



Travel Insurance

Your Policy Summary

Inside you'll find a summary of your travel insurance.

0845 300 77 00
www.tescobank.com

Every little helps

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.

Please read this document carefully. Full terms and conditions can be found within the Policy Booklet. This document does not form part of the contract between us.

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Features of a Tesco Travel Insurance Policy (Annual)

The policy you have purchased is underwritten by UK Insurance Limited and will run for 12 months; at the end of this period all cover will cease. This policy is not renewable; if you require further cover, you will need to purchase another policy.

The maximum single trip duration for any one journey is 42 days, unless it is a Winter Sports journey where the maximum journey is 22 days (as long as you have selected the Winter Sports cover).

You must be aged 64 or under to be covered by this policy.

Handy phone 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 or Canada (Call toll free) Phone **1 866 496 5249** Fax **1 888 298 6340**
South America, Caribbean (Call collect) Phone **1 905 816 2586** 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**

Legal Expenses Claims – 0870 240 0287

For Legal Expenses claims call **0870 024 02 87** where the specialist staff will assist you. 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 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.

Section of cover	Sum Insured	Main/unusual exclusions/restrictions	Excess
General conditions and exclusions	N/a	<p>The following conditions apply to all parts of this policy.</p> <p>Conditions</p> <p>You must be a UK resident. We reserve the right to decline any claim which is directly or indirectly related to 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 the policy.</p> <p>Exclusions</p> <p>We will not pay for loss or damage to property, or any legal liability, injury, illness, death or exposure caused by, or as a direct result of:</p> <ul style="list-style-type: none"> • Your suicide, or any self-inflicted injury or illness, sexually transmitted disease, alcohol-related incidents or drug or solvent abuse, or exposure to needless danger. • You travelling in an aircraft other than as a fare paying passenger. 	N/a
Section 1 Medical Emergency and Repatriation Service	£2 million	<p>Each insured person gets £20 per day hospital benefit rising to a maximum of £200.</p> <p>Conditions</p> <ul style="list-style-type: none"> • You must not be travelling against medical advice or going to get medical treatment. • You must not be diagnosed terminally ill prior to the journey being booked or the issue of this policy. <p>Exclusions</p> <p>We won't pay for:</p> <ul style="list-style-type: none"> • 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. • 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. • 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. 	£50 per claimant, per incident

Section of cover	Sum Insured	Main/unusual exclusions/restrictions	Excess
Section 1 Medical Emergency and Repatriation Service (continued)	£2 million	<ul style="list-style-type: none"> • An 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) • 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. • Non-essential medical treatment that could wait until your return to the UK. 	£50 per claimant, per incident
Section 2 Personal Possessions	£1,250 per adult (£625 for children under 18)	Cover includes any single item up to £200 (£100 for children under 18). Conditions <ul style="list-style-type: none"> • You must comply with the carrier's condition of carriage. • You must provide receipts for lost or stolen items in order to substantiate your claim. Exclusions <ul style="list-style-type: none"> • We won't pay for loss, theft, breakage or damage to any valuables unless they're with you at all times. • Sports equipment whilst in use, household goods or anything shipped as freight. 	£50 per claimant, per incident
Section 4 Personal Money	£400	We'll refund cash or banknotes to the value of £200 (£100 for children under 18) if you can prove the exact amount of currency or sterling you've taken in the first place. Conditions <ul style="list-style-type: none"> • If we ask, you must show us evidence of the amount of money you took from the issuer of the money. For sterling, documentary evidence must be produced. Exclusions <ul style="list-style-type: none"> • We won't pay for personal money unless it's with you or it's clear that someone has broken into your safety deposit box or personal accommodation. • We won't pay for loss due to depreciation of value caused by error or omission. 	£50 per claimant, per incident

