

# Tesco Travel Insurance

## Policy Booklet



### Inside you'll find full details of your:

- Tesco Travel Insurance
- Optional covers;
  - Collision Damage Waiver (CDW) Excess
  - Cruise
  - Gadget
  - Golf
  - Winter Sports

Travel Insurance

**TESCO** Insurance



Provided by AWP P&C, part of the Allianz Group of companies  
Version: 2024/3.0

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## Important Contact Details

### Customer services:

(Monday to Friday – 9am to 5pm)

0345 030 6124

### 24-hr Emergency medical assistance:

(for medical emergency or trip interruption requests)

+44 (0) 208 603 9752

### 24-hr Legal Advice and Expenses:

+44 (0) 208 603 9804

### HealthHero:

24-hour GP consultation service

<https://allianz.doc24.uk>

+44 (0) 333 370 2578

### Claims (except Gadget Claims):

(submit online 24 hours a day)

<https://allianz-protection.com>

(call Monday to Friday – 9am to 5pm)

0345 641 9751

### Gadget Claims:

(submit online 24 hours a day)

<https://tiga.taurus.claims>

(call Monday to Friday – 8am to 6pm)

0330 053 4269

## The Underwriters

This insurance (except the Gadget Cover section) is underwritten by AWP P&C S.A. registered in France with ID No 519490080 RCS Paris Registered Office 7 Rue Dora Maar, 93400 Saint-Ouen, France acting through its UK Branch, AWP P&C (UK Branch), registered in the United Kingdom. Registered Branch No. BR015275. Registered Office: 102 George Street, Croydon CR9 6HD.

AWP P&C S.A. is authorised and regulated by L’Autorité de Contrôle Prudentiel et de Résolution in France. Authorised by the Prudential Regulation Authority (PRA). Subject to regulation by the Financial Conduct Authority (FCA) and limited regulation by the PRA. Financial Services Register No. 534384. Details about the extent of our regulation by the PRA are available from us on request.

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

## Non-payment of premiums

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

## Demands and needs statement

Tesco Travel Insurance is typically suitable for travel customers who wish to insure themselves for medical emergencies, delayed or missed departures, trip cancellations or interruptions, travel accident, personal liability and lost, stolen or delayed baggage.

The levels of cover may vary depending on where **you** travel (whether in **your country of residence or abroad**).

Travel insurance does not cover everything. **You** should read this **policy** wording document carefully to make sure it provides the cover **you** need.

**You** may already possess alternative travel insurance for some or all of the features and benefits provided by this Travel Insurance **policy**. It is **your** responsibility to investigate this.

**We** have not provided **you** with any recommendation or advice about whether this product meets **your** specific insurance requirements.

## About us and our insurance services

### 1. Whose insurance products are offered

This insurance is underwritten by AWP P&C S.A., a French company authorised in France acting through its UK Branch.

### 2. The service provided

**You** will not receive any personal advice or a recommendation from **us** for travel insurance. **Your issuing agent** may ask some questions to narrow down the products that **your issuing agent** will give **you** details of. **You** will then need to make **your** own choice about how to proceed.

### 3. What you will pay for this service

**You** will pay **your issuing agent** the premium for **your policy**. Please refer to **your issuing agent's** terms, for details of any fee applicable for arranging the **policy** on **your** behalf. AWP P&C S.A. pays the **issuing agent** for these services. The payment is a mixture of commission and other fees based on **our** costs for managing **your policy**.

### 4. Who regulates us

AWP P&C S.A. is a company registered in France with ID No 519490080 RCS Paris Registered Office 7 Rue Dora Maar, 93400 Saint-Ouen, France acting through its UK Branch, AWP P&C (UK Branch), registered in the United Kingdom. Registered Branch No. BR015275. Registered Office: 102 George Street, Croydon CR9 6HD. Authorised and regulated by L'Autorité de Contrôle Prudentiel et de Résolution in France. Authorised by the Prudential Regulation Authority (PRA). Subject to regulation by the

Financial Conduct Authority (FCA) and limited regulation by the PRA. Financial Services No. 534384.

Insurance claims are administered in the UK by Allianz Partners (on behalf of AWP P&C), a trading name of AWP Assistance UK Ltd. Registered in England under Registration no. 1710361. Registered Office: 102 George Street, Croydon CR9 6HD. AWP Assistance UK Ltd is authorised and regulated by the FCA Register number 311909.

Rock Insurance Services Limited (ROCK) is a company registered in England and Wales: company number 04255878. ROCK is authorised and regulated by the FCA as an Independent Intermediary Financial Services Register number 300317.

The FCA is the independent watchdog that regulates financial services. **You** can check the regulatory status of ROCK and AWP P&C S.A by visiting the FCA's website [www.fca.org.uk/](http://www.fca.org.uk/) register or by phoning the FCA on 0800 111 6768.

### 5. What to do if you have a complaint

Please refer to the 'Complaints Procedure' section on page 33.

### 6. Cover under the Financial Services Compensation Scheme (FSCS)

For **your** added protection, **we** are covered by the FSCS. **You** may be entitled to compensation from the scheme if **we** cannot meet **our** obligations to **you** such as not being able to pay a claim.

The scheme covers 90% of any claim to do with **us** advising on and arranging this **policy**, with no upper limit. **You** can get more information about the compensation scheme from the FSCS by phoning 0800 678 1100 or 0207 741 4100, or by visiting their website at [www.fscs.org.uk](http://www.fscs.org.uk).

## About this policy

This **policy** is our contract with **you**. Please read it carefully. **We** have tried to make it simple and easy to understand while also clearly describing the terms and conditions of **your** cover. If **you** have any questions, just visit **us** online or give **us** a call using the information shown under 'Important contact details' at the beginning of this **policy**. If **your** travel arrangements change, please be sure to let **us** know so **we** can make any necessary updates to **your policy**.

This policy has been issued based on the information **you** provided at the time of purchase. **We** will provide the insurance described in this **policy** in return for payment of the premium and **your** compliance with all provisions of this policy. **You** will also notice that some words are in bold. These words are defined in the 'Definitions' section.

## What this policy includes and whom it covers

This travel insurance **policy** covers only the sudden and unexpected specific situations, events and losses included in this **policy** wording document, and only under the conditions described. Please review this **policy** wording carefully.

**Your policy** consists of two parts:

1. The **policy** certificate, which shows who is insured under

**your policy.**

- This **policy** wording document, which shows the full terms and conditions of your **policy** as well as the cover provided.

**Please note:** Not every loss is covered, even if it is due to something sudden, unexpected or out of **your** control. Only those losses meeting the conditions described in this **policy** document may be covered. Please refer to the 'General Exclusions' section of this document for exclusions applicable to all cover under **your policy**.

## Excess

Under some sections of cover, **you** will be responsible for the first portion of a claim, which is commonly known as an **excess**. With the exception of Gadget cover, the **excess** does not apply to Premier cover, or to insured persons for whom the Excess waiver upgrade has been purchased.

## Governing law

Unless agreed otherwise, English law will apply and all communications and documentation in relation to this **policy** will be in English. In the event of a dispute concerning this **policy** the English courts shall have exclusive jurisdiction.

## Cancellation rights

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

- All policies:** Full refund if cancelled within 14 days (from purchase or receipt of documents whichever is later).
- Single Trip policies:** 65% refund, less a £7.50 policy cancellation fee if cancelled after 14 days (from purchase or receipt of documents whichever is later).
- Annual Multi-trip policies:** 5% refund per full month remaining less a £7.50 policy cancellation fee, if cancelled after 14 days (from receipt of documents).

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

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

## Automatic renewals on Annual Multi-trip Policies

By purchasing this **policy**, **you** provided **us** with the consent to set up a continuous payment authority. Unless **you** have since opted out of an automatic renewal, **we** will include **your** annual multi-trip policy into **our** renewal programme.

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

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

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

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

**Please note:** **Your** renewed **policy** will only be valid when **you** have told **us** about any changes to **your policy** details. **We** are entitled to assume that **your** details have not changed, and that **you** have the permission of the card holder, unless **you** tell **us** otherwise.

If anyone on **your policy** has a **pre-existing medical condition**, **you** should contact **us** to rescreen at renewal. **We** cannot guarantee that **we** will be able to cover **your pre-existing medical condition** on the same terms or even cover it at all. **You** should take the opportunity at renewal to review **your** needs. **You** may be able to get the insurance cover **you** want at a better price if **you** shop around. Please bear in mind that it's not just the insurance prices that vary. Even if another insurer is quoting a similar price, the levels of cover and policy benefits they offer may be different. It's important that **you** compare carefully and choose the policy that meets **your** needs.

## How to opt-out of automatic renewals

If **you** do not want this **policy** to automatically renew, call **us** on 0345 0306 124 or email **us** at [tesco.service@rockinsurance.com](mailto:tesco.service@rockinsurance.com) after **you** have purchased the **policy**.

## Contracts (Rights of Third Parties) Act 1999

**We**, the insurer and **you** do not intend any term of this contract to be enforceable by any third party pursuant to the Contracts (Rights of Third Parties) Act 1999.

## Reciprocal Health Agreements

### European / Global Health Insurance Card (EHIC and GHIC)

- If **you** already have a valid EHIC, it will continue to entitle **you** to reduced-cost, sometimes free, medical treatment that becomes necessary while **you** are in a European Economic Area (EEA) country or Switzerland. The EEA consists of the European Union (EU) countries plus Iceland, Liechtenstein and Norway. Cover will end on the expiry date of **your** EHIC.
- If **you** do not have a valid EHIC or it is due to expire before **you** travel, **you** can apply for a GHIC. This entitles **you** to reduced-cost, sometimes free, medical treatment that becomes necessary while **you** are in a European Union (EU) country.
- These cards give access to state-provided medical treatment only. Remember, this might not cover all the things **you** would expect to get free of charge from the NHS in the UK. **You** may have to make a contribution to the

cost of **your** care.

- **You** may apply for an GHIC online at [www.ghic.org.uk](http://www.ghic.org.uk) or by calling 0300 330 1350.

**Please note:** The EHIC/GHIC does not cover the cost of medical treatment in a private **hospital** or clinic, the additional cost of returning to **your country of residence** or for a relative to stay or fly out to be with **you**. In a medical emergency **you** may have no control over the **hospital you** are taken to and the closest **hospital** may be private.

## Australia

- If **you** are travelling to Australia **you** can enrol in Medicare which will entitle **you** to subsidised **hospital** treatments and medicines. **You** can do this by contacting a local Medicare office in Australia.
- All claims for refunds under the Medicare scheme must be made before **you** leave Australia. For more information on Medicare visit: [www.medicareaustralia.gov.au](http://www.medicareaustralia.gov.au) or email: [medicare@medicareaustralia.gov.au](mailto:medicare@medicareaustralia.gov.au).

## Sports and Leisure Activities

**You** are covered to take part in the sports and leisure activities listed below, as long as **you**:

- are not taking part as a professional;
- are not racing, and;
- are not taking part in a competition.

**You** must use all recommended safety equipment and keep to all local laws and regulations.

Where some restrictions on cover will always apply, **you** will see asterisks (\*) shown after the activity name. Here is a list of what these indicate:

- One asterisk (\*) – no cover under Personal Liability applies;
- Two asterisks (\*\*) – no cover under Travel Accident applies;
- Three asterisks (\*\*\*) – no cover under Travel Accident or Personal Liability applies.

### Activities covered as standard

- Abseiling (within organiser's guidelines / once only)
- Aerobics
- Animal interaction experiences with wild animals – e.g. elephants / giraffes / koala / small primates & mammals\*\*\*
- Archeological excavation (up to a depth of 1.5 metres)
- Archery\*
- Athletics
- Badminton
- Banana boating, donuts and other inflatables towed behind a powerboat
- Baseball
- Basketball
- Battle re-enactment (not armed forces /no live ammunition / wearing eye protection / professionally organised)\*\*\*
- Billiards/Pool
- Bodyboarding (boogie boarding)
- Bowling

- Bowls
- Boxing (training only and with no contact)\*
- Bridge climbing (professionally organised and safety equipment used/worn)
- Bungee jumping (within organiser's guidelines / once only)\*\*
- Camel riding\*
- Canoeing (up to grade 2 rivers only not white water)
- Catamaran sailing (if qualified / inland or territorial waters only)\*
- Clay pigeon shooting\*
- Cricket
- Croquet
- Curling
- Cycling (not racing, BMX or off-road/trail)
- Dancing
- Darts
- Deep sea fishing
- Dinghy sailing (lake or territorial waters only)\*
- Elephant riding\*
- Falconry\*
- Fell running or walking (up to an altitude of 3,000m / no climbing)
- Fencing (recreational / non-competitive only)\*
- Fishing
- Fives
- Flying (as a fare paying passenger in a fully licensed passenger carrying aircraft)
- Football / soccer\*
- Frisbee / Ultimate Frisbee
- Glacier walking
- Go karting (within organiser's guidelines)\*
- Golf
- Gymnastics (no competitions)
- Handball
- Heptathlon
- High rope activities (within organisers guidelines)
- Hiking (up to an altitude of 3,000m)
- Hobie cat sailing (as a passenger)
- Hockey (field only / not ice)
- Horse riding (wearing safety helmet but excluding competitions/ racing/ jumping/ hunting/ eventing/ polo/ rodeo)\*
- Hot air ballooning (organised pleasure rides only)
- Ice skating/blade skating (on an ice rink / not speed skating)
- Indoor climbing wall
- Javelin Throwing
- Jet boating (as a passenger)
- Jet skiing (no acrobatics, stunts or racing)\*
- Jogging
- Kayaking (up to grade 2 rivers only, not sea or white water)
- Korfball
- Marathon running (recreational / non-competitive only)

- Moped, motorcycling and scooter riding (only as a mode of transport /rider must have a valid UK motorcycle licence for the appropriate engine size/ wearing crash helmets)\*
- Mountain biking (on designated trails only / not downhill)\*
- Netball
- Orienteering
- Paint balling (wearing eye protection)\*\*\*
- Parachute jumping (one jump only)\*\*\*
- Parascending / parasailing - over water\*\*
- Pedalos
- Pilates
- Pony trekking (wearing safety helmet)\*
- Quad biking (part of an organised activity only & wearing a safety helmet / no cover as a mode of transport)\*
- Racket ball
- Rafting (not white water or black water)
- Rambling (up to an altitude of 3,000m)
- Rap jumping (within professional organiser's guidelines / one jump only)\*\*\*
- Rifle range shooting\*\*\*
- Ringos
- Roller skating / blading (wearing pads & helmets)
- Rounders
- Rowing (not racing / inland or territorial waters only)
- Running - including sprinting / long distance / marathon (recreational / non-competitive only)
- Safari trekking in a vehicle as a passenger (must be a professionally organised tour)
- Safari trekking on foot (must be a professionally organised tour)
- Sail boarding (inland or territorial waters only)
- Sailing (if qualified / inland or territorial waters only)\*
- Scuba B.O.S.S (Breathing Observation Submersible Scuba/ Scooter)\*
- Scuba diving down to 30m (if you hold a certificate of proficiency or are diving with a qualified instructor / no solo dives)
- Sea kayaking (territorial waters only)
- Segway riding (organised tour only)\*
- Shooting (at a professional range)\*\*\*
- Skateboarding (wearing pads and helmets / no competitions / no stunts)
- Sledging - pulled by dogs, horse or reindeer (as a passenger only)
- Small bore target shooting (within organiser's guidelines)\*\*\*
- Snooker
- Snorkelling
- Softball
- Squash
- Speed sailing (inland or territorial waters only)
- Stand up paddle boarding (SUP) (inland or territorial waters only)
- Surfing (inland or territorial waters only)
- Swimming (not long distance in open water)
- Swimming & snorkelling with dolphins, beluga whales, manatees, stingrays, turtles (professionally organised and supervised with animals in captivity or in the wild)
- Swimming & snorkelling with sharks (professionally organised and supervised with animals in captivity only)
- Table tennis
- Ten pin bowling
- Tennis
- Trampolining (no competitions)
- Tree canopy walking (professionally organised)
- Trekking / walking / hiking (up to an altitude of 3,000m)
- Trike riding (only as a mode of transport /rider must have a valid UK motorcycle licence for the appropriate engine size/ wearing crash helmets)\*
- Tug of war
- Volleyball
- Wake-boarding
- Walking (up to an altitude of 3,000m)
- War games (not armed forces /no live ammunition / wearing eye protection / professionally organised)\*\*\*
- Water polo
- Water-skiing (inland or territorial waters only / no stunts or jumping)
- Windsurfing (inland or territorial waters only)
- Wind tunnel flying (pads and helmets to be worn)
- Whale watching (professionally organised)
- White water rafting (professionally organised / up to grade 4 rivers)
- Yachting (if qualified / inland or territorial waters only)\*
- Yoga
- Zip lining (within organiser's guidelines)
- Zip-trekking (including over snow) Zorbing (professionally organised)

## Winter-sports and Leisure Activities

**You** are covered to take part in the sports and leisure activities listed below, as long as **you**:

- are not taking part as a professional;
- are not racing;
- are not taking part in a competition; and
- have paid the appropriate premium.

