contact sports if your hotel, holiday organiser or a recognised provider of the service has arranged them:

- Aerobics.
- Archery.
- Badminton.
- Basketball.
- Beach Games.
- Bowls.
- Cricket.
- Cruises (up to 16 consecutive days).
- Cycling (excluding BMX and Mountain).
- Fell Walking/Rambling/Trekking.
- Fishing.
- Horse Riding (excluding jumping).
- Ice-Skating (rink only).
- Parascending (towed by a boat).
- Rafting/Canoeing/Kayaking (including white water up to grade 3).
- Roller Skating.
- Safaris (up to 16 consecutive days).
- Scuba Diving to 18 metres.
- Skateboarding.
- Snooker/Pool/Billiards.
- Snorkelling.
- Squash.
- Surfing.
- Swimming in a pool, inland or coastal waters (within 12 mile limit).
- Table Tennis.
- Volleyball.
- Water-skiing in inland or coastal waters (within 12 mile limit)*.
- Windsurfing in inland or coastal waters (within 12 mile limit).
- Yachting/Boating/Sailing/Rowing in inland or coastal waters (within 12 mile limit)*.

*Excludes cover under Section 7.

Excluded activities

- Flying or other aerial activity (e.g. ballooning, gliding, hang-gliding, micro-lighting, paragliding or similar activities) except whilst travelling as a fare paying passenger.
- Parachuting, sky diving, sky surfing or base jumping.
- Parasailing, parapenting or parascending unsupervised or over land.
- Manual work of any kind or professional entertaining.
- Charity work, unless confirmed in writing by us at point of sale.
- Operational duties of a member of the armed forces.
- Mountaineering, cliff or rock climbing which would ordinarily involve the use of ropes or guides.
- Expeditions, pot holing, cave diving or canyoning.
- Any sport played as a professional.
- Organised team football, hockey, hurling, Gaelic football, rugby or American football.
- Boxing, wrestling, karate or other martial arts.
- On-piste snowboarding, skiing, snow-cat skiing, mono-skiing, ski-bobbing, ice-skating, curling, bob-sleighting, luge, tobogganing, snow-mobiling, cross-country skiing on locally recognised tracks, off-piste skiing with a qualified instructor and snowboarding with a qualified instructor unless your Policy Schedule shows that you have bought Winter Sports cover.
- Ice hockey, ski-jumping, ski-racing, heli-skiing, competition skiing, ski-acrobatics, ski-stunting, ski-flying, ski-mountaineering, glacier-skiing, freestyle skiing, snow carting or the use of skeletons.
- Motor car, motor cycle, bicycle, motor vehicle, motor boat or speedboat racing/rallying.
- The use of a two wheeled motor vehicle as a rider or passenger unless the rider is a holder of a full UK motorcycle licence and both rider and any passenger are wearing a helmet.
- Driving a motor vehicle when not licensed or disqualified to do so.
- Go-karting (above 120cc engine).
- All forms of Quad Biking.
- Any form of underwater swimming or sub-aqua activity below a depth of 30 metres. Any form of underwater swimming or sub-aqua activity using any underwater breathing apparatus other than a snorkel unless:
 - You are a qualified diver (in which case you must not be diving unaccompanied);
 - You are accompanied by a qualified instructor.
- High diving or diving with sharks.
- Hunting.

- Horseracing, show jumping, eventing, polo, endurance riding or rodeo.
- Ocean sailing i.e. sailing in international waters.
- Bullfighting or bull running.
- Extreme sports not mentioned above.

Conditions

- The organised activities must be conducted in a safe and professional manner and supervised by a qualified person or arranged through a recognised provider of the service.
- You must not act in an irresponsible manner or expose yourself needlessly to danger.

Exclusions

We will not pay for an event which is as a result of:

- Your participation in an insured pursuit in any professional capacity.
- Your participation in any insured pursuits against local warning or advice.

Please call us **0845 300 77 00** to arrange cover if:

- You are taking part in an activity which is not listed in insured pursuits above; or
- The main purpose of your journey is to take part in a particular activity; or
- You are taking any sports equipment away with you such as tents, golf clubs, surfboards or fishing rods.

What to do if you need to claim

Should something happen during the period of insurance please contact us using the following telephone numbers:

Claims Helpline – 0845 300 77 00

To advise us of a claim you'd like to make or if you have any questions about your policy please call our friendly, UK-based Claims Helpline on **0845 300 77 00**. Lines are open 8am to 8pm Monday to Friday, 9am to 5pm on Saturdays and 10am to 5pm on Sundays.

24 hour assistance whilst abroad

If you have a medical emergency whilst you're abroad, please contact us immediately and before seeking treatment on one of the following numbers, available 24 hours a day, 7 days a week.

