

Travel Insurance

Insurance Product Information Document

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Product: Tesco Standard Travel Insurance

This document provides a basic summary of the cover provided by the policy and doesn't take into consideration your specific demands and needs. The full terms and conditions are shown in the policy document, which you should read carefully to make sure you have the cover you need.

What is this type of insurance?

This is travel insurance available on a single trip or annual multi-trip basis. It covers you for various events while you are travelling on your trip.



What is insured?

- ✓ **Trip cancellation** - Up to £5,000 for reimbursement of non-refundable trip costs, cancellation fees and rebooking fees due to the covered events (including when being diagnosed with an epidemic or pandemic disease, such as COVID-19).
- ✓ **Trip interruption** - Up to £5,000 for reimbursement of unused nonrefundable trip costs due to the covered events (including when being diagnosed with an epidemic or pandemic disease, such as COVID-19).
- ✓ **Travel delay** - Up to £1,000 (delay and missed departure) reimbursement for additional expenses due to a transportation delay during a trip. A minimum delay period, a daily limit and reduced limits (where you have no receipts) apply to the delay benefit.
- ✓ **Baggage and Baggage delay** - Up to £2,000 reimbursement in case of damage, theft or loss of items (a single item limit of £350 applies as well as a total sub limit of £350 for all high value items). Up to £500 for reimbursement for essential items purchased if baggage is delayed by more than 12 hours.
- ✓ **Emergency medical/dental cover abroad and Emergency transport** - Reasonable costs for advance for hospital costs and reimbursement of medical expenses incurred outside your country of residence, medical assistance, travel assistance, assistance in the event of death, your early return, (including when being diagnosed with an epidemic or pandemic disease, such as COVID-19). Emergency transport is restricted to £10 million and inner limits apply to certain benefits including up to £350 for dental cover.
- ✓ **Personal liability** - Up to £2 million for costs payable to a third party for damage or injury you cause to a third party or their property (including your trip accommodation if not owned by you, a family member or friend).
- ✓ **Travel accident** - £20,000 compensation if you lose your sight or limb or are unable to ever work again or up to £10,000 if you die following an accident on your trip (age limits and restrictions apply).
- ✓ **Travel services during your trip** - Assistance in finding a doctor or medical facility.
- ✓ **Loss of travel documents** - Up to £250 reimbursement of costs to obtain emergency documents following the loss, theft or damage of passports or visas.
- ✓ **Personal money** - Up to £500 reimbursement for theft or loss of personal money. A £200 cash limit applies. 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%.
- ✓ **Legal expenses** - Up to £25,000 legal costs and representation, to pursue a compensation claim against a negligent third party responsible for your death, injury or illness.

Optional covers

You can also get Collision Damage Waiver (CDW) excess, golf cover, winter-sports cover or cruise cover. You will need to pay an extra premium for these.



What is not insured?

- ✗ Events occurring outside the validity dates shown on the policy certificate
- ✗ Claims arising from an event you had prior knowledge of before taking out the insurance or booking a trip (whichever is later).
- ✗ Natural disasters, events directly or indirectly caused by or contributed to or arising from nuclear reactivity.
- ✗ Damage of any kind that is intentionally caused by you or with your agreement.
- ✗ An epidemic or pandemic except for the cover described under Trip cancellation, Trip interruption, Emergency medical/dental cover abroad and Emergency transportation sections and where chosen the Winter sports, Golf and Cruise cover sections.
- ✗ Claims relating to (non-individual) epidemic and/or pandemic events.
- ✗ Claims arising due to pre-existing medical conditions, unless declared and agreed by us. Some medical conditions may need increased premiums applied for them to be covered.
- ✗ Violations of international sanctions, laws or regulations.
- ✗ Taking part in activities where there is an increased risk of injury, unless we have agreed otherwise and any appropriate premium has been paid.
- ✗ The £75 policy excess that is applicable to claims made under some benefit sections (unless the excess waiver upgrade premium has been paid).



Are there any restrictions on cover?

- ! Cover is only available to people who live in the UK, the Channel Islands or the Isle of Man.
- ! Trips solely within your country of residence must be more than 70 miles from your primary residence and include an overnight stay.
- ! Your policy contains a limit on the age of the insured people and certain covers may be restricted according to age. You must be aged 80 or under for cover to apply.
- ! Financial limits apply to each benefit section
- ! There is a limit on the length of trip that can be covered. The annual multi-trip policy does not cover individual trips over 31 days.
- ! The policy contains general conditions that you have to meet for cover to apply and some sections contain conditions specific to that section.
- ! General exclusions apply to the whole policy and each section contains exclusions specific to that section.



Where am I covered?

- ✓ You can choose the area of cover that is most appropriate for your travel plans. Cover will not apply if you travel outside the area that you have chosen. The area you have chosen will be shown in your insurance certificate. Trips within your country of residence will require you to be more than 70 miles from your primary residence and include an overnight stay.
You will not be covered if you do not follow any advice or recommendation made by any of the following: the Foreign, Commonwealth and Development Office (FCDO) or the World Health Organization (WHO) or any government or other official authority at any destination you are travelling from, through or to. For further details on FCDO travel advice, visit [gov.uk/foreign-travel-advice](https://www.gov.uk/foreign-travel-advice).



What are my obligations?

- Answer any questions as truthfully and accurately as possible.
- Read your policy carefully to make sure you have the cover you need.
- Tell us as soon as possible if there are any changes to your circumstances that may affect your cover, or if it is likely you will need to make a claim.
- You should take reasonable care to protect yourself and your property against accident, injury, loss and damage, and to keep any claim to a minimum.