**You** must use all recommended safety equipment and keep to all local laws and regulations.

Where some restrictions on cover will always apply, **you** will see asterisks (\*) shown after the activity name. Here is a list of what these indicate:

- One asterisk (\*) – no cover under Personal Liability applies;
- Two asterisks (\*\*) – no cover under Travel Accident applies;
- Three asterisks (\*\*\*) – no cover under Travel Accident or Personal Liability applies.

## Activities covered when the appropriate winter sports premium has been paid

- Airboarding (provided safety equipment must be used and local guidelines must be followed)

- Alpine skiing
- Big foot skiing
- Cross country skiing (on designated or recognised tracks or routes)\*\*\*
- Curling
- Dry slope skiing
- Figure skating (recreational / non-competitive only / no lifts)
- Glacier walking
- Kick sledging
- Monoskiing
- Nordic skiing
- Skiboarding
- Skidooring\*
- Skiing - off piste (within ski area boundaries of a recognised ski resort and following local ski patrol guidelines)
- Skiing - on piste
- Ski touring (professionally organised tour only) Sledging / tobogganing
- Sleigh riding (as a passenger)
- Snowboarding - off piste (within ski area boundaries of a recognised ski resort and following local ski patrol guidelines)
- Snowboarding - on piste
- Snow bobbing
- Snow mobiling\*
- Snow shoe walking
- Snow tubing
- Snow-blading
- Tandem skiing
- Telemark skiing
- Winter walking (using crampons and ice picks only)

Section	We will pay you up to (per trip)		
	Economy	Standard	Premier
<b>Excess †</b> (maximum of 2 <b>excesses</b> per person, per trip will be applied)	£99 per person	£75 per person	Nil
<b>Section 1 – Trip Cancellation</b>			
Trip Cancellation	£1,000	£5,000	£10,000
<b>Section 2 – Trip Interruption</b>			
Trip Interruption	£1,000	£5,000	£10,000
<b>Section 3 – Travel Delay</b>			
Missed Departure	£500	£1,000	£1,500
Delay 'with receipts limit' (minimum delay period 6 hours) ¥	£500 (£100 per day)	£1,000 (£200 per day)	£1,500 (£300 per day)
Delay 'without receipts limit' (minimum delay period 6 hours) ¥	£250 (£50 per day)	£500 (£100 per day)	£750 (£150 per day)
<b>Section 4 – Baggage</b>			
Baggage	£1,000	£2,000	£3,000
Single article limit	£250	£350	£500
Total limit for all High value items	£250	£350	£500
<b>Section 5 – Baggage Delay</b>			
Baggage delay on outward journey only ¥ (minimum delay period 12 hours)	£250	£500	£1,500
<b>Section 6 – Emergency Medical / Dental Cover Abroad</b>			
Emergency Medical Expenses	Unlimited	Unlimited	Unlimited
Emergency Dental Care	£250	£350	£1,000
Inpatient benefit ¥	£500 (£20 per day)	£500 (£40 per day)	£1,000 (£50 per day)
<b>Section 7 – Emergency Transportation</b>			
Emergency Transportation Expenses	£10,000,000	£10,000,000	£20,000,000
Search and Rescue	£10,000	£10,000	£10,000
<b>Section 8 – Personal Liability</b>			
Personal Liability	£2,000,000	£2,000,000	£2,000,000
<b>Section 9 – Travel Accident</b>			
Permanent total disablement or loss of limb/eye ¥	£10,000	£20,000	£30,000
Death (Aged 16-64) ¥	£5,000	£10,000	£15,000
Death (Age 15 and under) ¥	£2,500	£2,500	£2,500
Death (Age 65 and over) ¥	£2,500	£2,500	£2,500
<b>Section 10 – Travel Services During Your Trip</b>			
Travel Services During Your Trip ¥	Included	Included	Included
<b>Section 11 – Loss of Travel Documents</b>			
Loss of Travel Documents	£250	£250	£500
<b>Section 12 – Personal Money</b>			
Personal money	£250	£500	£750
Cash	£100	£200	£375
* If <b>you</b> purchase <b>your</b> Travel money at a Tesco Travel money Bureau or online via the Tesco Travel Money Website, prior to <b>your</b> trip then <b>your</b> Cash limit will be increased by 100%.			

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

† The policy **excess** can be removed on all sections except Gadget Cover by purchasing an **excess** waiver upgrade. Cover only applies to persons who have paid the premium as confirmed on **your** policy certificate.

(Cover Summary continued overleaf)



Cover Summary		We will pay you up to (per trip)		
		Economy	Standard	Premier
<b>Excess †</b> (maximum of 2 <b>excesses</b> per person, per trip will be applied)		£99 per person	£75 per person	Nil
<b>Section 13 – Legal Expenses</b>				
Legal expenses and assistance ¥		£25,000	£25,000	£25,000
<b>Section 14 – Cruise Cover</b> (this section is optional, if you have purchased this cover it will be shown on your policy certificate)				
Missed port of call ¥		£100 per missed port up to £1,000	£100 per missed port up to £1,000	£100 per missed port up to £1,000
Low / High water ¥		£100 per incident up to £500	£100 per incident up to £500	£100 per incident up to £500
Cabin Confinement ¥		£100 per 24 hours up to £1,000	£100 per 24 hours up to £1,000	£100 per 24 hours up to £1,000
Shore excursions cover		£500	£500	£500
Denied boarding ¥		£200	£200	£200
<b>Section 15 – Collision Damage Waiver (CDW) Excess</b> (this section is optional, if you have purchased this cover it will be shown on your policy certificate)				
Excess or deposit reimbursement ¥		Up to a maximum of £10,000 per claim		
<b>Additional rental vehicle damage cover</b>				
Lock out ¥		Up to a maximum of £100 per claim		
Vehicle hire key cover ¥		Up to a maximum of £500 per claim		
Misfuelling ¥		Up to a maximum value of £500 per claim		
<b>Important limit applicable to your policy</b> The maximum amount that can be claimed in relation to any one Incident or in total over the duration of the policy is £10,000.				
<b>Section 16 – Golf Cover</b> (this section is optional, if you have purchased this cover it will be shown on your policy certificate)				
Missed golf activity		No Cover	£30 per day up to £300	£50 per day up to £500
Golf equipment		£500	£1,500	£3,000
Single Article Limit		£200	£300	£500
Golf equipment rental ¥		No Cover	£30 per day up to £300	£50 per day up to £500
<b>Section 17 – Winter Sports Cover</b> (this section is optional, if you have purchased this cover it will be shown on your policy certificate)				
Winter sports equipment (owned)		£500	£1,000	£1,500
Single article limit		£500	£500	£500
Winter sports equipment (hired)		£300	£300	£300
Winter sports equipment rental ¥		£300 (£25 per day)	£300 (£25 per day)	£300 (£25 per day)
Piste Closure ¥		£30 per day up to £300	£30 per day up to £300	£30 per day up to £300
Search and Rescue ¥		£10,000	£10,000	£10,000
<b>Section 18 – Gadget Cover</b> (this section is optional, if you have purchased this cover it will be shown on your policy certificate)				
Gadgets		£3,000	£3,000	£3,000
Excess		£50	£50	£50

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

† The policy **excess** can be removed on all sections except Gadget Cover by purchasing an **excess** waiver upgrade. Cover only applies to persons who have paid the premium as confirmed on **your** policy certificate.

## Definitions

Throughout this **policy**, words and any form of the word appearing in bold italics are defined in this section.

Word(s)	Meaning
<b>Accident</b>	An unexpected and unintended event that causes <b>injury</b> , property damage or both.
<b>Accommodation</b>	A hotel or any other kind of lodging for which <b>you</b> make a reservation or where <b>you</b> stay and incur an expense.
<b>Adoption proceeding</b>	A mandatory formal proceeding or other meeting required by law to be attended by <b>you</b> as a prospective adoptive parent(s) in order to legally adopt a minor child.
<b>Baggage</b>	Personal property <b>you</b> take with <b>you</b> or buy on <b>your trip</b> .
<b>Climbing sports</b>	An activity using harnesses, ropes, belays, crampons or ice axes. It does not include supervised climbing on artificial surfaces intended for recreational climbing.
<b>Cohabitant</b>	A person <b>you</b> currently live with and have lived with for at least 12 consecutive months and who is at least 18 years old.
<b>Computer system</b>	Any computer, hardware, software, communication system or electronic device (including but not limited to smart phone, laptop, tablet, wearable device), server, cloud, microcontroller or similar system, including any associated input, output, data storage device, networking equipment or backup facility.
<b>Country of residence</b>	The country where <b>you</b> have <b>your primary residence</b> .
<b>Covered reasons</b>	The specifically named situations or events for which <b>you</b> are covered under this <b>policy</b> .
<b>Cyber risk</b>	Any loss, damage, liability, claim, cost or expense of any nature directly or indirectly caused by, contributed to by, resulting from or arising out of or in connection

	<p>with, any one or more instances of any of the following:</p> <ol style="list-style-type: none"> <li>Any unauthorised, malicious or <b>illegal act</b>, or the threat of such act(s), involving access to or the processing, use or operation of any <b>computer system</b>;</li> <li>Any error or omission involving access to or the processing, use or operation of any <b>computer system</b>;</li> <li>Any partial or total unavailability or failure to access, process, use or operate any <b>computer system</b>; or</li> <li>Any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any data, including any amount pertaining to the value of such data.</li> </ol>
<b>Departure date</b>	The date on which <b>you</b> are originally scheduled to begin <b>your</b> travel, as shown on <b>your</b> travel itinerary.
<b>Doctor</b>	Someone who is legally authorised to practise medicine or dentistry and is licensed if required. This cannot be <b>you</b> , a <b>travelling companion</b> , <b>your family member</b> , a <b>travelling companion's family member</b> , the sick or <b>injured</b> person or that person's <b>family member</b> .
<b>Epidemic</b>	A contagious disease recognised or referred to as an epidemic by a representative of the World Health Organization (WHO) or an official government authority.
<b>Excess</b>	The sum <b>we</b> will deduct from the amount otherwise payable under this <b>policy</b> for each insured person, for each section, for each claim incident. A maximum of two <b>excesses</b> for each <b>trip</b> will be deducted even if more than two insured people are claiming.
<b>Family member</b>	<p><b>Your:</b></p> <ol style="list-style-type: none"> <li>Spouse (by marriage, domestic partnership or civil union);</li> <li><b>Cohabitants</b>;</li> <li>Parents and stepparents;</li> </ol>

	<ol style="list-style-type: none"> <li>4. Children, stepchildren, foster children, adopted children or children currently in the adoption process;</li> <li>5. Siblings;</li> <li>6. Grandparents and grandchildren;</li> <li>7. The following in-laws: mother, father, son, daughter, brother, sister and grandparent;</li> <li>8. Aunts, uncles, nieces and nephews;</li> <li>9. Legal guardians and wards; and</li> <li>10. Paid, live-in caregivers.</li> </ol>
<b>First responder</b>	Emergency personnel (such as a police officer, paramedic or firefighter) who are among those responsible for going immediately to the scene of an <b>accident</b> or emergency to provide aid and relief.
<b>Gadget(s)</b>	Mobile phones, smartphones, laptops, tablets, digital camera, games consoles, video cameras, camera lenses, Bluetooth headsets, Bluetooth speakers, satellite navigation devices, e-readers, head/ear phones, smart watches or a wrist worn health and fitness tracker.
<b>Golf equipment</b>	Golf clubs, golf balls, golf bag, golf trolley and golf shoes which <b>you</b> own or hire.
<b>High-altitude activity</b>	An activity that includes or is intended to include, going above 4,500 metres above sea level, other than as a passenger in a commercial aircraft.
<b>High value items</b>	Collectibles, jewellery, watches, gems, pearls, furs, analogue cameras and related equipment, musical instruments, professional audio equipment (excluding headphones, earphones, earbuds, Bluetooth headsets and Bluetooth speakers), binoculars, telescopes, <b>sporting equipment</b> , radios, drones, robots and other electronics, including parts and accessories for the aforementioned items but excluding any items listed within the definition of <b>gadget(s)</b> .

<b>Hospital</b>	An acute care facility that has a primary function of diagnosing and treating sick and <b>injured</b> people under the supervision of <b>doctors</b> . It must: <ol style="list-style-type: none"> <li>1. Be primarily engaged in providing inpatient diagnostic and therapeutic services;</li> <li>2. Have organised departments of medicine and major surgery; and</li> <li>3. Be licensed where required.</li> </ol>
<b>Illegal act</b>	An act that violates law where it is committed.
<b>Injury</b>	Physical bodily harm.
<b>Issuing Agent</b>	Rock Insurance Services Limited (ROCK)
<b>Local public transportation</b>	Local, commuter or other urban transit system carriers (such as commuter rail, city bus, subway, ferry, taxi, for-hire driver or other such carriers) that transport <b>you</b> or a <b>travelling companion</b> less than 100 miles.
<b>Mechanical breakdown</b>	A mechanical issue, which prevents the vehicle from being driven normally, including an electrical issue, flat tyre or running out of fluids (except fuel).
<b>Medical escort</b>	A professional person contracted by <b>our</b> medical team to accompany an ill or <b>injured</b> person while they are being transported. A <b>medical escort</b> is trained to provide medical care to the person being transported. This cannot be a friend, <b>travelling companion</b> or <b>family member</b> .
<b>Medically necessary</b>	Treatment that is required for <b>your</b> illness, <b>injury</b> or medical condition, consistent with <b>your</b> symptoms and can safely be provided to <b>you</b> . Such treatment must meet the standards of good medical practice and is not for <b>your</b> or the provider's convenience.
<b>Natural disaster</b>	A large-scale extreme weather or geological event that damages property, disrupts transportation or utilities, or endangers people, including without limitation: earthquake, fire, flood, hurricane or volcanic eruption.