Section of cover	Sum Insured	Main/unusual exclusions/restrictions	Excess
<p>Section 5 Journey Cancellation</p>	<p>£2,500</p>	<p>Any prebooked excursions are limited to the value of £150.</p> <p>Conditions</p> <ul style="list-style-type: none"> You must not be waiting for any in-patient treatment before booking your trip or are aware of anything that could make you cancel your trip. <p>Exclusions</p> <p>We will not pay for:</p> <ul style="list-style-type: none"> Any claims if you've got the wrong passport or visa, you decide not to travel or don't enjoy the holiday. Or if your holiday or transport company or their agent does not meet their obligation to you or refuses to pay. An 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) 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, an insured person or a travelling companion, because they consider that you or they are not fit to travel. 	<p>£50 per claimant, per incident</p>
<p>Section 6 Cutting Short Your Journey</p>	<p>£2,500</p>	<p>Any prebooked excursions are limited to the value of £150.</p> <p>Conditions</p> <ul style="list-style-type: none"> You must not be travelling against medical advice or going to get medical treatment. You must not be diagnosed terminally ill before travelling. You must not be aware prior to booking your trip of any reason why your journey may be cut short. <p>Exclusions</p> <p>We will not pay for:</p> <ul style="list-style-type: none"> Any claims caused by any additional or unused travel or accommodation expenses incurred without the consent of the Assistance Service. 	<p>£50 per claimant, per incident</p>

Section of cover	Sum Insured	Main/unusual exclusions/restrictions	Excess
Section 6 Cutting Short Your Journey (continued)	£2,500	<ul style="list-style-type: none"> • Any incident where you do not have a medical certificate from the doctor treating you abroad which says that you need to return home early. • Additional costs incurred which are recoverable from the tour operator, airline or hotel, or other provider of the service. • An 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). • Any claim, 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. • Any event which is a result of the transport operator or their agents refusing to transport you, an insured person or a travelling companion, because they consider that you or they are not fit to travel. 	£50 per claimant, per incident
Section 7 Personal Liability	£2 million (per policy)	Exclusions We will not pay any claims resulting from: <ul style="list-style-type: none"> • The employment, business or profession of you or a member of your family. • You owning, handling or looking after any animal. • Any accidents involving horse-drawn, mechanically propelled vehicles, trailers, aircraft, motorised waterborne craft or firearms. 	£50 per claimant, per incident
Section 10 Legal Assistance	£30,000 (per policy)*	Conditions <ul style="list-style-type: none"> • If we accept your claim, we or a solicitor we appoint will try to negotiate a settlement without having to go to court. • We can refuse to pay any more legal costs if it is no longer more likely than not that you will be successful with your claim. Exclusions We will not pay for: <ul style="list-style-type: none"> • Any claim you report to us more than 180 days after the date you knew about, or should have known about, the incident leading to the claim. 	Nil

Section of cover	Sum Insured	Main/unusual exclusions/restrictions	Excess
Section 10 Legal Assistance (continued)	£30,000 (per policy)*	<ul style="list-style-type: none"> Any claim resulting from any illness or injury that develops gradually or is not caused by a specific or sudden accident. Legal costs and expenses that you have paid or will have to pay before we have agreed to them. 	Nil
Section 11 Winter Sports (only applicable if you have chosen this cover)		<p>Conditions</p> <ul style="list-style-type: none"> Winter Sports equipment up to £500. Emergency replacement of Personal Possessions up to £300. Loss of Pass and Fees up to £250 per person. Piste closure up to £200 per person. Delayed Resort Departure up to £200 per policy. <p>Conditions (see policy wording)</p> <p>Exclusions</p> <ul style="list-style-type: none"> We won't pay for any claim made outside the recognised Skiing Season of the resort – or any claim at all unless you booked your holiday before you left the UK. 	£50 per claimant, per incident

*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.

Keeping you informed

We'll pass your Clubcard details to Tesco Personal Finance and UK Insurance Limited for your Travel Policy. Please read all the details in your Policy Document. Your information will be held securely by us and used in accordance with the Clubcard Data Protection Statement and the Data Protection Act.

We are sorry that with this product we are unable to take your marketing preference at the time of purchase. We would like to keep you informed about Tesco Personal Finance products and offers in future. If you would prefer not to hear about our products and offers please call us on **0845 300 77 00**.

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.

How to make a claim

Call us on **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
Tesco Travel Insurance
The Wharf
Neville Street
Leeds
LS1 4AZ

If we cannot resolve the differences 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

Phone number **0845 080 1800**

Details about our Regulator

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

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