

# Sainsbury's Travel Insurance

## Policy Booklet

# Welcome

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## Thank you for choosing Sainsbury's Travel Insurance to protect you on your travels

Your policy booklet includes everything you need to make full use of the services and benefits of Sainsbury's Travel Insurance. It is important that you carry this document together with your Policy Schedule each time you travel. You will need to provide these documents as evidence of insurance if you need the services of a hospital or our assistance provider. You will also need to quote your policy number when you contact the Emergency Medical Assistance Helpline.

If you need to make a claim or you experience any problems when on your travels, rest assured you will receive a prompt, fair and efficient service.

If your circumstances change, or you need to change your cover, just let us know.

Should you need help in a hurry, all our helplines are listed on page 57.

# Finding your way through your policy booklet

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# Helpful advice

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The following tips will help make sure that should anything happen, you are as well prepared as possible. These tips are for guidance and advice only. They do not form part of your policy.



## The 'Know Before You Go' travellers' checklist

We are working with the Foreign & Commonwealth Office (FCO) to do all that we can to help British travellers holiday overseas.

Follow these 7 simple travel tips and you can go away knowing that your holiday will be enjoyable and safe:

1. Check the Foreign & Commonwealth Office (FCO) Travel Advice website or call **0845 850 2829†**
2. Get travel insurance and check that the cover is appropriate
3. Check what vaccinations you need at least 6 weeks before you go and consider whether you need to take extra health precautions
4. Get a good guidebook and get to know your destination. Find out about local laws and customs
5. Ensure you have a valid passport that is in good condition and the necessary visas
6. Make copies of your passport (including any visa pages), insurance policy plus 24-hour emergency number and ticket details. Leave these copies, your itinerary and contact details with family and friends
7. Take enough money for your trip and some back-up funds e.g. travellers' cheques, sterling or US dollars

For more travel advice, visit the Know Before You Go website at [www.fco.gov.uk/travel](http://www.fco.gov.uk/travel) or call **0845 850 2829†**



## Reciprocal healthcare agreement

If you are travelling to countries in the European Union (except for the UK), Iceland, Lichtenstein, Norway or Switzerland, we strongly recommend that you take a valid European Health Insurance Card (EHIC). You can apply online at [www.dh.gov.uk/travellers](http://www.dh.gov.uk/travellers), apply by phone on 0845 606 2030† or get an application form from the Post Office. This will entitle you to free healthcare arrangements under a reciprocal agreement between these countries.

Use of your EHIC will result in waiver of the policy excess under section 1: Medical Emergency and Repatriation Expenses.

If you require medical treatment in Australia or New Zealand you must enrol with a local Medicare office. You do not need to enrol on arrival but you should do this after the first occasion you receive treatment. In-patient and out-patient treatment at a public hospital is then available free of charge. Details of how to enrol and the free treatment available can be found online at [www.dh.gov.uk/travellers](http://www.dh.gov.uk/travellers).

†Calls from BT landlines will cost a maximum of 5p per minute. The price of calls from other telephone companies will vary.



European Commission

## Air passengers - Know Your Rights

Did you know the European Union (EU) has strengthened your rights to ensure air passengers are treated fairly?

You may be entitled to compensation.

Make sure you know what to expect as a minimum from your airline in the event of one of the following:

1. **Denied Boarding** - Have you been denied boarding because the airline did not have enough seats on the flight?
2. **Cancelled Flight** - Has your flight been cancelled?
3. **Long Delays** - Has your flight been delayed for two hours or more?
4. **Baggage** - Has your checked-in baggage been damaged, delayed or lost?
5. **Injury and Death by Accident(s)** - Have you been injured during your flight?
6. **Package Holidays** - Did you get what you booked?

To make sure you are not left out of pocket visit [http://ec.europa.eu/transport/air/rules/rights/index\\_en.htm](http://ec.europa.eu/transport/air/rules/rights/index_en.htm) for full details of your entitlements.

## What to do first

If you experience any of the problems listed you should immediately ask the representative of the airline operating your flight to deal with your problem.

## What to do next

If the operating airline does not fulfil their obligations contact the Europe Direct free phone on **00 800 6 7 8 9 10 11** or e-mail [mail@europe-direct.cec.eu.int](mailto:mail@europe-direct.cec.eu.int) for details of how to progress your claim.



### **Whilst you're there:**

1. Always check that the tap water is drinkable before drinking
2. Avoid raw or under-cooked food
3. Don't leave your personal baggage or valuables unattended at any time, especially at airports and hotels (valuables must be kept in a fixed, locked receptacle). Use safety deposit boxes whenever they're available
4. The sun abroad can be much stronger than you are used to at home. To prevent sunburn and sunstroke always apply protective creams regularly
5. Always retain all receipts for medical expenses
6. Report losses/thefts to the Police immediately and obtain a written report

# The insurance contract

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## About your Policy Booklet:

Throughout your Policy Booklet, certain words have special meanings and these are detailed on pages 17-19 and 35.

The administration of this insurance is dealt with by FirstAssist Insurance Services Limited.