<b>Pandemic</b>	An <b>epidemic</b> that is recognised or referred to as a pandemic by a representative of the World Health Organization (WHO) or an official government authority.	<b>Quarantine</b>	Mandatory involuntary confinement by order or other official directive of a government, public or regulatory authority, or the captain of a commercial vessel on which <b>you</b> are booked to travel during <b>your trip</b> , which is intended to stop the spread of a contagious disease to which <b>you</b> or a <b>travelling companion</b> have been exposed.
<b>Personal money</b>	Any of the following that are held for personal and not business purposes: cash, postal or money orders, current postage stamps, traveller's cheques, admission tickets, travel tickets, coupons, gift cards or vouchers which have a monetary value.	<b>Reasonable and customary costs</b>	The amount usually charged for a specific service in a particular geographic area. The charges must be appropriate to the availability and complexity of the service, the availability of needed parts/materials/supplies/equipment and the availability of appropriately-skilled and licensed service providers.
<b>Policy</b>	The travel insurance cover purchased, which includes this policy wording document and <b>your</b> policy certificate.	<b>Refund</b>	Cash, credit or a voucher for future travel that <b>you</b> are eligible to receive from a <b>travel supplier</b> , or any credit, recovery or reimbursement <b>you</b> are eligible to receive from <b>your</b> employer, another insurance company, a credit card issuer or any other entity.
<b>Political risk</b>	Any kind of events, organised resistance or actions intending or implying the intention to overthrow, supplant or change the existing ruler or constitutional government, including but not limited to: <ul style="list-style-type: none"> <li>• Nationalisation;</li> <li>• Confiscation;</li> <li>• Expropriation (including Compulsory Purchase Orders, Selective Discrimination and Forced Abandonment);</li> <li>• Deprivation;</li> <li>• Requisition;</li> <li>• Revolution;</li> <li>• Rebellion;</li> <li>• Insurrection;</li> <li>• Civil commotion assuming to proportion of or amounting to an uprising;</li> <li>• Military and usurped power.</li> </ul>	<b>Rental car</b>	An automobile or other vehicle designed for use on public roads that <b>you</b> have rented for the period of time shown in a <b>rental car agreement</b> for use on <b>your trip</b> .
<b>Primary residence</b>	<b>Your</b> permanent home address for legal and tax purposes.	<b>Rental car agreement</b>	The contract issued to <b>you</b> by the rental car company that describes all of the terms and conditions of renting a rental car, including <b>your</b> responsibilities and the responsibilities of the rental car company.
<b>Pre-existing medical condition</b>	Any medical condition for which in the 12 months before purchasing this <b>policy you</b> have: <ol style="list-style-type: none"> <li>1. Had symptoms;</li> <li>2. Consulted a <b>doctor</b> or other professional medical practitioner; or</li> <li>3. Received treatment (including being prescribed regular medication);</li> </ol> Please refer to the 'Health Declaration and Health Exclusions' section for further details.	<b>Return date</b>	The date on which <b>you</b> are originally scheduled to end <b>your</b> travel, as shown on <b>your</b> travel itinerary.
		<b>Service animal</b>	Any dog that is individually trained to do work or perform tasks for the benefit of an individual with a disability, including a physical, sensory, psychiatric, intellectual or other mental disability. Examples of work or tasks include, but are not limited to guiding people who are blind, alerting people who are deaf and pulling a wheelchair. Guard dogs

	and emotional support animals as well as any other animal species (whether trained or untrained) are not included under this definition.	<b>Travelling companion</b>	A person or <b>service animal</b> travelling with <b>you</b> or travelling to accompany <b>you</b> on <b>your trip</b> . A group or tour leader is not considered a <b>travelling companion</b> unless <b>you</b> are sharing the same room with the group or tour leader.
<b>Severe weather</b>	Hazardous weather conditions including, but not limited to: windstorms, hurricanes, tornados, fog, hailstorms, rainstorms, snow storms or ice storms.	<b>Trip</b>	<b>Your</b> travel originally scheduled to begin on <b>your departure date</b> and end on <b>your</b> return date to, within and/or from a location: <ul style="list-style-type: none"> <li>at least 70 miles away from <b>your primary residence</b>; or</li> <li>abroad; and</li> <li>outside <b>your</b> city/town of residence, provided that <b>your</b> travel includes an overnight stay.</li> </ul> It cannot include travel with the intent to receive health care or medical treatment of any kind or moving or commuting to and from work.
<b>Sporting equipment</b>	Equipment or goods used to participate in a sport.	<b>Uninhabitable</b>	A <b>natural disaster</b> , fire, flood, burglary or vandalism that has caused enough damage (including extended loss of power, gas or water) to make a reasonable person find their home or destination inaccessible or unfit for use.
<b>Terrorist event</b>	An act, including but not limited to the use of force or violence, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s), which constitutes terrorism as recognised by the government of the United Kingdom. The act is committed for political, religious, ethnic, ideological or similar purposes, including but not limited to the intention to influence any government and/or to put the public or any section of the public, in fear. It does not include general civil disorder or unrest, protest, rioting, <b>political risk</b> or acts of war.	<b>United Kingdom (UK)</b>	England, Scotland, Wales, Northern Ireland, Isle of Man and the Channel Islands.
<b>Traffic accident</b>	An unexpected and unintended traffic-related event, other than <b>mechanical breakdown</b> , that causes <b>injury</b> , property damage or both.	<b>We, Us or Our</b>	<ul style="list-style-type: none"> <li>For all sections other than Gadget cover – AWP P&amp;C S.A.</li> <li>For Gadget cover – see the definitions within the Gadget cover section.</li> </ul>
<b>Travel carrier</b>	A company licensed to commercially transport passengers between destinations for a fee by land, air or water. It does not include: <ol style="list-style-type: none"> <li>Rental vehicle companies;</li> <li>Private or non-commercial transportation carriers;</li> <li>Chartered transportation, except for group transportation chartered by <b>your</b> tour operator; or</li> <li><b>Local public transportation.</b></li> </ol>	<b>Winter sports equipment</b>	Skis (including bindings), ski boots, ski poles, snowboards (including bindings), ice skates and essential clothes which <b>you</b> own or hire.
<b>Travel supplier</b>	A travel agent, tour operator, airline, cruise line, hotel, railway company or other travel service provider.	<b>You or Your</b>	All persons listed as being insured of the <b>policy</b> certificate.

## Health declaration and health exclusions

It is very important that **you** read the following and declare any **pre-existing medical conditions** to **us**.

**You** will not be covered for any claims arising as a direct or indirect result of the following if, in the 12 months before taking out this insurance **policy** or booking **your trip** (whichever is later), **you**:

- a) were prescribed medication;
- b) received treatment or consulted a **doctor** or other medical practitioner for any medical condition;
- c) attended a **hospital** or a clinic as an outpatient or inpatient;
- d) were referred for tests, investigations, treatment or surgery and are currently waiting for results, a diagnosis or treatment/surgery; or
- e) had any symptoms of an undiagnosed medical condition or have had a terminal illness;

Unless **you** told **us** about the medical condition and **we** have agreed in writing to cover it.

### Medical screening service

If **you** have not already done so, **you** should contact **our** confidential medical screening service as soon as possible after taking out this insurance **policy** or booking **your trip** to declare a **pre-existing medical condition** (or conditions) on 0345 030 6124.

Based on the medical information **you** provide, **we** will confirm if cover can be offered for **your** declared **pre-existing medical condition** (or conditions), and if an extra premium needs to be paid. Occasionally, **we** may need **you** to get extra medical information (at **your** cost) from **your doctor** to enable **us** to make a decision.

If an extra premium is required, cover will not start until this has been paid in full and **we** have issued written confirmation.

If **we** are unable to cover the **pre-existing medical condition** (or conditions), this will mean that **you** and any other person insured by **us** will not be covered for any directly or indirectly related claims arising from the **pre-existing medical condition** (or conditions). This applies even if the person with the medical condition (or conditions) decides to buy cover from another provider.

Each person insured by **us** would still be covered for any unrelated medical condition (or conditions), subject to the terms and conditions of this **policy**.

### Changes in your health

**You** must call **our** medical screening helpline on 0345 030 6124 if, after buying **your** **policy**, before booking a **trip** or starting a **trip**:

- **you** are diagnosed with a new medical condition;
- **you** experience new or recurring symptoms or have an undiagnosed condition;
- **your doctor** or other medical professional make any changes to **your** prescribed medication including the dosage;
- **you** receive in-patient medical treatment; or
- **you** are placed on a waiting list for investigation or medical treatment;

When **you** call, **we** will ask **you** specific questions about **your** medical condition(s). This may result in:

- **you** needing to pay an additional premium to allow cover to continue for **your pre-existing medical conditions** and associated conditions; or
- **us** asking **you** to cancel **your trip** and make a claim under Section 1 - Trip Cancellation, for **your** costs which cannot be recovered elsewhere, for **trips** booked before **your** change in health.

#### Alternatively:

- **you** will be entitled to cancel **your** **policy**, in which case **we** will refund a proportion of **your** premium, providing **you** have not made a claim or intend to make a claim; or
- if **you** find alternative insurance to cover **your trip**, **we** will contribute towards the premium up to the maximum **we** would have paid if **you** had cancelled **your trip**. The cover under **your** **policy** with **us** would then end.

### Level of medical cover provided

This is not a private medical insurance policy and only gives cover for emergency medical treatment in the event of accident or unexpected illness occurring abroad during **your trip**.

## When your cover begins and ends

### For single-trip policies

The **policy** is effective the day the insurance is purchased and the full premium is paid. The purchase must be made and the full premium be paid on or before the **departure date**. In all cases this must be before **you** leave **your primary residence** to start **your trip**.

Cover is only provided for losses that occur while **your policy** is in effect.

The **departure date** and **return date** that **you** provided at time of purchase are counted as two separate days of travel when **we** calculate the duration of **your trip**.

**Your** **policy** ends on the cover end date listed in **your policy** certificate. However, there are situations where **your policy** may end on a different date. **Your policy** will end on the earliest of:

1. At 23:59 on the day **you** cancel **your policy**;
2. At 23:59 on the day **you** cancel **your trip** or file a **trip** cancellation claim with **us** (whichever is earlier);
3. At 23:59 on the day you end **your trip**, even if **you** end **your trip** early; or
4. At 23:59 on the day **you** arrive at a medical facility in **your country of residence** for further care if **you** end **your trip** due to a medical reason.

However, if **your** return travel is delayed due to a covered reason, **we** will extend **your** cover period until the earlier of when **you** are able to return to **your** point of origin or **primary residence**, or until **you** arrive at a medical facility for further care following a medical repatriation or **trip** interruption.

**Please note:** This **policy** applies for a specific **trip** and cannot be renewed. There is no cover for persons aged 80 or over.

### For annual multi-trip policies

**Your policy** will start and end according to the dates shown

on the **policy** confirmation document or schedule.

The cover for each **trip** during the policy year begins and ends as follows:

Cover under Section 1 – Trip cancellation begins from the start date shown on the **policy** confirmation document or schedule or the date **you** booked **your trip** (whichever is later) and ends when **you** start **your trip**:

The cover on all other sections begins when **you** start that **trip** and ends on the earliest of the below events:

1. At 23:59 on the day **you** cancel **your policy**;
2. At 23:59 on the day **you** cancel that **trip** or file a **trip** cancellation claim with **us** (whichever is earlier);
3. At 23:59 on the day **you** end that **trip**, even if **you** end that **trip** early; or
4. At 23:59 on the day **you** arrive at a medical facility in **your country of residence** for further care if **you** end that **trip** due to a medical reason.
5. At 23:59 on the 31st day of a **trip** that **you** have booked to last longer than 31 days.

The cover for all sections ends on the cover end date listed in **your policy** confirmation or schedule. However, if **your** return travel is delayed due to a covered reason, **we** will extend **your** cover period until the earlier of when **you** are able to return to **your** point of origin or primary residence, or until **you** arrive at a medical facility for further care following a medical repatriation or **trip** interruption.

**Please note:** There is no cover for persons aged 80 or over.

## Area of validity

Provided **you** follow any travel advice issued by the government in **your country of residence** and in any country **you** are travelling from, to or through, **you** will be covered in the area shown on **your policy** certificate.

## Description of cover

In this section, **we** will describe the many different types of cover which is included in **your policy**. **We** explain each type of cover and the specific conditions that must be met for the cover to apply.

**Please note:** Exclusions may apply.

## Section 1 – Trip Cancellation

If **your trip** is cancelled or rescheduled for a **covered reason** listed below, **we** will reimburse **you** for **your** non-refundable **trip** payments, deposits, cancellation fees and change fees (less any available **refunds** and appropriate **excesses**), up to the maximum benefit for ‘Trip cancellation’ shown in the ‘Cover summary’.

**Please note:** This benefit only applies before **you** have left for **your trip**.

Also, if **you** prepaid for shared **accommodation** and **your travelling companion** cancels their **trip** due to one or more of the **covered reasons** listed below, **we** will reimburse any additional accommodation fees **you** are required to pay.

**IMPORTANT:** **You** must notify all of **your travel suppliers** as soon as **you** know that **you** will need to cancel **your trip** (this includes being advised to cancel **your trip** by a **doctor**). If **you** delay notifying any **travel suppliers** and get a smaller

**refund** as a result, **we** will not cover the difference. If a **serious illness, injury** or medical condition prevents **you** from being able to notify **your travel suppliers** within that period, **you** must notify them as soon as **you** are able.

### Covered reasons:

1. **You** or a **travelling companion** becomes ill or **injured**, or develops a medical condition disabling enough to make **you** cancel **your trip** (including being diagnosed with an **epidemic** or **pandemic** disease such as COVID-19).

#### The following condition applies:

- a) A **doctor** advises **you** or a **travelling companion** to cancel **your trip** before **you** cancel it.
2. A **family member** who is not travelling with **you** becomes ill or **injured**, or develops a medical condition (including being diagnosed with an **epidemic** or **pandemic** disease such as COVID-19).

#### The following condition applies:

- a) The illness, **injury**, or medical condition must be considered life threatening by a **doctor** or require hospitalisation.
3. **You**, a **travelling companion**, **family member** or **your service animal** dies on or after the date **your policy** was issued.
4. **You** or a **travelling companion** is **quarantined** before **your trip** due to having been exposed to:
  - a) A contagious disease other than an **epidemic** or **pandemic**; or
  - b) An **epidemic** or **pandemic** (such as COVID-19), but only when the following conditions are met:
    - i) The **quarantine** is specific to **you** or a **travelling companion**, meaning that **you** or a **travelling companion** must be specifically and individually designated by name in an order or directive to be placed in **quarantine** due to an **epidemic** or **pandemic**; and
    - ii) The **quarantine** does not apply generally or broadly:
      - to some segment or all of a population, geographical area, building or vessel (including shelter-in-place, stay-at-home, safer-at-home or other similar restriction), or
      - based on to, from or through where the person is travelling.

This condition (ii) applies even if the **quarantine** order or directive specifically designates **you** or a **travelling companion** by name to be **quarantined**.

5. **You** or a **travelling companion** is in a **traffic accident** on the departure date.

#### One of the following conditions must apply:

- a) **You** or a **travelling companion** need medical attention; or
- b) **Your** or a **travelling companion's** vehicle needs to be repaired because it is not safe to operate.
6. **You** are legally required to attend a legal proceeding during **your trip**.

#### The following condition applies:

- a) The attendance is not in the course of **your**

occupation (for example, if **you** are attending in **your** capacity as an attorney, court clerk, expert witness, law enforcement officer or other such occupation, this would not be covered).

7. **Your primary residence** becomes uninhabitable.
8. **Your travel carrier** cannot get **you** to **your** original itinerary's destination for at least 24 consecutive hours from the originally scheduled arrival time due to one of the following reasons:
  - a) a **natural disaster**;
  - b) **severe weather**;

However, if **you** can get to **your** original destination another way, **we** will reimburse **you** for the following, up to maximum benefit for 'Trip cancellation' shown in the 'Cover summary':

- i) The necessary cost of the alternative transportation, less available **refunds**; and
- ii) The cost of any lost prepaid **accommodation** caused by **your** delayed arrival, less available **refunds**.

**The following condition applies:**

- a) Alternative transportation arrangements must be in a similar or lower class of service as **you** were originally booked with **your travel carrier**.
9. **You** or a **travelling companion's** employment is terminated or laid off by a current employer after **your trip** booking date.
 