When and how do I pay?

You will need to pay your premium in full for cover to apply. All cover will end if you do not pay the premium in full or if the policy is cancelled.

You can pay the premium using one of the payment options given to you by the person who sold you this insurance.



When does the cover start and end?

Your policy provides cover during the period shown on your insurance certificate.

The trip Cancellation benefit begins from the start date shown on your insurance certificate or the date the trip was booked (whichever is later) and ends on the earliest of the following:

- When the trip starts;
- On the end date shown on your insurance certificate; or
- When you no longer meet the eligibility criteria for the policy.

Other benefits begin when you leave your primary residence to start your trip. Cover ends at the earliest of the following:

- When you return to your primary residence;
- On the end date shown on your insurance certificate;
- Upon exceeding the maximum per trip length of consecutive days as shown on your policy; or
- When you no longer meet the eligibility criteria for the policy.



How do I cancel the contract?

You have 14 days, from the date of receiving your policy documents, to make sure the insurance meets your needs.

If you want to cancel the contract, you should call: 0345 0306 128, email: tescotravelcancellations@rockinsurance.com, or write to: Customer Services, Griffin House, 135 High Street, Crawley West Sussex RH10 1DQ. 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 of 14 days (from purchase or receipt of documents whichever is later).
- **Annual Multi-trip policies:** 5% refund, if cancelled after 14 days (from receipt of documents), per full month remaining, less a £7.50 policy cancellation fee.

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

Gadget Insurance

Insurance Product Information Document

Company: AmTrust Europe Ltd Registered in England & Wales. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority under firm reference number 202189.

Product: Optional TIGA Gadget Add-on Insurance Policy

This document is a summary of the policy and does not contain the full terms and conditions of the cover which can be found in the policy document. It is important that you read the policy document along with your schedule carefully.

What is this type of insurance?

This product is designed to protect multiple types of portable electronic devices if they are lost, accidentally or maliciously damaged or stolen.

The portable electronic devices (gadgets) include: mobile phones, smart phones, laptops (including custom built), tablets, digital cameras, games consoles, video cameras, camera lenses, Bluetooth headsets, Bluetooth speakers, satellite navigation devices, e-readers, head/ear phones, smart watches or a wrist worn health and fitness trackers.



What is insured?

Up to £3,000 for:

- ✓ **Accidental Damage** - If your gadget is damaged accidentally we will repair your gadget. Where your gadget is beyond economical repair we will replace your gadget with a refurbished device of the same specification.
- ✓ **Loss** - If you have accidentally left your gadget somewhere and you no longer have it we will replace your gadget with a refurbished device of the same specification.
- ✓ **Malicious Damage** - If your gadget is maliciously damaged by someone else we will repair your gadget. Where your gadget is beyond economical repair we will replace your gadget with a refurbished device of the same specification.
- ✓ **Theft** - If your gadget is stolen we will replace your gadget with a refurbished device of the same specification.



What is not insured?

- ✗ The excess which is payable for any claim. The amount is shown in your schedule of benefits.
- ✗ Any loss, theft or accidental damage if the gadget is left as checked-in baggage or if it is confiscated or kept by customs, other officials or authorities, or where you deliberately leave your gadget where you can't see it.
- ✗ Any theft or loss where the manufacturer security, such as Apples Find My, is not switched on at the time of the incident and throughout the claims process.
- ✗ Any theft or loss unless it is reported to the appropriate local police authorities within 24 hours of discovering it is gone and you have a Police Crime Reference number.
- ✗ Any claim that happens while you are not on a trip.
- ✗ Any claim where proof of usage cannot be given if you are claiming for a device which has a SIM.
- ✗ Any claim involving theft or loss unless reported to your network provider (if applicable) within 24 hours of discovering it has gone and getting a blacklist placed on the IMEI of the gadget.
- ✗ Theft of the gadget from an unoccupied premises or vehicle, unless there is evidence of violent or forcible entry.
- ✗ Any claim for loss of data or accessories.
- ✗ Any claim for cosmetic damage.
- ✗ Any claim where 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.



Are there any restrictions on cover?

- ! Cover is only available to residents of the UK, Channel Islands or Isle of Man.
- ! The most we will pay for any one claim will be the replacement value of your gadget and it will not exceed the maximum liability shown in the policy documentation.
- ! Replacement gadgets are issued with 12 months warranty, repairs with 3 months warranty.



Where am I covered?

- ✓ Cover will apply whilst you travel in the area that you have chosen for your travel insurance. The area you have chosen will be shown on your insurance certificate or schedule.
- ✓ You will not be covered if you travel to a country or region where the Foreign and Commonwealth Office has advised against all travel or all but essential travel. For further details, visit gov.uk/foreign-travel-advice



What are my obligations?

- You must take reasonable care to protect your gadgets against accident, theft or loss.
- You must give us accurate and complete answers to all questions we may ask you.

In the event of a claim you will need to provide the following:

- Proof of purchase.
- Proof that your gadget has been in use before the event giving rise to the claim.
- Photographic ID.
- Proof of Address.
- A Police report in the event of theft, loss or malicious damage by a third party.
- Proof of travel.
- Travel insurance documents.



When and how do I pay?

The premium can be paid using one of the payment options given to you by the provider of this insurance.



When does the cover start and end?

Your policy provides cover during the period shown on your travel insurance certificate or schedule.



How do I cancel the contract?

This policy cannot be cancelled on its own but only along with the main travel insurance you bought it with. If you wish to cancel, please see the cancellation section within your main travel insurance policy.