

# Policy summary.

Inside you'll find a summary of  
Tesco Bank Premium Credit Card  
Travel Insurance.

# Tesco Bank Premium Credit Card Travel Insurance policy summary.



This is a travel insurance policy summary only and does not contain the full terms and conditions of the contract. Full terms and conditions can be found in the Policy Booklet, a copy of which is available on request.

## Insurers

The insurers are Ageas Insurance Limited, apart from Section 14 – Travel Legal Guard which is underwritten by DAS Legal Expenses Insurance Company Limited.

## Travel insurance

The insurance policy covers personal travel insurance including winter sports cover. Your Policy Schedule and Policy Booklet form the basis of the contract.

## Annual multi-trip cover

This policy provides cover for any number of trips in the 12 month period shown on your Policy Schedule. The policy will cover trips up to a maximum duration of 31 days. You will automatically be covered for up to 17 days' winter sports cover in the 12 month period.

All travellers must be aged 69 or under, a UK resident for at least six months and registered with a GP in the UK. This policy is not available to persons aged 70 or over and cover will cease on the first renewal date of their policy on or after their 70th birthday.

Please ensure that you check your policy cover at the time of booking each trip or before you travel to make sure the policy still suits your needs.

## Significant features and benefits.

The Policy Booklet outlines the features and benefits of the cover provided under personal travel insurance. Full details of each section can be found from pages 20 through to 45 of your Policy Booklet. Details of cover for winter sports holidays can be found on pages 42 to 45 of the Policy Booklet.

The following table is a summary of the benefits available. The limits of cover shown are the most you can claim per insured person under each section of the policy, but other limits may apply which are detailed fully in the Policy Booklet.

## SCHEDULE OF BENEFITS

Section	Sum insured per insured person (up to):	Excess	
1	a) If your trip is cancelled	£5,000	£60
	b) If your trip is cut short	£5,000	£60
2	Medical and other expenses	£5 million	£60
3	Hospital Benefit	£25 per day, £1,000 max	Nil
4	Personal Accident (age 18 and over)		
	• Loss of limbs or sight	£25,000	Nil
	• Permanent Total Disability	£25,000	Nil
	• Death Benefit	£15,000	Nil
5	Personal Belongings	£1,500	£60
	• Any one item, pair or set	£300	£60
	• Overall Valuables limit	£300	£60
6	Delayed baggage	£50 per 12 hours, £150 max	Nil
7	Money and Documents	£400	£60
	• Cash limit (age over 18)	£200	£60
	• Cash limit (age under 18)	£100	£60
8	Loss of Passport	£250	Nil
9	Personal Liability	£2 million	£200
10	Missed Departure – Extra travel and accommodation expenses	£750	Nil
11	Catastrophe Cover	£1,000	Nil
12	Mugging	£50 per 24 hours, £750 max	Nil
13	Pet Care	£250	Nil
14	Travel Legal Guard	£25,000	Nil
15	Delay	£20 per 12 hours, £400 max	Nil
	Holiday Abandonment	£5,000	£60
16	Hijack	£50 per 24 hours, £750 max	Nil
17	a) Winter Sports equipment	£500	£60
	b) Winter Sports equipment hire	£30 per day, £300 max	Nil
	c) Ski pack	£250	Nil
	d) Piste closure	£30 per day, £300 max	Nil
	e) Avalanche closure	£35 per day, £350 max	Nil

All cover limits and excesses shown are per person.

# Principal exclusions and limitations.

## Medical conditions

Health restrictions apply to this policy. Please read the important information regarding pre-existing medical conditions on page 5 of the policy booklet. Your policy does not cover you if you are travelling against medical advice or to get medical treatment.

## Medical conditions of close relative/business associates

Exclusions to cover apply in relation to the health of close relatives, business associates and travel companions not insured on this policy.

If, at the time of taking out this insurance (or booking the trip if this was later) your close relative, business associate or travel companion had a medical condition for which he or she:

- Was receiving treatment at hospital (other than where they go to hospital for check-ups for a stable condition, at regular intervals which have been arranged beforehand)
- Was waiting for a hospital consultation, investigations or treatment (other than where they go to hospital for checkups for a stable condition, at regular intervals which have been arranged beforehand)
- Had been given a terminal prognosis, or been told that their condition is likely to get worse in the next 12 months;

We will not pay for any claim you (or any insured person) make, that has anything to do with the medical condition of that close relative, business associate or travel companion. See pages 5 and 46 of the Policy Booklet.

## Dangerous activities

Your travel insurance policy does not automatically cover you for all activities. If you are going to take part in any activity that may be considered dangerous, please contact us for advice. See pages 14 to 16 of the Policy Booklet.

## Delay and holiday abandonment

Your travel insurance policy does not cover you for claims arising from the recommended closure of airspace for reasons of safety or otherwise by any government, public or local authority including but not limited to any civil or federal aviation authority. See pages 41 to 42 of the Policy Booklet.

## Medicare/Medicaid

For travel to the United States of America, we will pay only for necessary emergency medical treatment, surgical, hospital, ambulance and nursing fees and charges. This means costs that are incurred for approved, eligible medical services or supplies, that do not exceed the average reimbursement the provider receives for all services rendered to its patients, up to a maximum of one and a half times the rate that would be applicable if the costs were payable by US Medicare. If you do require medical treatment whilst in the United States of America, you are not required to do anything additional which is not already explained within this Policy Booklet, and the benefits and limitations contained within Section 2 and Section 3 still apply.