**The following conditions apply:**

    - a) The termination or layoff is not **your** or **your travelling companion's** fault.
    - b) The employment must have been permanent (not temporary or fixed term contract).
    - c) The employment must have been active for at least 12 continuous months.
  10. **You** or a **travelling companion** secures new permanent, paid employment, after **your trip** booking date, that requires presence at work during the originally scheduled **trip** dates.
  11. **Your** or a **travelling companion's primary residence** is permanently relocated by at least 100 miles due to a transfer by **your** or a **travelling companion's** current employer. This cover includes relocation due to transfer by **your spouse's** current employer.
  12. **You** or a **travelling companion** serving as a **first responder** is called in for duty due to an accident or emergency (including a **natural disaster**) to provide aid or relief during the originally scheduled **trip** dates.
  13. **You** or a **travelling companion** receive a formal notice to attend an **adoption proceeding** during **your trip**.
  14. **You**, a **travelling companion** or a **family member** serving in the armed forces is reassigned or has personal leave status changed, except because of war or disciplinary action.
  15. **You** or a **travelling companion** is medically unable to receive an immunisation required for entry into a destination.
  16. **Your** or a **travelling companion's** travel documents required for the **trip** are stolen.

**The following condition applies:**

- a) **You** must make diligent efforts and provide

documentation of **your** efforts to obtain replacement documents that would allow **you** to keep the originally scheduled **trip** dates.

## Section 2 – Trip Interruption

If **you** have to interrupt **your trip** or end it early due to one or more of the **covered reasons** listed below, **we** will reimburse **you**, less available **refunds** and appropriate **excesses**, up to the maximum benefit for 'Trip interruption' shown in the 'Cover summary', for:

1. The pro-rata portion of **your** insured unused non-refundable **trip** payments and deposits.
2. Additional **accommodation** fees **you** are required to pay, if **you** prepaid for shared **accommodation** and **your travelling companion** has to interrupt their **trip**.
3. Necessary transportation expenses **you** incur to continue **your trip** or return to **your primary residence**.
  - **We** will reimburse **you** either for the return **travel carrier** ticket to **your country of residence** or for the non-refundable portion of **your** original return ticket, but not both.
4. Necessary additional **accommodation** and transportation expenses if the interruption causes **you** to stay at **your** destination (or the location of the interruption) longer than originally planned.

**IMPORTANT:** **You** must notify all of **your travel suppliers** as soon as **you** know that **you** will need to interrupt **your trip** (this includes being advised to interrupt **your trip** by a **doctor**). If **you** delay notifying any **travel suppliers** and get a smaller **refund** as a result, **we** will not cover the difference. If a **serious illness, injury** or medical condition prevents **you** from being able to notify **your travel suppliers** at the time **you** discover **you** need to interrupt **your trip**, **you** must notify them as soon as **you** are able.

### Covered reasons:

1. **You** or a **travelling companion** becomes ill or **injured**, or develops a medical condition that is disabling enough to make **you** interrupt **your trip** (including being diagnosed with an **epidemic** or **pandemic** disease such as COVID-19).

**The following condition applies:**

- a) A **doctor** must either examine or consult with **you** or the **travelling companion** before **you** make a decision to interrupt the **trip**.
2. A **family member** who is not travelling with **you** becomes ill or **injured**, or develops a medical condition (including being diagnosed with an **epidemic** or a **pandemic** disease such as COVID-19).

**The following condition applies:**

- a) The illness, **injury** or medical condition must be considered life threatening by a **doctor** or require hospitalisation.
3. **You**, a **travelling companion**, **family member** or **your service animal** dies during **your trip**.
4. **You** or a **travelling companion** is **quarantined** during **your trip** due to having been exposed to:
  - a) A contagious disease other than an **epidemic** or **pandemic**; or
  - b) An **epidemic** or **pandemic** (such as COVID-19), but only when the following conditions are met:



- i) The **quarantine** is specific to **you** or a **travelling companion**, meaning that **you** or a **travelling companion** must be specifically and individually designated by name in an order or directive to be placed in **quarantine** due to an **epidemic** or **pandemic**; and
- ii) The **quarantine** does not apply generally or broadly:
  - to some segment or all of a population, geographical area, building or vessel (including shelter-in-place, stay-at-home, safer-at-home or other similar restriction), or
  - based on to, from or through where the person is travelling.

This condition (ii) applies even if the **quarantine** order or directive specifically designates **you** or a **travelling companion** by name to be **quarantined**.

5. **You** or a **travelling companion** is in a **traffic accident**.

**One of the following conditions must apply:**

- a) **You** or a **travelling companion** needs medical attention; or
- b) The vehicle needs to be repaired because it is not safe to operate.

6. **You** are legally required to attend a legal proceeding during **your trip**.

**The following condition applies:**

- a) The attendance is not in the course of **your** occupation (for example, if **you** are attending in **your** capacity as an attorney, court clerk, expert witness, law enforcement officer or other such occupation, this would not be covered).

7. **Your primary residence** becomes **uninhabitable**.
8. **Your travel carrier** cannot get **you** to **your** original itinerary's destination for at least 24 consecutive hours from the originally scheduled arrival time due to one of the following reasons:
  - a) A **natural disaster**;
  - b) **Severe weather**;

However, if **you** can get to **your** original destination another way, **we** will reimburse **you** for the following, up to maximum benefit for 'Trip interruption' shown in the 'Cover summary':

- i) The necessary cost of alternative transportation, less available **refunds**; and
- ii) The cost of any lost prepaid **accommodation** caused by your delayed arrival, less available **refunds**.

**The following condition applies:**

- a) Alternative transportation arrangements must be in a similar or lower class of service as **you** were originally booked with **your travel carrier**.

9. **You** or a **travelling companion** serving as a **first responder** is called in for duty due to an **accident** or emergency (including a **natural disaster**) to provide aid or relief during the originally scheduled **trip** dates.
10. **You** or a **travelling companion** is a traveller on a hijacked aircraft, train, vehicle, or vessel.
11. **You**, a **travelling companion** or a **family member** serving in the armed forces is reassigned or has personal leave

status changed, except because of war or disciplinary action.

12. **You** are delayed leaving **your country of residence** for at least 24 hours on the outbound part of **your trip** due to one of the following:

- a) a **travel carrier** delay (this does not include a **travel carrier's** cancellation prior to **your departure date**);
- b) a strike or industrial action, unless threatened or announced prior to the date **your trip** was booked;
- c) a **natural disaster**;
- d) roads are closed or impassable due to **severe weather**;
- e) lost or stolen travel documents that are required and cannot be replaced in time for continuation of **your trip**

**Please note:** **You** must make diligent efforts and provide documentation of **your** efforts to obtain replacement documents;

- f) Civil disorder, unless it rises to the level of **political risk**.

13. A **travel carrier** denies **you** or a **travelling companion** boarding based on a suspicion that **you** or a **travelling companion** has a contagious medical condition (including an **epidemic** or **pandemic** disease such as COVID-19). This does not include being denied boarding due to **your** refusal or failure to comply with rules or requirements to travel or of entry to **your** destination.

## Section 3 - Travel Delay

If **your** or a **travelling companion's trip** is delayed for one of the **covered reasons** listed below, **we** will reimburse **you** for the following expenses, less available **refunds** and appropriate **excesses**, up to the following maximum benefits for 'Travel delay' shown in the 'Cover summary'.

### Delay

1. **Your** lost prepaid **trip** expenses and additional expenses **you** incur while and where **you** are delayed for meals, **accommodation**, communication and transportation, subject to a daily (24 hours) limit listed under Delay in **your** 'Cover Summary', as follows:

- If **you** provide receipts, the 'With Receipts Limit' applies; or
- If **you** do not provide receipts or did not incur additional costs, the 'Without Receipts Limit' applies.

The delay must be for at least the minimum delay period shown in the 'Cover Summary'.

### Missed departure

1. If the delay causes **you** to miss the departure of **your** cruise or tour, necessary transportation expenses to either help **you** rejoin **your** cruise/tour or reach **your** destination.
2. If the delay causes **you** to miss the departure of **your** flight or train due to a **local public transportation** delay on **your** way to the departure airport or train station, necessary transportation expenses to either help **you** reach **your** destination or return home.

## Covered reasons:

1. A **travel carrier** delay (this does not include a **travel carrier's** cancellation prior to **your departure date**).
2. A strike, unless threatened or announced prior to date of booking **your trip**.
3. **Quarantine** during **your trip** due to having been exposed to:
  - a) A contagious disease other than an **epidemic** or **pandemic**; or
  - b) An **epidemic** or **pandemic** (such as COVID-19), but only when the following conditions are met:
    - i) The **quarantine** is specific to **you** or a **travelling companion**, meaning that **you** or a **travelling companion** must be specifically and individually designated by name in an order or directive to be placed in **quarantine** due to an **epidemic** or **pandemic**; and
    - ii) The **quarantine** does not apply generally or broadly:
      - to some segment or all of a population, geographical area, building or vessel (including shelter-in-place, stay-at-home, safer-at-home or other similar restriction), or
      - based on to, from or through where the person is travelling.
 This condition (ii) applies even if the **quarantine** order or directive specifically designates **you** or a **travelling companion** by name to be quarantined.
4. A **natural disaster**.
5. Lost or stolen travel documents.
6. Hijacking, except when it is a **terrorist event**.
7. Civil disorder, unless it rises to the level of **political risk**.
8. A **traffic accident**.
9. A **travel carrier** denies **you** or a **travelling companion** boarding based on a suspicion that **you** or a **travelling companion** has a contagious medical condition (including an **epidemic** or **pandemic** disease such as COVID-19). This does not include being denied boarding due to **your** refusal or failure to comply with rules or requirements to travel or of entry to **your** destination.

## Section 4 – Baggage

If **your baggage** is lost, damaged or stolen while **you** are on **your trip**, **we** will pay **you**, less available **refunds** and appropriate **excesses**, the lesser of the following, up to the maximum benefit for 'Baggage' as shown in the 'Cover summary'.

**Please note:** A single article limit and an overall **high value items** total limit also apply as shown in the 'Cover summary'

1. Cost to repair the damaged **baggage**; or
2. Cost to replace the lost, damaged or stolen **baggage** with the same or similar item, reduced by 10% for each full year since the original purchase date, up to the maximum of 50% reduction.

### The following conditions apply:

- a) **You** have taken necessary steps to keep **your baggage** safe and intact and to recover it;

- b) **You** have filed and retained a copy of a report giving a description of the property and its value with the appropriate local authorities, **travel carrier**, hotel or tour operator within 24 hours of discovery of the loss;
- c) **You** must file and retain a copy of a police report in the case of theft of any items;
- d) **You** must provide original receipts or another proof of purchase for each lost, damaged, or stolen item.
- e) **You** must report theft or loss of a mobile phone to **your** network provider and ask them to block the device.

### The following items are not covered:

1. Animals, including remains of animals.
2. Cars, motorcycles, motors, aircraft, watercraft and other vehicles and related accessories and equipment.
3. Bicycles, skis and snowboards (except while they are checked with a **travel carrier**).
4. Hearing aids, prescription eyewear and contact lenses.
5. Artificial teeth, prosthetics and orthopaedic devices.
6. Wheelchairs and other mobility devices.
7. Consumables, medicines, medical equipment/supplies and perishables.
8. Tickets, passports, deeds, blueprints, stamps and other documents.
9. Money, currency, credit cards, notes or evidences of debt, negotiable instruments, travellers' cheques, securities, bullion and keys.
10. Rugs and carpets.
11. Antiques and art objects.
12. Fragile or brittle items.
13. Firearms and other weapons, including ammunition.
14. Intangible property, including software and electronic data.
15. Property for business or trade.
16. Property **you** do not own.
17. **High value items** stolen from a vehicle, locked or unlocked.
18. **Baggage** while it is:
  - a) Shipped, unless with **your travel carrier**;
  - b) In or on a car trailer;
  - c) Unattended in an unlocked motor vehicle; or
  - d) Unattended in a locked motor vehicle, unless **baggage** cannot be seen from the outside.
19. **Gadgets** (please see the Gadget cover section).

## Section 5 – Baggage Delay

If **your baggage** is delayed by a **travel supplier** during **your trip**, **we** will reimburse **you** for expenses **you** incur for the essential items **you** need until **your baggage** arrives, up to the maximum benefit for 'Baggage delay' shown in the 'Cover summary'.

### The following conditions apply:

- a) **Your baggage** must be delayed for at least the 'Minimum required delay' listed under 'Baggage delay' as shown in the 'Cover summary'.
- b) **You** must provide purchase receipts for all essential items claimed. Cover will not be provided for items if **you** cannot produce the receipt.

- c) Only available for **your** outbound travel (not **your** return travel).

## Section 6 – Emergency Medical / Dental Cover Abroad

If **you** receive emergency medical or dental care while **you** are on **your trip** abroad for one of the following **covered reasons**, **we** will reimburse the **reasonable and customary costs** of that care for which **you** are responsible, up to the maximum benefit for 'Emergency medical/dental cover abroad' shown in the 'Cover summary' less appropriate **excesses** (dental care is subject to the maximum sublimit listed for 'Emergency Dental care'):

1. While on **your trip** abroad, **you** have a sudden, unexpected illness, **injury** or medical condition that could cause **serious harm** if it is not treated before **your** return home (including being diagnosed with an **epidemic** or **pandemic** disease such as COVID-19).
2. While on **your trip** abroad, **you** have a dental **injury** or infection, a lost filling or a broken tooth that requires immediate treatment.

If **you** need to be admitted to a **hospital** as an inpatient, **we** may be able to guarantee or advance payments, where accepted, up to the limit of the 'Emergency medical/dental cover abroad' section. **We** will also pay the daily limit shown for 'Inpatient Benefit' in the 'Cover Summary' for each complete period of 24 hours **you** are an inpatient, up to the maximum sublimit shown.

**The following conditions and additional exclusions apply:**

- a) The care must be **medically necessary** to treat an emergency condition and such care must be provided by a **doctor**, dentist, **hospital** or other provider authorised to practice medicine or dentistry.
- b) **We** will not pay for any care provided after **your trip** ends.
- c) **We** will not pay for any care for any illness, **injury** or medical condition that did not originate during **your trip** abroad.
- d) **We** will not pay for any non-emergency care or services in general and the following care and services in particular:
  - 1) Elective cosmetic surgery or care;
  - 2) Annual or routine examinations or consultations;
  - 3) Long-term care;
  - 4) Allergy treatments (unless the allergic reaction is life threatening);
  - 5) Examinations, consultations or care related to or loss of/damage to hearing aids, dentures, eyeglasses and contact lenses;
  - 6) Physiotherapy, rehabilitation or palliative care (except as necessary to stabilise **you**);
  - 7) Experimental treatment; and
  - 8) Any other non-emergency medical or dental care.

## Section 7 – Emergency Transportation

### IMPORTANT:

- If **your** emergency is immediate or life threatening, seek local emergency care at once.
- **We** are not and shall not be deemed to be a provider of

medical or emergency services.

- **We** act in compliance with all national and international laws and regulations. **Our** services are subject to approval by appropriate local authorities as well as active travel and regulatory restrictions.

## Emergency Evacuation (Transporting you to the nearest appropriate medical facility)

If **you** become seriously ill or **injured** or develop a medical condition (including being diagnosed with an **epidemic** or **pandemic** disease such as COVID-19) while on **your trip**, **we** will pay for local emergency transportation from the location of the initial incident to a local **doctor** or local medical facility. If **we** determine that the local medical facilities are unable to provide appropriate medical treatment:

1. **our** medical team will consult with the local **doctor** to obtain information necessary to make appropriate decisions regarding **your** overall medical condition;
2. **we** will identify the closest appropriate available **hospital** or other appropriate available facility, make arrangements to transport **you** there and pay for that transport; and
3. **we** will arrange and pay for a **medical escort** if **we** determine one is necessary.

**The following conditions apply to items 1 and 2 above:**

- a) **You** or someone on **your** behalf must contact **us** and **we** must make all transportation arrangements in advance. If **we** did not authorise and arrange the transportation, **we** will only pay up to what **we** would have paid if **we** had made the arrangements. **We** will not assume any responsibility for any transport arrangements that **we** did not authorise or arrange.
- b) All decisions about **your** evacuation must be made by medical professionals licensed in the countries where they practice.
- c) **You** must comply with the decisions made by **our** assistance and medical teams. If **you** do not comply, **you** effectively relieve **us** from any responsibility and liability for the consequences of **your** decisions and **we** reserve the right to not provide cover.
- d) One or more emergency transportation providers must be willing and able to transport **you** from **your** current location to the identified **hospital** or facility.