For assistance in North & South America or the Caribbean:

USA & Canada Phone **1 866 496 5249**
(Call toll free)

South America & Caribbean Phone **1 905 816 2586**
(Call collect) Fax **1 905 791 5807**

For assistance anywhere else in the world:

Phone code for UK **+ 44 870 024 2796**

Fax code for UK **+ 44 142 056 6121**

The Assistance Service will help you get the care you need by directing you to a medical service provider, contacting your family in the United Kingdom, or arranging for emergency transport home where appropriate.

The service will ensure that the medical provider invoices all insured medical expenses directly to us and not to you where possible. However you must be aware of requests for payments of excessive treatment or charges – if in doubt, let us know.

Please note that all cardiac procedures including invasive or aggressive treatment must be approved in advance by the Assistance Service.

When you return home – 0845 300 77 00

For all other claims (other than Legal Expenses) under this policy you should call the Claims Helpline on your return home. Details of the claim will be taken over the phone and a claim form will be sent to you for completion together with a request for relevant documents to support your claim. For Legal Expenses claims call Tesco on **0870 240 02 87** where the specialist staff will assist you.

Personal Baggage & Money

- Report all losses to the Police within 24 hours of discovery and obtain a written report from them. The loss should also be reported to your holiday representative and accommodation manager where appropriate.
- Loss or damage in transit should be reported to the carrier and a Property Irregularity report form obtained from them confirming the loss or damage. Retain your tickets and any baggage check-in labels.
- For delayed arrival of baggage obtain written confirmation for the carrier of the actual period and retain receipts for all purchases of Essential Replacement Items.
- In all circumstances purchase receipts for lost or stolen items must be provided showing the price, date and place of purchase.
- For loss of money we require foreign currency exchange receipts or documentary evidence of withdrawal sterling prior to departure.

Personal Liability

- Never admit liability or take any action without our prior consent.
- Inform us immediately of all developments relating to the claim and provide full details plus any supporting evidence.

Delayed Departure

- Obtain written confirmation from the carrier confirming the reason for the delay and the original and actual departure times.

Personal Accident

- A medical certificate from the treating doctor is required.
- In the event of death we require a copy of the death certificate together with any other documentary evidence deemed appropriate.

Loss of Passport

- A letter or receipts from the British Embassy or Consulate where the loss was reported.
- Retain receipts for costs incurred in obtaining the replacement passport.

Winter Sports

- A medical certificate completed by the treating Doctor.
- For Piste Closure, a written report from a recognised authority confirming closure of all lifts.

Notes

If you have an emergency while you're away:

North or South America and the Caribbean	USA or Canada – call toll free	Phone: 1 866 496 5249 Fax: 1 888 298 6340 <small>Lines open 24 hours a day, 7 days a week.</small>
	South America or Caribbean – call collect	Phone: 1 905 816 2586 Fax: 1 905 791 5807 <small>Lines open 24 hours a day, 7 days a week.</small>
Anywhere else in the world		Phone: +44 870 024 2796 Fax: +44 142 056 6121 <small>Lines open 24 hours a day, 7 days a week.</small>

If you need to make a claim when you get back:

Claims Helpline	0845 300 77 00	<small>Lines open 8am-8pm Monday-Friday, 9am-5pm Saturday and 10am-5pm Sunday</small>
Legal Expenses Claims	0870 240 02 87	<small>Lines open 24 hours a day, 7 days a week. Daytime calls cost up to 8p plus 6p per minute from BT lines Monday to Friday.</small>

To see if you could save on your other insurance needs, call:

Car Insurance	0845 300 44 00	<small>Lines open 8am-9pm Monday-Friday, 9am-5pm Saturday and 10am-5pm Sunday</small>
Pet Insurance	0845 300 22 00	<small>Lines open 8am-8pm Monday-Friday, 9am-5pm Saturday and 10am-5pm Sunday</small>
Home Insurance	0845 300 66 00	<small>Lines open 8am-8pm Monday-Friday, 9am-5pm Saturday and 10am-5pm Sunday</small>
Breakdown Cover	0845 246 07 17	<small>Lines open 8am-8pm Monday-Friday, 9am-5pm Saturday and 10am-5pm Sunday</small>
www.tescobank.com		

If you have problems with your hearing or speech, contact us by Minicom by adding 18001 to the start of any of the numbers above.

Calls may be recorded.

Tesco Pet, Travel, Home, Car Insurance and Car Breakdown Cover are arranged and underwritten by UK Insurance Limited (UKI). Tesco Car Insurance in Northern Ireland for people over 21. UK Insurance Limited and Tesco Personal Finance plc are both authorised and regulated by the Financial Services Authority (FSA). Tesco Personal Finance plc. Registered in Scotland, registration no. SC173199. Registered office: Interpoint Building, 22 Haymarket Yards, Edinburgh EH12 5BH.

 **Please recycle me**

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