## Mobile phones

Your travel insurance policy does not provide cover for the loss of, theft of or damage to mobile phones (including smart phones and mobile electronic personal communication devices). See pages 28 to 29 of the Policy Booklet.

## Personal belongings, money and documents

Your policy provides cover for loss, damage or theft of your personal belongings, money and documents, however for personal belongings we may take an amount off for wear and tear. The policy also contains maximum amounts that can be claimed for individual items, valuable items and cash. Your Policy Booklet provides full details of these limits. See Sections 5, 6 and 7 for details.

## Winter sports – piste closure

This cover is only available for holidays starting after 10th December and ending before 30th April. Under this section of cover, you will not be covered if this insurance starts within 14 days of going on the trip, unless you booked the trip at the same time. See page 44 of the policy wording.

## What happens if I take out cover and then change my mind?

If you want to cancel your Tesco Bank Premium Credit Card Travel Insurance you must also close your Tesco Bank Premium Credit Card account in accordance with the terms of your credit agreement.

If you want to cancel your Premium Credit Card account, please contact Tesco Bank on **0345 300 4278**.

If your Tesco Bank Premium Credit Card account is closed or you do not pay the annual fee, the travel insurance will be cancelled.

See page 17 of the Policy Booklet.

## How to make a claim.

Telephone the claims helpline on **0345 677 7555**. This line is open 24 hours a day, 365 days a year. Please have your policy details available.

We may ask for documentation to support your claim. See pages 11 to 13 of the Policy Booklet. If you need help following a medical emergency please call **+44 23 8064 4633**. See pages 9 and 10 of the Policy Booklet.

## Voicing your concerns.

Should there ever be an occasion where you need to complain, we will sort this out as quickly and fairly as possible.

If you have a complaint regarding your claim, please telephone us on the number shown in your claims documentation. Alternatively, you can write to us at the address shown below or email us through our website at [www.ageas.co.uk/complaints](http://www.ageas.co.uk/complaints) (please include your policy number and claim number if appropriate).

Customer Services Advisor  
Ageas Insurance Limited  
Ageas House  
Hampshire Corporate Park  
Templars Way  
Eastleigh  
Hampshire SO53 3YA

We will try to resolve your complaint by the end of the third working day. If we are unable to do this, we will write to you within five working days to either:

- Tell you what we have done to resolve the problem; or
- Acknowledge your complaint and let you know when you can expect a full response. We will also let you know who is dealing with the matter.

We will always aim to resolve your complaint within four weeks of receipt. If we are unable to do this we will give you the reasons for the delay and indicate when we will be able to provide a final response.

We will review your complaint and do our best to address your concerns. If the matter is not resolved to your satisfaction you can write to the Financial Ombudsman Service and further information about this can be found below.

See pages 49 to 51 of your Policy Booklet for full details on how to make a complaint including who to contact if your complaint is with regards to the information and advice about your policy or section 14 – Travel Legal Guard.

## Contact the Financial Ombudsman Service

If the appropriate party above 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 still dissatisfied with either the summary resolution or final response letter, or if the appropriate party has not issued their final response within eight weeks from you first raising the complaint, but you must do so within six months of the date of the summary resolution or final response letter. Please note that they will only consider your complaint once you have tried to resolve it with the appropriate party first.

You can contact the Financial Ombudsman Service at the address below:

In writing:

Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

Tel: **0800 023 4567**

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

You can also obtain information here: **www.financial-ombudsman.org.uk**

Please note that if you do not refer your complaint within the six 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 as a result of exceptional circumstances.

Using this complaints procedure will not affect your legal rights.

## Financial Services Compensation Scheme.

All of the insurers on page 2 of this document are covered by the Financial Services Compensation Scheme (FSCS). If we/they cannot meet our/their obligations you may be entitled to compensation under the scheme. You can get more information from the Financial Services Compensation Scheme at **www.fscs.org.uk** or by calling **0800 678 1100** or **0207 741 4100**.

If you have problems with your hearing or speech, contact us by Typetalk by adding 18001 to the start of any of the numbers in this booklet.

For your protection, telephone calls will be recorded and may be monitored.

Tesco Bank Premium Credit Card Travel Insurance is provided by Ageas Insurance Limited. The Travel Legal Guard cover is underwritten by DAS Legal Expenses Insurance Company Limited. Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Financial Services Register No 202039. Registered in England and Wales No 354568. Registered Office address: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA. [www.ageas.co.uk](http://www.ageas.co.uk)

DAS Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. DAS Legal Expenses Insurance Company Limited. Head and Registered Office: DAS House, Quay Side, Temple Back, Bristol BS1 6NH. Registered in England and Wales. Company Number 103274. Website: [www.das.co.uk](http://www.das.co.uk). DAS Law Limited is authorised and regulated by the Solicitors Regulation Authority (registered number 423113). DAS Law Limited. Head and registered office: North Quay, Temple Back, Bristol BS1 6FL. Registered in England and Wales. Company Number 5417859. Website: [www.daslaw.co.uk](http://www.daslaw.co.uk).

 Please recycle me