## Medical Repatriation (Getting you home after you receive care)

If **you** become seriously ill or **injured** or develop a medical condition (including being diagnosed with an **epidemic** or **pandemic** disease such as COVID-19) while on **your trip**, **we** will pay up to the maximum benefit for 'Emergency transportation expenses' shown in the 'cover summary' less appropriate **excesses** for local emergency transportation from the location of the initial incident to a local **doctor** or local medical facility. If **we** determine that the local medical facilities are unable to provide appropriate medical treatment:

1. Arrange and pay up to the maximum benefit for 'Emergency transportation expenses' shown in the 'cover summary' less appropriate **excesses** for **you** to be transported via regularly scheduled service on a common carrier in the same class of service that **you** originally booked (unless otherwise **medically necessary**), for the return leg of **your trip**, less available

**refunds** for unused tickets. The transport will be to one of the following:

- a) **Your primary residence;**
  - b) A location of **your** choice in **your country of residence;** or
  - c) A medical facility near **your primary residence** or in a location of **your** choice in **your country of residence**. In either case, the medical facility must be willing and able to accept **you** as a patient and must be approved by **our** medical team as medically appropriate for **your** continued care.
2. Arrange and pay for a **medical escort** if **our** medical team determines that one is necessary.

**The following conditions apply:**

- a) Special requirements must be **medically necessary** for **your** transport (for example, if more than one seat is **medically necessary** for **you** to travel).
- b) **You** or someone on **your** behalf must contact **us** and **we** must make all transport arrangements in advance. If **we** did not authorise and arrange the transport, **we** will only pay up to what **we** would have paid if **we** had made the arrangements. **We** will not assume any responsibility for any transport arrangements that **we** did not authorise or arrange.
- c) All decisions about **your** repatriation must be made by medical professionals licensed in the countries where they practice.
- d) **You** must comply with the decisions made by **our** assistance and medical teams. If **you** do not comply, **you** effectively relieve **us** from any responsibility and liability for the consequences of **your** decisions and **we** reserve the right to not provide cover.
- e) One or more emergency transportation providers must be willing and able to transport **you** from **your** current location to **your** chosen destination.

### Transport to Bedside (Bringing a friend or family member to you)

If **you** are told by the treating **doctor** that **you** will be hospitalised for more than 72 hours during **your trip** or that **your** condition is immediately life-threatening, **we** will arrange and pay up to the maximum benefit for 'Emergency transportation expenses' shown in the 'cover summary' less appropriate **excesses** for round-trip transport in economy class on a **travel carrier** for one friend or **family member** to stay with **you**.

**The following condition applies:**

- a) **You** or someone on **your** behalf must contact **us** and **we** must make all transportation arrangements in advance. If **we** did not authorise and arrange the transport, **we** will only pay up to what **we** would have paid if **we** had made the arrangements.

### Return of Dependents (Getting minors and dependents home)

If **you** die or are told by the treating **doctor** **you** will be hospitalised for more than 24 hours during **your trip**, **we** will arrange and pay up to the maximum benefit for 'Emergency transportation expenses' shown in the 'cover summary' less appropriate **excesses** to transport **your travelling companions** who are under the age of 18 or are dependents requiring **your** full-time supervision and care to one of the

following:

1. **Your primary residence;** or
2. A location of **your** choice in **your country of residence**.

**We** will arrange and pay up to the maximum benefit for 'Emergency transportation expenses' shown in the 'cover summary' less appropriate **excesses** for an adult family member to accompany **your travelling companions** who are under the age of 18 or are dependents requiring **your** full-time supervision and care, if **we** determine that it is necessary.

Transport will be on a **travel carrier** in the same class of service that was originally booked. Available **refunds** for unused tickets will be deducted from the total amount payable.

**The following conditions apply:**

- a) This benefit is only available while **you** are hospitalised or if **you** die and if **you** do not have an adult **family member** travelling with **you** that is capable of caring for the **travelling companions** under the age of 18 or dependents.
- b) **You** or someone on **your** behalf must contact **us** and **we** must make all transport arrangements in advance. If **we** did not authorise and arrange the transport, **we** will only pay up to what **we** would have paid if **we** had made the arrangements.

### Repatriation of Remains (Getting your remains home)

**We** will arrange and pay up to the maximum benefit for 'Emergency transportation expenses' shown in the 'cover summary' less appropriate **excesses** for the reasonable and necessary services and supplies to transport **your** remains to one of the following:

1. A funeral home near **your primary residence;** or
2. A funeral home located in **your country of residence**.

**The following conditions apply:**

- a) Someone on **your** behalf must contact **us** and **we** must make all transportation arrangements in advance. If **we** did not authorise and arrange the transport, **we** will only pay up to what **we** would have paid if **we** had made the arrangements; and
- b) The death must occur while on **your trip**.

If a **family member** decides to make funeral, burial or cremation arrangements for **you** at the location of **your** death, **we** will reimburse the necessary expenses up to the maximum benefit for 'Emergency transportation expenses' shown in the 'cover summary' less appropriate **excesses**.

### Search and Rescue

**We** will pay the cost of search and rescue activities by a professional rescue team, up to the maximum benefit for 'Search and rescue' shown in the 'Cover summary' less appropriate **excesses**, if **you** are reported missing during **your trip** or have to be rescued from a physical emergency.

## Section 8 - Personal Liability

**IMPORTANT:**

If **you** are hiring or using a motorised or mechanical vehicle or machinery while on **your trip**, **you** must make sure that **you** get the necessary insurance from the hire company or owner. **We** do not cover this under **our policy**.

If **you** are legally liable for something **you** do that results in one of the following, **we** will pay up to the maximum benefit for 'Personal liability' shown in the 'Cover summary' less appropriate **excesses**, plus any other costs **we** agree to in writing:

1. Bodily injury to any person, except **you**, a **family member** or a **travelling companion**.
2. Loss of or damage to property which **you** do not own and which **you** or a **family member** have not hired, loaned or borrowed.
3. Loss of or damage to the **accommodation you** are using on **your trip** that does not belong to **you** or a **family member**.

The following additional exclusions apply:

1. Any liability for something which:
  - a) is suffered by anyone employed by **you** or a **family member** and is caused by the work they are employed to do;
  - b) is caused by something **you** deliberately did;
  - c) is caused by something **you** deliberately did not do, but should have;
  - d) is caused by **your** employment or the employment of a **family member**;
  - e) is caused by **you** using any firearm or weapon;
  - f) is caused by any animal **you** own, look after or control; or
  - g) **you** agree to take responsibility for, if **you** would not have otherwise been held responsible for it.
2. Any contractual liabilities.
3. Any liability for bodily injury suffered by **you**, a **family member** or a **travelling companion**.
4. Compensation or other costs caused by accidents arising from **you** owning, hiring or using:
  - a) any land or building (except for **you** staying in the **accommodation you** are using on **your trip**);
  - b) motorised or mechanical vehicles and any trailers attached to them; or
  - c) aircraft, motorised watercraft or sailing vessels.

The following conditions apply:

1. **You** must give **us** a detailed account of the circumstances surrounding the claim, including photographs and video evidence (if appropriate).
2. **You** must give **us** any writ, summons or other correspondence **you** receive from a third party.  
**Please note:** **You** must not admit liability, offer to make any payment or correspond with any third party without **our** permission in writing.
3. **You** must give **us** full details of any witnesses and any written statements, if possible.

## Section 9 – Travel Accident

If **you** have an **accident** during **your trip** that causes physical bodily injury to **you**, **we** will pay **you** or **your** personal representatives up to the amount for 'Travel accident' shown in the 'Cover summary' if the **accident** results in one of the following:

1. **your** death within a year of the **accident**; or
2. **your** permanent disability (including permanent loss of

**your** sight or loss of use of a hand or foot) within three months of the **accident**.

**IMPORTANT:** Compensation under this cover will not be paid to a personal representative who either caused the **accident** or is convicted in court for **your** murder, manslaughter or for causing **your** permanent disability.

The following exclusions apply:

In addition to the general exclusions that apply to all cover, this **policy** will not provide cover for **accidents** directly or indirectly caused by the following:

1. operating motorcycles with 125cc or larger engine capacity;
2. performing manual labour as a part of **your** occupation; or
3. participation in military exercises.

## Section 10 – Travel Services During Your Trip

If **you** need medical information services during **your trip**, **our** Emergency Assistance team is available. With **our** global reach and multi-lingual staff, **we** are here to help **you**.

### Finding a Doctor or Medical Facility

If **you** need care from a **doctor** or medical facility while **you** are travelling, **we** can assist **you** in finding one.

**IMPORTANT:** Assistance is provided on a strictly non-advised basis using public information available for **your** location. **We** will not provide recommendations for specific providers and it remains **your** choice whether or not to use the information provided.

## Section 11 – Loss of Travel Documents

If **your** passport or visa is lost, stolen or destroyed while **you** are on **your trip**, **we** will reimburse **you**, up to the maximum benefit for 'Loss of Travel Documents' shown in the 'Cover Summary' less appropriate **excesses** for the following:

1. The cost of **your** necessary extra travel and accommodation expenses as well as administration costs for the issuing of the emergency passport and/or visa **you** need to continue **your trip** or return to **your primary residence**; and
2. The equivalent cost (based on the current standard replacement costs) of the period remaining on **your** passport that is lost or has been stolen or destroyed.

The following conditions apply:

**You** must:

- a) have taken necessary steps to keep **your** passport and/or visa safe and to recover it, where possible;
- b) file and retain a copy of a police report in the case of theft;
- c) have filed and retained a copy of a loss report from the consulate or embassy **you** reported it to; and
- d) provide receipts for all expenses, including from the consulate or embassy confirming the cost of the replacement or emergency passport or visa.

The following exclusions apply:

1. Reimbursement, unless **you** can provide receipts for the expenses claimed.

2. Losses caused by differences in exchange rates.
3. Passports or visas left unattended in a motor vehicle or a public area.
4. Foreign currency transaction fees imposed by **your** bank or credit card issuer.
5. The cost of any upgrades, pre-checking services or postage fees.

## Section 12 – Personal Money

If **your personal money** is lost or stolen while **you** are on **your trip**, we will reimburse **you**, up to the maximum benefit for 'Personal Money' shown in the 'Cover Summary' less appropriate **excesses** (but no more than the amount for 'Cash' in total shown in the 'Cover Summary', whether jointly owned or not).

### The following conditions apply:

**You** must:

- a) have taken necessary steps to keep **your personal money** safe and to recover it;
- b) file and retain a copy of a police report in the case of theft;
- c) have filed and retained a copy of a report giving the details of the **personal money** and its value with the appropriate local authorities, travel carrier, hotel or tour operator within 24 hours of discovery of a loss; and
- d) provide documentary evidence of the value of the lost or stolen **personal money** as well as the original source for cash.

**Please note:** If **you** purchase **your** Travel money at a Tesco Travel money Bureau or online via the Tesco Travel Money Website, prior to **your trip** then **your** Cash limit will be increased by 100%.

### The following exclusions apply:

1. This **policy** will not pay for **personal money** if one of the following apply:
  - a) it is not being carried by **you**;
  - b) it is not locked in the secure private accommodation **you** are using on **your trip**; or
  - c) it is not locked in a safe or security deposit box.
2. Reimbursement, unless **you** can provide evidence of the amount of currency **you** had, from the place where **you** got the currency.
3. Losses caused by a drop in exchange rates or any shortage caused by mistakes made when exchanging currency.
4. **Personal money** left in a motor vehicle.
5. Loss or theft of traveller's cheques or other payment means if the issuing agent provides replacements or reimburses **you**.
6. More than the lowest market value of equivalent **personal money** (except cash), if paid for using frequent-flyer points, loyalty-card points, vouchers or another similar scheme.

## Section 13 – Legal Expenses

**You** can call **our** 24-hour legal helpline for advice on travel-related legal problems to do with **your trip** on +44 (0) 20 8 603 9804.

The advice **you** get will always be according to the laws of

the **United Kingdom**. **We** may record the calls for **your** and **our** mutual protection and our training purposes.

If **you** die, fall ill or are **injured** during **your trip** and **you** (or **your** personal representative) take legal action against a third party to claim damages or compensation for negligence, **we** will do the following:

1. Nominate an appointed adviser to act for **you**. This could be a solicitor or a suitably qualified person or company (including **us**). If **you** and **we** cannot agree on an appointed adviser, the matter can be referred to an alternative resolution facility.
2. Pay legal costs of up to the amount shown in the 'Cover Summary' for **you** (but not more than twice this amount in total for all people insured under this **policy**) for each event giving rise to a claim.

### The following conditions apply:

- a) **You** must:
  - i) conduct **your** claim in the way specified by the appointed adviser.
  - ii) keep **us** and the appointed adviser fully aware of all facts and correspondence, including any offers **you** receive to settle the claim.
- b) **We** will not be bound by any promises **you** give to the appointed adviser, or which **you** give to any person about payment of fees or expenses, unless **we** have given **our** permission.
- c) **We** can withdraw cover, after **we** have agreed to the claim, if **we** think a reasonable settlement is unlikely or that the cost of the legal action could be more than the settlement.
- d) If **you** do not accept a reasonable settlement, **we** will not cover **your** claim. In this situation **you** should use alternative resolution facilities such as mediation.
- e) If **you** withdraw from a claim without **our** agreement, **you** must pay **our** legal costs. **You** will become responsible for all legal costs.

### The following additional exclusions apply:

1. Any claim:
  - a) not reported to **us** within 90 days of the event giving rise to the claim;
  - b) if **we** think **we** are unlikely to get a reasonable settlement;
  - c) if **we** think the cost of the legal action could be more than the settlement **we** could get;
  - d) involving a dispute between **you** and someone else living at **your primary residence**, a **family member**, a **travelling companion**, or one of **your** employees;
  - e) if another insurer or service provider has refused **your** claim, or there is a shortfall in the cover they provide; or
  - f) against a **travel supplier**, **travel carrier**, **us**, AWP P&C S.A., another person insured under this **policy**, or **our** agent.
2. Costs for legal action that **we** have not agreed to.
3. Costs awarded as a penalty against **you** or the appointed adviser personally (for example, for not following court rules and protocols).

Costs for legal action taken in more than one country for the same event.

## Section 14 – Cruise Cover

(Only applicable if shown on your policy certificate).

### Missed port of call

If **you** are on a cruise that misses a scheduled port of call indicated on **your** original itinerary or replaces it with another port of call, **we** will pay **you** the per port amount listed on **your** 'Cover Summary' for each port **you** missed, up to the maximum benefit listed for 'Missed Port of Call' cover.

### Low/High water

**We** will pay **you** the per occurrence amount listed on **your** 'Cover Summary', up to the maximum limit listed for Low/High Water cover, for each cruise interruption of **your** river cruise caused by insufficient or excess water levels, where the **travel supplier** provides only land-based alternative accommodation or require that **you** change ships.

**We** will not pay for covered losses caused by the same event under more than one of: Low/High Water cover, Missed Port of Call cover, or Travel Delay cover.

### Cabin confinement

**We** will pay you the amount listed on **your** 'Cover Summary' if a **doctor** on board **your** cruise ship advises **you**, individually and personally, not to leave **your** cabin because of an **injury** or illness during **your** trip.

**We** will not pay for covered losses caused by the same event under more than one of: Cabin Confinement cover, Travel Delay cover, or Trip Interruption cover. There is also no cover where confinement applies broadly to all guests on the vessel rather than just to **you** individually.

### Shore excursions cover

**We** will reimburse **you**, less available **refunds**, up to the amount listed on **your** 'Cover Summary' less appropriate **excesses** for the cost of excursions **you** have pre-paid but cannot go on during **your** trip because:

- a **doctor** on board **your** cruise ship has advised **you** not to go on the excursion because of **your** illness, **injury**, or a medical condition (including being diagnosed with an **epidemic** or **pandemic** disease such as COVID-19) during **your** trip; or
- your** cruise ship cannot make a scheduled stop at a port because of bad weather or other restrictions;

**We** will not pay for covered losses caused by the same event under more than one of: Missed Port of Call cover, Trip Interruption cover, Travel Delay cover or Shore Excursions cover.

### Denied boarding

**We** will pay **you** the amount listed on **your** 'Cover Summary' for meals, communication expenses and **local transportation**, if **you** are denied boarding the cruise ship that **you** are scheduled to travel on for **your** trip, based on a suspicion that **you** have a contagious medical condition (including an **epidemic** or **pandemic** disease such as COVID-19). This does not include being denied boarding due to **your** refusal or failure to comply with rules or requirements to travel or of entry to **your** destination.

**We** will not pay for covered losses caused by the same event under more than one of: Denied Boarding cover or Travel Delay cover.

## Section 15 – Collision Damage Waiver (CDW) Excess

(Only applicable if shown on your policy certificate).

### IMPORTANT:

This cover does not replace any vehicle coverage mandated by law, does not provide bodily injury and property damage liability insurance and does not comply with any financial responsibility law or any other law mandating motor vehicle cover.

If **your rental car** is stolen or damaged during the scheduled **rental period** and while on **your trip**, **we** will pay **you** up to the appropriate maximum benefit according to **your** claim under 'Collision Damage Waiver (CDW) Excess' in **your** 'Cover Summary' for the specified excess, deductible or damage liability fee **you** are liable to pay under the collision damage waiver or equivalent insurance taken out as part of **your rental car agreement**.

The following conditions apply:

- If the **rental car** is damaged while being operated, the driver at the time the damage occurs must be listed on the **rental car agreement** as well as being insured under this policy;
- You** must report the loss or damage to the rental car company, either within 24 hours of the loss or damage or when **you** return the **rental car** (whichever comes first); and
- If the **rental car** is stolen, **you** must promptly notify the police.

**Rental cars** do not include:

- Vehicles used for peer-to-peer car sharing.
- Trucks or moving vans.
- Campers, trailers or recreational vehicles.
- Motorcycles, motorbikes, snowmobiles, kit-cars or all-terrain vehicles.
- Vehicles when used off-road.
- Vehicles that are more than 10 years old.
- Vehicles that seat more than nine persons, including the driver.
- Vehicles that do not have to be licensed or are not legal where used.
- Vehicles that are rented for commercial or for-hire purposes, including limousines.
- Vehicles that have a manufacturer's suggested retail price of more than £70,000.

The following exclusions apply:

**You** are not covered for any loss that results directly or indirectly from any of the following specific exclusions:

- Any obligation **you** assume under any agreement if **you** decline to take out any collision damage waiver or equivalent insurance available from the car rental agency.
- Violating the **rental car agreement**.
- Leases or rentals for 30 consecutive days or longer.
- Rental car's** loss of value.
- Mechanical breakdown or ordinary wear and tear.

## Section 16 – Golf Cover

(Only applicable if shown on your policy certificate).

### Missed activity

If **you** cannot participate in one or more of **your** prepaid Golf activities during **your trip** for a covered reason listed below, **we** will reimburse **you** for **your** non-refundable unused costs that **you** paid for the green fees, activities and hired **golf equipment**, less available **refunds**, up to the maximum benefit for Missed Activity shown in **your** Cover Summary.

**Please note:** that this cover only applies before the start of the activity or tee time for the day.

#### Covered reasons:

1. **You**, a **travelling companion** or a **family member** who is participating in the golf activity becomes ill or **injured**, or develops a medical condition (including being diagnosed with an **epidemic** or **pandemic** disease such as COVID-19).

#### The following conditions apply:

- a) The illness, **injury** or medical condition must be disabling enough to make a reasonable person not participate in the activity; and
  - b) A **doctor** advises **you** or a **travelling companion** not to participate in the activity before the activity takes place. If that isn't possible, a **doctor** must either examine or consult with **you** or the **travelling companion** within 48 hours of the start of the golf activity or as soon as reasonably possible, to confirm they agree with the decision not to participate.
2. **Your family member** who is not participating in the golf activity becomes ill or **injured**, or develops a medical condition.

#### The following condition applies:

- a) The illness, **injury** or medical condition must be considered life threatening by a **doctor**, require **hospitalisation** or require **your** care.
3. **Your** or a **travelling companion's** death.
  4. The death of **your family member** or **your** service animal on or within 30 days prior to the scheduled start date of the activity.
  5. **Your** prepaid activity is cancelled by the supplier of the activity due to **severe weather**.

### Golf Equipment

If **your golf equipment** is lost or damaged by a **travel supplier** or is stolen while **you** are on **your trip**, **we** will pay **you**, less available **refunds** less appropriate **excesses**, the lowest of the following, up to the maximum benefit listed for Golf Equipment in **your** Cover Summary:

**Please note:** A single article limit also applies as shown in the 'Cover summary'

- i. The cost to repair the damaged **golf equipment**; or
- ii. The cost to replace the lost, damaged or stolen **golf equipment** with the same or similar item, reduced by 10% for each full year since the original purchase date, up to the maximum of 50% reduction.

#### The following conditions apply:

- a) **You** must have taken all necessary steps to keep **your golf equipment** safe and intact and to recover it;
- b) **You** must have reported the incident and have a copy

of a written report giving a description of the property and its value from the appropriate local authorities, **travel carrier**, hotel or tour operator within 24 hours of discovery of the loss; and

- c) **You** must provide original receipts or another proof of purchase for the lost items.

#### The following are not covered:

1. Items other than **golf equipment**;
2. Animals, including remains of animals;
3. Cars, motorcycles, motors, drones, aircraft, watercraft and other vehicles as well as related accessories and equipment;
4. Hearing aids, prescription eyewear and contact lenses, unless specifically designed for use whilst playing golf;
5. Prosthetics and orthopaedic devices, unless specifically designed for use whilst playing golf;
6. Wheelchairs and other mobility devices, unless specifically designed for use whilst playing golf;
7. Non-physical property, including software and electronic data;
8. Property used for business or trade;
9. Property **you** do not own;
10. Gross negligence or malicious conduct leading to **loss**, **theft** or damage of **your golf equipment**; and
11. **Golf equipment** while it is:
  - a) being shipped, unless with **your** travel carrier;
  - b) in or on a car trailer; or
  - c) unattended in an unlocked motor vehicle.

### Golf Equipment Rental

If **your golf equipment** is lost or delayed by a **travel supplier** during **your** outbound travel for more than 12 hours or is damaged or stolen while on **your trip**, **we** will reimburse the necessary costs for renting replacement **golf equipment** to use during **your trip**, up to the maximum benefit listed for Golf Equipment Rental in **your** Cover Summary. This cover does not include motorised equipment or vehicles.

#### The following condition applies:

- a) **You** must have made a report giving a description of the property with the police or other appropriate local authorities, **travel supplier**, hotel or tour operator within 24 hours of discovery of the loss.

## Section 17 – Winter Sports Cover

(Only applicable if shown on your policy certificate).

### Winter Sports Equipment

If **your winter sports equipment** is lost or damaged by a **travel supplier** or is lost or stolen while **you** are on **your trip**, **we** will pay **you**, less available **refunds** and appropriate **excesses**, the lowest of the following, up to the maximum benefit listed for **Winter Sports Equipment** in **your** Cover Summary:

**Please note:** Separate limits apply to **winter sports equipment** whether owned or hired by **you** and a single article limit also applies as shown in the 'Cover summary'

- i. The cost to repair the damaged **winter sports equipment**; or
- ii. The cost to replace the lost, damaged or stolen **winter**



**sports equipment** with the same or similar item, reduced by 10% for each full year since the original purchase date, up to the maximum of 50% reduction.

**The following conditions apply:**

- a) **You** must have taken all necessary steps to keep **your winter sports equipment** safe and intact and to recover it;
- b) **You** must have reported the incident and have a copy of a written report giving a description of the property and its value from the police or other appropriate local authorities, **travel carrier**, hotel or tour operator within 24 hours of discovery of the loss; and
- c) **You** must provide original receipts or another proof of purchase for the lost or stolen items.

**The following are not covered:**

1. Items other than **winter sports equipment**;
2. Animals, including remains of animals;
3. Cars, motorcycles, motors, drones, aircraft, watercraft and other vehicles as well as related accessories and equipment;
4. Hearing aids, prescription eyewear and contact lenses, unless specifically designed for use during a particular winter sport;
5. Prosthetics and orthopaedic devices, unless specifically designed for use during a particular winter sport;
6. Wheelchairs and other mobility devices, unless specifically designed for use during a particular winter sport;
7. Non-physical property, including software and electronic data;
8. Property used for business or trade;
9. Property **you** do not own;
10. Gross negligence or malicious conduct leading to **loss, theft** or damage of **your winter sports equipment**; and
11. **Winter sports equipment** while it is:
  - a) being shipped, unless with **your travel carrier**;
  - b) in or on a car trailer; or
  - c) unattended in an unlocked motor vehicle.

## Winter Sports Equipment Rental

If **your winter sports equipment** is lost or delayed by a **travel supplier** during **your** outbound travel for more than 12 hours or is damaged or stolen while on **your trip**, **we** will reimburse the necessary costs for renting replacement **winter sports equipment** to use during **your trip**, up to the maximum benefit listed for Winter Sports Equipment Rental in **your** Cover Summary. This cover does not include motorised equipment or vehicles.

**The following condition applies:**

- a) **You** must have made a report giving a description of the property with the police or other appropriate local authorities, **travel supplier**, hotel or tour operator within 24 hours of discovery of the loss.

## Piste Closure

If **you** cannot use any of the ski runs in the resort **you** have a valid prepaid ski or lift pass for during **your trip** for a continuous period of 12 hours or more due to covered reason listed below, **we** will reimburse **you** for the following expenses, less available refunds, up to the maximum benefit

for Piste Closure shown in **your** Cover Summary.

- Transportation costs to travel to an alternative resort or site; or
- If there was no alternative resort or site available, the Daily Limit will apply.

**Covered reasons:**

1. Lack of snow
2. Excessive snow.
3. Closure due to an avalanche warning.
4. **Severe weather.**

## Search and Rescue

**We** will pay the cost of search and rescue activities by a professional rescue team, up to the maximum benefit listed for search and rescue cover in **your** Cover Summary, if **you** are reported missing during **your trip** or have to be rescued from a physical emergency. The maximum benefit listed for this cover is in addition to any other search and rescue benefit that this policy provides.

## Section 18 – Gadget Cover

*(Only applicable if shown on **your** policy certificate).*

### Introduction

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

### Confirmation of Cover

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

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

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

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

### Important Information

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

Giving **us** all the important information

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

If **you** become aware that information **you** have given **us**

is incomplete or inaccurate, **you** must inform the **claims administrator**.

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

Word(s)	Meaning
<b><i>Accidental Damage/ Accidentally Damaged</i></b>	means unexpected damage to <b>your gadget</b> which means it cannot be used or is unsafe to use.  The damage must be sudden and unintentional. This includes damage to screens and damage resulting from sudden and unexpected damage caused by liquid.
<b><i>Beyond Economical Repair</i></b>	means that repair costs are higher than the value of the <b>gadget</b> because of spare parts not being available or for technical reasons.
<b><i>Business</i></b>	means a company where <b>you</b> are an owner, director or employee of that company.
<b><i>Claims Administrator</i></b>	means Taurus Insurance Services Limited.
<b><i>Custom Built</i></b>	means a complete computer or laptop made from components supplied and assembled by qualified engineers at a UK VAT registered company ( or, if bought overseas, a company with the equivalent tax registration).
<b><i>Gadget/Gadget(s)</i></b>	means the electronic device(s) which belongs to: <ol style="list-style-type: none"> <li><b>you</b>, or</li> <li>a <b>business</b> where <b>you</b> have the relevant authority and responsibility to use and insure the <b>gadget(s)</b> owned by the <b>business</b>. Confirmation of this will be required in the event of a claim.</li> </ol> <p>For the purpose of this policy <b>we</b> will only cover the following items:                      Mobile Phones, Smart Phones, Laptops (including <b>custom built</b>), Tablets, Digital Cameras, Games Consoles, Video Cameras, Camera Lenses, Bluetooth Headsets, Bluetooth Speakers, Satellite Navigation Devices, E-Readers, Head/Ear Phones, Smart Watches or a wrist worn Health and Fitness Tracker.</p>

	<p><b>Please note:</b> Accessories are not covered under this policy.</p> <p><b>We</b> can only insure <b>gadget(s)</b> that are:</p> <ol style="list-style-type: none"> <li>bought new or refurbished from a UK VAT registered company (or, if bought overseas, a company with the equivalent tax registration) and supplied with a <b>proof of purchase</b>; or</li> <li>bought second hand or gifted to <b>you</b>, provided that <b>you</b> have the original <b>proof of purchase</b> and a signed letter from the original owner confirming that <b>you</b> own the <b>gadget(s)</b>. The original <b>proof of purchase</b> or letter must include the following details of <b>your gadget(s)</b>:                             <ol style="list-style-type: none"> <li>either the IMEI or serial number (whichever is applicable);</li> <li>the make and model;</li> <li>the sale price (<b>your purchase price</b>);</li> <li>confirmation that the <b>gadget(s)</b> were in full working order at the time of sale.</li> </ol> </li> </ol>
<b><i>Loss</i></b>	means that the <b>gadget</b> has been accidentally left somewhere by <b>you</b> and <b>you</b> are permanently prevented from using it.
<b><i>Malicious Damage/ Maliciously Damaged</i></b>	means an intentional or deliberate act by a person (who is not insured under this policy) which causes damage to <b>your gadget</b> which means it cannot be used or is unsafe to use.
<b><i>Manufacturer Security</i></b>	means the inbuilt security features of <b>your gadget</b> . For example Apple 'Find My' or Google 'Find my Device'.

<b>Proof of Purchase</b>	<p>means the original printed receipt, or a similar electronic record, that can be sent to <b>us</b> or shown in its original format(not handwritten), provided at the original point of sale that gives details of the <b>gadget(s)</b> bought and helps prove that <b>you</b> are the legal owner the <b>gadget(s)</b> and the age of the <b>gadget(s)</b>.</p> <p>The document should show the date the item was bought and the price paid, IMEI or serial number of the <b>gadget(s)</b>, and show the UK VAT registration number of the company <b>you</b> purchased the item from (or If the <b>gadget</b> was bought overseas, the equivalent tax registration).</p> <p>For <b>gadget(s)</b> that are gifted or given to <b>you</b> - <b>we</b> will need the original purchase receipt, as shown above, along with a signed letter from the original owner confirming that <b>you</b> own the <b>gadget(s)</b>.</p> <p>For second-hand <b>gadget(s)</b> - <b>we</b> will require the original purchase receipt which was given to the original owner, as detailed above, along with evidence of resale. A printed receipt or electronic record provided by a retailer or person selling the second-hand <b>gadget(s)</b> is not acceptable as <b>proof of purchase</b>.</p> <p>Where the original <b>proof of purchase</b> is not available <b>we</b> might consider alternative <b>proof of ownership</b>.</p>
<b>Proof of Usage</b>	means proof that <b>your gadget</b> has been in use before the event which leads to the claim.
<b>Purchase Price</b>	means the price shown on the <b>proof of purchase</b> .

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

### Your Cover

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

It is important that **you** understand:

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

claimed for. The claim payment will not be more than:

- the single item limits shown or
- the original **purchase price** or
- the current market value of each **gadget**,

whichever is the lowest amount.

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

## Accidental Damage

### What we will cover if your claim is accepted

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

### What we will not cover

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

## Loss

### What we will cover if your claim is accepted

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

### What we will not cover

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

- ✗ The **loss** of **your gadget** if the **manufacturer security** is not switched on throughout the insured **trip** including at the time of the **loss**.
- ✗ The **manufacturer security** must remain switched on, and **your gadget** must remain linked to **your** manufacturer security account, throughout the claims process.

## Malicious Damage

### What we will cover if your claim is accepted

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

### What we will not cover

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

## Theft

### What we will cover if your claim is accepted

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

### What we will not cover

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

## Exclusions *(Specific to this gadget extension)*

**We** will not pay for:

1. Any claim if the premium has not been paid.

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

## General Exclusions

This section describes the general exclusions applicable to all cover under this **policy**. An 'exclusion' is something that is not covered and therefore no payment or service would be available.

This **policy** does not provide any cover, benefit or services for any activity that would violate any applicable law or regulation, including without limitation any economic/trade sanction or embargo.

This **policy** does not provide cover for any loss that results directly or indirectly from any of the following general exclusions if they affect **you**, a **travelling companion** or a **family member**:

1. Any loss, condition or event that was known, foreseeable, intended or expected when **your trip** was booked or this **policy** was purchased, whichever is later.
2. **Pre-existing medical conditions**.
3. **Your** intentional self-harm or if **you** attempt or commit suicide.
4. Normal, complication-free pregnancy or childbirth, except when normal, complication-free pregnancy or childbirth is expressly referenced in and covered under the 'Trip cancellation' section.
5. Fertility treatments.
6. The use or abuse of alcohol or drugs, or any related physical symptoms. This does not apply to drugs prescribed by a **doctor** and used as prescribed.
7. Acts committed with the intent to cause loss or damage.
8. Operating or working as a crew member (including as a trainee or learner/student) aboard any aircraft or commercial vehicle or commercial watercraft.
9. Participating in or training for any professional or semi-professional sporting competition or event.
10. Participating in or training for any amateur sporting competition while on **your trip**. This does not include participating in informal recreational sporting competitions and tournaments organised by hotels, resorts or cruise lines to entertain their guests.
11. Participating in extreme, high-risk sports and activities in general and the following activities in particular:
  - a) Any **high-altitude activity**, BASE jumping, or free climbing;
  - b) Rafting/kayaking above Class V rapids or canoeing above Class III rapids;
  - c) Heli-skiing or skiing or snowboarding in an area designated unsafe by the resort management;
  - d) Personal combat or fighting sports, Running of the Bulls, or rodeo activities;
  - e) Racing any motorised vehicle or watercraft other than go-karts;
  - f) Free diving at a depth greater than 30 feet (10 meters); or

- g) scuba diving at a depth greater than 100 feet (30 meters) or, for uncertified divers, diving without a certified dive master

**You** must wear all recommended safety equipment while participating in **your** sporting activities in order to be eligible for coverage.

12. An **illegal act**, except when **you**, a **travelling companion**, a **family member** or **your service animal** is the victim of such an act.
13. An **epidemic** or **pandemic**, except when an **epidemic** or **pandemic** is expressly referenced in and covered under the 'Trip cancellation', 'Trip interruption', 'Travel delay' or 'Emergency medical/dental cover abroad' or 'Emergency Transportation' sections.
14. **Natural disaster**, except when and to the extent that a **natural disaster** is expressly referenced in and covered under the 'Trip cancellation', 'Trip interruption' or 'Travel delay' sections.
15. Air, water or other pollution, or the threat of a pollutant release, including thermal, biological and chemical pollution or contamination.
16. Nuclear reaction, radiation or radioactive contamination.
17. War (declared or undeclared) or acts of war.
18. Military duty, except when expressly referenced and covered under the 'Trip cancellation' or 'Trip interruption' sections.
19. **Political risk**.
20. **Cyber risk**.
21. Civil disorder or unrest, except when expressly referenced in and covered under the 'Trip interruption' or 'Travel delay' sections.
22. **Terrorist events** except under the 'Emergency medical/dental cover abroad' and 'Emergency transportation' sections or when expressly referenced in and covered under the 'Travel delay' section.
23. Acts, travel alerts/bulletins or prohibitions by any government or public authority, except when expressly referenced in and covered under the 'Trip cancellation' or 'Trip interruption' sections.
24. Any **travel supplier's** complete cessation of operations due to financial reasons, with or without involving insolvency or bankruptcy.
25. A **travel supplier's** restrictions on any **baggage**, including medical supplies or equipment.
26. Ordinary wear and tear or defective materials or workmanship.
27. An act of gross negligence by **you** or a **travelling companion**.
28. Travel against the orders or advice of any government or other public authority.

**IMPORTANT:** **You** are not eligible for reimbursement under this **policy** if:

- **Your travel carrier** ticket or booking confirmation does not show **your** travel date(s);
- The cover start and end date as shown on the **policy** certificate do not match **your trip's** actual **departure date** and **return date**; or
- **You** intend to receive health care or medical treatment of any kind while on **your trip**.

## General Conditions

The following conditions apply to the whole of **your policy**. Please read these conditions carefully as **we** can only pay **your** claim if **you** meet them.

1. **You** must:
  - a) have **your primary residence** in and be registered with a **doctor** in the **UK**, the Channel Islands or the Isle of Man; and
  - b) have not spent more than 183 days abroad during the 12 months before this **policy** was issued or **your trip** was booked (whichever is later);
2. **You** must take reasonable care to protect yourself and **your** property against accident, injury, loss and damage, as if **you** were not insured, and to keep any potential claim to a minimum.
3. **You** must have a valid insurance policy certificate.
4. **You** must contact **us** as soon as possible with full details of anything which may result in a claim, and give **us** all the information and documentation **we** ask for throughout the claims process. Please see 'Claims information' below for more information.
5. **You** accept that the terms and conditions of the **policy** cannot be changed by **you** unless **we** agree to the change in writing.
6. **For Single trip policies:** **you** must not be aged 80 or over on the date **your** policy starts or **trip** was booked (whichever is later) and  
**Annual multi-trip policies:** **you** must not be aged 80 or over on the date **your** policy starts.

**We** have the right to do the following:

1. Cancel the **policy** if **you** tell **us** something that is not true and this influences **our** decision to provide cover.
2. Cancel the policy and make no payment if **you** or anyone acting for **you**:
  - a) make a claim that is dishonest, intentionally exaggerated or fraudulent in any way; or
  - b) provide any false or misleading information when supporting a claim.

In these circumstances **we** may report the matter to the police or any other establishment.
3. Only cover **you** for the whole **trip** and not provide cover if **you** have started **your trip** before **your policy** was issued.
4. Only provide cover if **your trip** starts and ends in **your country of residence**.
5. Take over and deal with, in **your** name, any claim **you** make under this policy.
6. Take legal action in **your** name (but at our expense) and ask **you** to give **us** any details **we** need, and to fill in any necessary forms, which will help **us** to recover any payment **we** have made under this policy.
7. With **your** or **your** personal representative's permission, get information from **your** medical records to help **us** or **our** representatives deal with any claim. This could involve **you** being medically examined or having a post-mortem after **your** death. **We** will not give personal information about **you** to any other organisation without **your** permission.
8. Return **you** to **your country of residence** at any time

during **your trip** if **you** are taken ill or injured. **We** will only do this if the **doctor** treating **you** and **our** medical advisers agree. If there is a dispute, **we** will ask for an independent medical opinion.

9. Not accept liability for the costs of repatriation or treatment if **you** refuse to follow advice from the **doctor** treating **you** and **our** medical advisers.
10. Refuse to pay any claim under this **policy** for any amounts covered by another insurance or by anyone or anywhere else (for example, any amounts **you** can get back from private health insurance, any reciprocal health agreement, **travel suppliers**, home contents insurers or any other claim amount that can be recovered by **you**). In these circumstances **we** will only pay **our** share of the claim.
11. Ask **you** to pay **us** back any amounts that **we** have paid which are not covered under this **policy**.
12. If **you** cancel **your trip** or cut it short for any reason other than those specified as being covered under the 'Trip cancellation' or 'Trip interruption' sections, **we** will cancel all cover provided by **your policy** for that **trip**, without refunding **your** premium.

## 24-Hour Emergency Medical Assistance Information

Please tell **us** immediately about any serious illness or accident abroad where **you** have to go into **hospital** or **you** may have to return home early or extend **your** stay because of any illness or injury. If **you** are unable to do this because the condition is life, limb, sight or organ threatening, **you** should contact **us** as soon as **you** can. **You** can call 24 hours a day 365 days a year or email.

- Phone: +44 (0) 208 603 9752
- Email: [medical@allianz-assistance.co.uk](mailto:medical@allianz-assistance.co.uk)

Please give **us your** age and **your** insurance certificate number. Say that **you** are insured with Tesco Travel insurance.

In a life or death situation call the emergency services in the country **you** are visiting for example 112 within the European Union or 911 in the USA.

## HealthHero 24/7 GP Telephone and Video Consultation

**We** are pleased to offer **you** a 24/7 GP telephone and video consultation service as part of the medical cover provided by the **policy**.

If, while **you** are overseas, **you** have a medical issue that **you** would like to speak to a qualified GP about, **you** can book an appointment, through HealthHero Solutions Ltd (HealthHero), to receive GP advice by telephone or video. The telephone service is available 24 hours a day, seven days a week. The video service is available daily between 8am and 10pm (UK time), except for Christmas Day.

### Expert medical advice

Get the expert medical advice **you** need through a private telephone or video service with a UK GP, whenever **you** are outside the UK, wherever **you** are in the world.

HealthHero has a team of experienced UK GPs who can offer **you** advice, diagnosis, reassurance or a second opinion for a

wide variety of symptoms, conditions and injuries.

**You** will have access to the HealthHero 24/7 GP advice service. **You** can either arrange a video or telephone appointment with a GP through the website <https://allianz.doc24.uk> or by calling +44 (0) 333 370 2578.

- If **you** are travelling outside of the UK and the GP feels you need a private prescription for medication, **you** will be issued with a UK prescription issued by a General Medical Council (GMC) registered GP. Although **we** cannot guarantee that prescriptions will be dispensed by pharmacies outside of the UK, HealthHero will assist **you** where jurisdiction allows and to the local rules and regulations.

**You** will have to pay the cost of the medication and delivery.

- If the GP feels **you** would benefit from further specialist assessment, HealthHero can send **you** a private, open referral letter for the consultant specialism **you** require. HealthHero will send **you** the referral letter securely by email.

For more information on prescribing abroad and referrals, go to: [www.healthhero.com/terms-and-conditions/](http://www.healthhero.com/terms-and-conditions/)

### Length of consultation

The GP will address **your** primary concerns in the consultation. There is no time limit on a consultation.

### The GPs

All HealthHero GPs are registered with the GMC and work in the NHS. They are experienced GPs who use patient feedback and monitoring systems to make sure that they offer the very best service possible. Each GP's performance is continually monitored to make sure it is consistent with best practice.

### Quality assurance

HealthHero Solutions Ltd is regulated by the Care Quality Commission in England.

### Privacy statement

**Your** medical records will be held privately.

When **you** book an appointment and speak to a GP, details of **your** medical history will be recorded during the consultation, including details of allergies and medication where relevant. This information will help the GP when making their recommendations.

Each time **you** talk to one of HealthHero GPs, they will make notes. Where appropriate and with **your** permission, the GP will share the notes with **your** own NHS GP to make sure **you** have a full medical record.

For the full privacy policy, go to:

[www.healthhero.com/privacy-policy/](http://www.healthhero.com/privacy-policy/)

## Claims Information

### For all sections other than Gadget cover

The quickest and easiest way to make a claim is to visit the website at [www.allianz-protection.com](http://www.allianz-protection.com). This will lead **you** to **our** online claims notification service where **you** can fill in an online claim form.

**You** can also get a claim form by:

- phoning: 0345 641 9751
- sending an email to: [travel.claims@allianz-assistance.co.uk](mailto:travel.claims@allianz-assistance.co.uk); or
- writing to: Allianz Partners travel insurance claims department, PO Box 7807, Bilston, WV1 9QS.

#### For Gadget cover

Submit a claim online 24 hours a day by visiting: <https://tiga.taurus.claims>. Alternatively **you** can call: 0330 053 4269.

#### For all sections

**You** should fill in the claim form and send it to **us** as soon as possible with all the information and documents **we** ask for. **You** must give **us** as much detail as possible so **we** can handle **your** claim quickly.

Please keep copies of all the information **you** send **us**.

**You** will need to obtain some information to support **your** claim. Below is a list of actions **you** will need to take and documents **we** will need in order to deal with **your** claim. Further information and/or evidence may be required by **us** after **your** claim has been submitted. If this is the case, **we** will inform **you** as quickly as possible.

#### For all claims

- **Your** original **trip** booking invoice(s) and travel documents showing the dates and times of travel.
- Original receipts and accounts for all out-of-pocket expenses **you** have to pay.
- Original bills or invoices **you** are asked to pay.
- Details of any other insurance **you** may have that may cover the same loss, such as household or private medical.
- As much evidence as possible to support **your** claim.

#### Trip cancellation

- Original cancellation invoice(s) detailing all cancellation charges incurred.
- For claims relating to illness or **injury** a medical certificate will need to be completed by the treating **doctor**. A certified copy of the death certificate is required in the event of death.
- If **your** claim results from any other circumstances, please provide independent evidence of these circumstances.

#### Trip interruption

- If **you** need to cut short **your trip**, please call +44 (0) 208 603 9752 as soon as possible to get **our** prior agreement.
- **Your** original booking invoice(s) showing **your** revised time and **date of departure** and detailing whether any **refunds** can be provided.
- For claims relating to illness or **injury** a medical certificate will need to be completed by the treating **doctor**. A copy of the death certificate is required in the event of death.
- If **your** claim results from any other circumstances, please provide independent evidence of these circumstances.

#### Travel delay

- Written confirmation from the airline, rail company, shipping line or their handling agent of the scheduled and actual departure times and why the departure was

delayed.

- Detailed account of the circumstances causing **you** to miss **your** departure together with supporting evidence from the public transport provider or **accident** / breakdown authority attending the private vehicle **you** were travelling in.
- If **your** claim results from any other circumstances, please provide independent evidence of these circumstances.

#### Baggage and Personal money

- Report the theft, damage or loss to the police within 24 hours of discovery and ask them for a written police report.
- If applicable, **you** should also report the theft, damage or loss to **your travel carrier**, tour operator, handling agent or **accommodation** manager and ask for a written report.
- For delays losses and damage whilst in the care of a **travel carrier**, report this as soon as possible and obtain a written report from them. For airlines specifically, **you** must obtain a Property Irregularity Report (PIR) from the airline or their handling agent. This should be done within 7 days of any delay, loss or damage. **You** then have 21 days to write to the airline confirming the details of any essential replacement items purchased.
- Original receipts, vouchers or other suitable evidence of purchase / ownership / value for lost, stolen or damaged **baggage**.
- Keep any damaged items as **we** may need to inspect them. If **we** make a payment or **we** replace an item, the item will then belong to **us**.
- Obtain an estimate for repair for all damaged items.
- Block lost or stolen mobile phones with **your** network provider and obtain written confirmation of this action from them.
- Documentary evidence of the value of the lost or stolen **personal money** as well as the original source for cash.

#### Baggage delay

- Report the loss to the **travel carrier** and obtain a written report from them. For airlines, **you** must obtain a Property Irregularity Report (PIR) from the airline or their handling agent. This should be done within 7 days of any delay, loss or damage. **You** then have 21 days to write to the airline confirming the details of any essential replacement items purchased.
- Original receipts, vouchers or other suitable evidence of purchase for essential replacement items.

#### Loss of travel documents

- A receipt from the consulate or embassy confirming the cost of the emergency replacement passport or visa and a written report from the police if **your** passport or visa is stolen.

#### Emergency medical/dental benefits abroad and Emergency transportation

- Always contact **our** 24-hour emergency medical service when **you** are **hospitalised**, require repatriation or where medical fees are likely to exceed £500.
- Medical evidence from the treating **doctor** to confirm the illness or **injury** and treatment given, including **hospital** admission and discharge dates, if this applies.



## Personal liability

- A detailed account of the circumstances surrounding the claim(s), including photographs and video evidence (if this applies).
- Any writ, summons or other correspondence received from any third party.  
**Please note:** You should not admit liability, offer to make any payment or correspond with any third party without **our** written consent.
- Full details of any witnesses, providing written statements where available.

## Travel accident

- A detailed account of the circumstances surrounding the event, including photographs and video evidence (if this applies).
- Medical evidence from the treating **doctor** to confirm the extent of the **injury** and treatment given including **hospital** admission / discharge.
- Full details of any witnesses, providing written statements where available.
- A certified copy of the death certificate, if this applies.

## Legal expenses

- A detailed account of the circumstances surrounding the event, including photographs and video evidence (if this applies).
- Any writ, summons or other correspondence **you** receive from any third party in connection with **your** claim. **You** should not reply to any correspondence without **our** permission in writing.
- The full details of any witnesses and any available written statements from them.

## Golf Cover & Winter-sports Cover

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

### Missed Activity / Piste Closure

- For claims relating to illness or **injury**, **we** will need:
  - medical evidence from the treating **doctor** to confirm the illness or injury and treatment given including **hospital** admission / discharge, if this applies.
  - a copy of the death certificate in the event of a death.
  - a medical certificate from a **doctor** at **your** resort confirming that **you** cannot take part in **your** pre-booked sports activities because of medical reasons
- Written confirmation from **your travel supplier**, the local piste authority or ski lift operator confirming the reason for the closure and the duration.

### Golf Equipment / Winter sports Equipment

- All appropriate evidence requested under the heading 'Baggage and Personal Money' or 'Baggage Delay' in this section.
- All hire receipts and luggage labels / tags.
- A written report from **your travel carrier** if **your winter sports equipment** / **golf equipment** is delayed or misdirected.
- If **your** claim results from any other circumstances, please provide independent evidence of these circumstances.

## Cruise Cover

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

- Medical evidence from the treating **doctor** to confirm the illness or injury and treatment given, including dates of cabin confinement if this applies.
- If **you** are advised by an on-board **doctor** that **you** cannot take part in **your** pre-booked excursions because of medical reasons, **you** should obtain a medical certificate from them confirming this.
- A letter from the **travel supplier** confirming the reason and dates the cruise ship was unable to dock.
- Written confirmation from **your travel supplier** of whether any **refunds** can or have been made.

## Collision Damage Waiver (CDW) Excess

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

- A detailed account of the circumstances surrounding the event, including photographs and video evidence (if this applies).
- Full details of any witnesses, providing written statements where available.
- A police report, where appropriate.

## Gadget Cover

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

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

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

- Report the **theft** or **loss** of **your gadget** to **your** network provider within 24 hours of discovery so they can blacklist **your** handset/item (where this is applicable).
- Report the **theft**, **loss** or **malicious damage** of **your gadget** to the Police, local to where the **theft** or **loss** happened, within 24 hours of discovering the theft or loss and get a crime reference number and a copy of the police report.
- Give the **claims administrator** the **proof of purchase** for the **gadget** **you** are claiming for. This **proof of purchase** must show that **you** own that particular **gadget**, which may include the IMEI number or serial number (where applicable in respect of mobile phones and laptops) and other identifying details where appropriate.
- Give the **claims administrator** the **proof of usage** (in respect SIM enabled devices) from **your** network provider that confirms the mobile phone has been in use since the start of **your trip** and up to the time of the **theft** or **loss**.
- Complete and return any claim form or documents asked for by the **claims administrator** as soon as possible and send any other requested documents to support **your** claim. For example photo ID and proof of address.
- Not attempt to repair the item **yourself** or use an unauthorised repairer as this will not be covered.
- Not format **your gadget(s)** in a way that makes it impossible to get the date it was last used.
- Pay the excess asked for by the **claims administrator**.

- i) Give details of any other contract, guarantee, warranty or insurance that may apply to the **gadget** including, for example, household insurance. (Where it is appropriate, a portion of the claim may be recovered direct from these Insurers).

### Repair and Replacement Equipment

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

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

## Complaints Information

**We** aim to provide **you** with a first-class policy and service. However, there may be times when **you** feel **we** have not done so. If this is the case, please tell **us** about it so that **we** can do **our** best to solve the problem. If **you** make a complaint **your** legal rights will not be affected.

### Step 1

#### If your complaint is about the sale of your policy;

Write to:	The Compliance Manager, ROCK Insurance Group, Griffin House, 135 High Street, Crawley, West Sussex, RH10 1DQ
Email:	<a href="mailto:complaints@rockinsurance.com">complaints@rockinsurance.com</a>
Phone:	0345 030 6124

#### If your complaint is about a claim on your policy (Except Gadget Cover):

Write to:	Customer Service, Allianz Partners, 102 George Street, Croydon CR9 6HD
Email:	<a href="mailto:customersupport@allianz-assistance.co.uk">customersupport@allianz-assistance.co.uk</a>
Phone:	0208 603 9853

#### If your complaint is about Gadget Cover;

Write to:	Customer Relations Officer Taurus Insurance Services Limited Suite 2209-2217 Eurotowers Europort Road, Gibraltar
Email:	<a href="mailto:gadget.complaints@taurus.gi">gadget.complaints@taurus.gi</a>
Phone:	0330 053 4269

### Step 2

If **you** are not satisfied with **our** final response **you** can refer the matter to the UK Financial Ombudsman Service for independent arbitration.

Visit: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Write to: Financial Ombudsman Service, Exchange Tower, London E14 9SR

Phone: 0800 023 4567 or 0300 123 9123 or

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

## Privacy Notice

**We** care about **your** personal data.

This summary and **our** full privacy notice explain how Allianz Partners protects **your** privacy and uses **your** personal data.

**Our** full privacy notice is available at [www.allianz-assistance.co.uk/privacy-notice/](http://www.allianz-assistance.co.uk/privacy-notice/)

If a printed version is required, please write to Customer Service (Data Protection), Allianz Partners, 102 George Street, Croydon CR9 6HD.

- How will **we** obtain and use **your** personal data?

**We** will collect **your** personal data from a variety of sources including:

- Data that **you** or other people named on the policy or **your** representative(s) provide to **us**;
- Data from **your** insurance arranger or partners such as brokers, other insurers or other companies who act as insurance distributors including the provider of goods and services associated with this insurance; and
- Data that may be provided about **you** from certain third parties, such as **your doctor** in the event of a claim.

**We** will collect and process **your** personal data to comply with **our** contractual obligations and/or for the purposes of **our** legitimate interests including:

- Entering into or administering contracts with **you**;
- Informing **you** of products and services which may be of interest to **you**.

- Who will have access to **your** personal data?

**We** may share **your** personal data:

- With public authorities, other Allianz Group companies, industry governing bodies, regulators, fraud prevention agencies and claims databases, for underwriting and fraud prevention purposes;
- With **your** insurance arranger or partners such as brokers, other insurers or other companies who act as insurance distributors including the provider of goods and services associated with this insurance for contractual, regulatory and legal obligations including for the performance of **our** services;
- With other service providers who perform business operations on **our** behalf;
- Organisations who **we** deal with which provide part of the service to **you** such as in the event of a claim;
- To meet **our** legal obligations including providing information to the relevant ombudsman if **you** make a complaint about the product or service that **we** have provided to **you**.

**We** will not share information about **you** with third parties for marketing purposes unless **you** have specifically given **us your** consent to do so.

- How long do **we** keep **your** personal data?
  - **We** will retain voice recordings for a maximum of two years and **your** other personal data for a maximum of ten years from the date the insurance relationship between **us** ends. If **we** can do so, **we** will delete or anonymise certain areas of **your** personal data as soon as that information is no longer required for the purposes for which it was obtained.
- Where will **your** personal data be processed?

**Your** personal data may be processed both inside and outside the United Kingdom (UK) and the European Economic Area (EEA).

Whenever **we** transfer **your** personal data outside the UK and the EEA to other Allianz Group companies, **we** will do so on the basis of Allianz's approved binding corporate rules (BCR). Where Allianz's BCR do not apply, **we** take steps to ensure that personal data transfers outside the UK and the EEA receive an adequate level of protection.

- What are **your** rights in respect of **your** personal data?

**You** have certain rights in respect of **your** personal data. **You** can:

- Request access to it and learn more about how it is processed and shared;
  - Request that **we** restrict any processing concerning **you**, or withdraw **your** consent where **you** previously provided this;
  - Request that **we** stop processing it, including for direct marketing purposes;
  - Request that **we** update it or delete it from **our** records;
  - Request that **we** provide it to **you** or a new insurer; and
  - File a complaint.
- Automated decision making, including profiling
- We** carry out automated decision making and/or profiling when necessary.

- How can **you** contact us?

If **you** would like a copy of the information that **we** hold about **you** or if **you** have any queries about how **we** use **your** personal data, **you** can contact **us** as follows:

By post: Customer Service (Data Protection), Allianz Partners, 102 George Street, Croydon CR9 6HD

By email: [AzPUKDP@allianz.com](mailto:AzPUKDP@allianz.com)

## For the Gadget Cover section

### Fraud

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

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

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

### Information Disclosure

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

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

insurance policy that covers **your gadget(s)**.

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

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

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

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

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

**We** will need it:

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

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

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

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

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

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

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

## Terms of Business Agreement

This policy booklet, together with **your** policy certificate and medical certificate form the basis of a contract between **you**, the policyholder, and Rock Insurance Services Limited (ROCK) – the administrator, AWP P&C S.A. the underwriter of Tesco Travel Insurance (except Gadget Cover) and Taurus Insurance Services Limited the underwriter of Gadget Cover. This document contains important information including charges and commission.

### About Tesco Travel Insurance

Tesco Insurance is a trading name of Tesco Personal Finance Plc. Registered in Scotland, No. SC173199. Registered office: 2 South Gyle Crescent, Edinburgh EH12 9FQ. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Tesco Insurance is wholly owned by Tesco Plc. Our registration number is 186022. You can check this on the Financial Services Register by contacting the FCA by telephone or visiting their website [www.fca.org.uk/register](http://www.fca.org.uk/register).

Policies are arranged and administered by Rock Insurance Services Limited (ROCK). ROCK is a company registered in England and Wales: company number 04255878. ROCK is authorised and regulated by the Financial Conduct Authority as an Independent Intermediary. You can find information about ROCK on the Financial Services Register at [www.fca.org.uk/register](http://www.fca.org.uk/register), searching by their name or their firm registration number 300317.

This policy (except Gadget Cover) is underwritten by AWP P&C S.A, a company registered in France with ID No 519490080 RCS Paris Registered Office 7 Rue Dora Maar, 93400 Saint-Ouen, France acting through its UK Branch, AWP P&C (UK Branch), registered in the United Kingdom. Registered Branch No. BR015275. Registered Office: 102 George Street, Croydon CR9 6HD.

AWP P&C S.A. is authorised and regulated by L'Autorité de Contrôle Prudentiel et de Résolution in France. Authorised by the Prudential Regulation Authority (PRA). Subject to regulation by the Financial Conduct Authority (FCA) under registration number 534384 and limited regulation by the PRA. Details about the extent of our regulation by the PRA are available from us on request.

Tesco Insurance only offers Travel Insurance arranged and administered by ROCK and underwritten by AWP P&C S.A..

Gadget Cover is arranged, and claims administered by Taurus Insurance Services Limited (Taurus) an insurance intermediary authorised and regulated in Gibraltar by the Financial Services Commission under permission number 5566 and authorised by the Financial Conduct Authority in the UK under registration number 444830. The insurer is AmTrust Europe Limited (AmTrust) whose registered office is Market Square House, St. James's Street, Nottingham, NG16FG, United Kingdom and it is registered in England number 01229676. AmTrust Europe Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register No. 202189.

### About our service

Tesco Insurance acts as an Introducer of Insurance Business to ROCK. **You** will only be provided information by ROCK on the travel insurance products offered by AWP P&C S.A. to allow **you** to make an informed buying decision. ROCK does

not provide any advice or recommendations; ROCK will ask questions to provide a selection of relevant products, but it is up to **you** to make **your** own choice and select the product(s) that best meet **your** needs.

### What you will have to pay for the services

ROCK will respond to any customer service issues **you** may have including queries, policy amendments, cancellations and complaints.

ROCK receives remuneration for arranging the policy with AWP P&C S.A. on **your** behalf. **You** do not pay ROCK a fee for doing this. The premium **you** pay is comprised of three elements: the amount charged by AWP P&C S.A.; a commission applied to ROCK; and Insurance Premium Tax. When collecting and refunding premiums, ROCK do so on behalf of AWP P&C S.A..

Tesco Insurance receives a commission from ROCK in relation to any travel insurance policy ROCK arranges for Tesco Insurance. Tesco Insurance may also receive a share of the profit from these policies.

### About the products

Trip Cover	Optional Sections
Travel Insurance	Collision Damage Waiver (CDW) Excess
Backpacker Insurance	Cruise
	Gadget
	Golf
	Winter Sports

### Specific requirements when buying a Tesco Travel Insurance policy

Tesco Travel Insurance meets the needs of those requiring insurance cover and associated services arising from taking a **trip** for leisure or business, based on the information supplied and the level of cover chosen by **you**.

### Making changes to your Tesco Travel Insurance policy

If **you** require to make any changes to **your** policy, which are not possible online, or **you** wish to complete any change over the phone, **you** will need to call the contact centre and charges will apply.

### How your money will be held prior to transmission to the Underwriter

All money received by ROCK for insurance premiums is held on behalf of AWP P&C S.A. so that **you** have no risk in the event of ROCK's insolvency. No interest will be paid to **you**.

If payment is initially made to ROCK by debit or credit card, and **you** are due a refund, any refund will be made to the same card. If ROCK is unable to refund to the same card for any reason, an alternative refund method will be agreed.

# Important telephone numbers\*

## Customer services line

0345 030 6124

## 24-Hr Emergency Medical Assistance

+44 (0) 208 603 9752

## 24-Hr Legal Advice and Expenses

+44 (0) 208 603 9804

## Claims (except Gadget Claims)

0345 641 9751 or visit <https://allianz-protection.com>

## Gadget Claims

0330 053 4269 or visit <https://tiga.taurus.claims>

**If you have difficulties with your hearing or speech, contact us by Typetalk by adding 18001 to the start of the Customer services number above.**

**This document is available in large print, audio and Braille. Please contact Customer Services and we will be pleased to organise an alternative version for you.**

For further information search **Tesco Travel Insurance**



For your protection, telephone calls will be recorded and monitored to help detect and prevent crime, including fraud. Calls may also be monitored for training and quality purposes.

\*Telephone numbers may be included as part of any inclusive call minutes provided by your phone operator.

This policy (except the Gadget Cover section) is underwritten by AWP P&C S.A. registered in France acting through its UK Branch, AWP P&C (UK Branch), registered in the United Kingdom. Registered Branch No. BR015275. Registered Office: 102 George Street, Croydon CR9 6HD.

AWP P&C S.A. is authorised and regulated by L'Autorité de Contrôle Prudentiel et de Résolution in France. Authorised by the Prudential Regulation Authority (PRA). Subject to regulation by the Financial Conduct Authority (FCA) and limited regulation by the PRA. Details about the extent of our regulation by the PRA are available from us on request.

Insurance is arranged and administered by Rock Insurance Services Limited (ROCK). ROCK is a company registered in England and Wales: company number 04255878. ROCK is authorised and regulated by the FCA as an Independent Intermediary. You can find information about ROCK on the Financial Services Register at [www.fca.org.uk/register](http://www.fca.org.uk/register), searching by their name or their firm registration number 300317.

ROCK acts as an agent for AWP P&C S.A. for the receipt of customer money and handling premium refunds.

The Gadget Cover section is underwritten by AmTrust Europe Limited (AmTrust) whose registered office is Market Square House, St. James's Street, Nottingham, NG1 6FG, United Kingdom and it is registered in England number 01229676. AmTrust Europe Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register No. 202189. TBPB-D-SC-1-1220