If you have any queries about your cover, you can call the Customer Helpline on the number listed on page 57 and tell them your policy number. We want you to get the most from your policy and to do this you should:

- Read your Policy Booklet and make sure you are covered for the sort of losses/incidents you think might happen
- Make sure you have declared any pre-existing medical conditions
- Make sure that you understand the conditions and exclusions on pages 51-53 which apply to your policy because if you do not meet these conditions it may affect any claim you make

Remember, no policy covers everything. We do not cover certain things such as:

- Pre-existing medical conditions (unless terms are agreed in writing by us)
- Children and infants for independent travel under a family or single parent family policy
- Non-insured loss e.g. the cost of obtaining a Police report

The things which are not covered by your policy are stated:

- In the 'General exclusions applying to your policy' on pages 52 and 53
- Under '**What IS NOT covered**' in each section of cover

Please remember that only those sections you have chosen apply to you. Please refer to your Policy Schedule and read it in conjunction with your Policy Booklet.

## About your contract:

Your policy is a legal contract between you and us. The two parts - your Policy Booklet and your Policy Schedule - make one legal document and you must read them together.

The laws of the UK allow both parties to choose the law which will apply to this contract. However, unless specified elsewhere in the contract, the law which applies to this contract is the law which applies to the part of the UK in which you normally live unless written agreement has been given for another EU law to apply before the start date shown on your Policy Schedule. If there is any disagreement, we will use your Policy Booklet over any other assurances or statements, unless they are confirmed in writing and form part of the insurance policy.

All communication between you and us will be in English.

Your policy is based on all the information you gave us about you, the person(s) named on your Policy Schedule, your trip(s) and personal circumstances when you applied for the insurance. Every time we or you make a change to your insurance we will send you a new Policy Schedule. We will remind you of the details of your insurance at least every 12 months. It will give you a chance to check that your policy still meets your needs.

## The Insurer:

Your policy is underwritten by Great Lakes Reinsurance (UK) PLC which is authorised and regulated by the Financial Services Authority (FSA) as an insurance company and to undertake insurance mediation under registration number 202715. You can check this out by visiting the FSA's website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 606 1234†. Great Lakes Reinsurance (UK) PLC is registered in England number 2189462. Great Lakes Reinsurance (UK) PLC is a member of the Association of British Insurers (ABI) and Financial Ombudsman Service (FOS). Registered Office: Plantation Place, 30 Fenchurch Street, London EC3M 3AJ. The main business of the insurer is effecting and carrying out insurance contracts.

## Compensation Scheme:

The Financial Services Compensation Scheme (FSCS) may be able to help you if we were unable to meet our liabilities. For claims against insurance companies the first £2,000 of a claim on this type of insurance policy is covered in full, plus 90% of the balance. For further details you can contact the FSCS on 0207 892 7300 or at [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk).

## Our part of the contract is as follows:

We provide the cover set out in your Policy Booklet. Your Policy Schedule shows which sections of your Policy Booklet you chose, the limits which apply and the total premium. This cover will only apply for people named on your Policy Schedule during the insurance period shown on your Policy Schedule and within the geographical limits shown on your Policy Schedule.

### **Your part of the contract is as follows:**

You must pay the premium for each insurance period. You can pay the premium with a debit or credit card or alternatively on an annual direct debit. If you choose to pay by annual direct debit and you fail to pay when due, we will treat this as you cancelling the policy.

Please note that it is a condition of your policy that at the time of taking out your policy, or booking a trip, you are not aware of any reason why a trip should be cancelled or cut short and that all material facts are disclosed to us. This means that you must tell us about anything which may affect your policy, for example:

- Pre-existing medical conditions affecting the health of the people travelling, or a relative or colleague upon whose state of health a decision by you to cancel or cut short a trip may depend
- You taking part in activities which are particularly hazardous or unusual as listed on pages 13 - 15
- You have been or have reason to believe that you will be refused entry to the country to which you are travelling

### **Cancelling or amending your policy:**

Please tell us immediately if your policy does not meet your requirements. If you cancel within 14 days of the receipt of your documentation and you have not made a trip or a claim we will give you a full refund. Following this 14 day period, you continue to have the right to cancel your policy at any time by contacting us, but no refund of premium will be available.

We may cancel your policy by giving you at least 14 days notice in writing at your last known address. If this happens we will refund the premium you have paid for the rest of the insurance period.

Please note once your policy has been cancelled your cover will end and you will not be able to make a claim.

† Calls from BT landlines will cost a maximum of 5p per minute. The price of calls from other telephone companies will vary.

## **Exclusions which apply to your policy:**

The exclusions which apply to all sections of your policy are shown on pages 52 and 53.

### **Fraud:**

The contract between you and us is based on mutual trust and we believe that our policyholders are honest.

However, if anyone named on your Policy Schedule or anyone acting for you:

- Provides false information or documentation or withholds important information to obtain cover under your policy for which you do not qualify, or cover at a reduced premium, then:
- Your policy may be void
- We may be entitled to recover from you the amount of any claim already paid under your policy
- We will not return any premium paid
- We will inform the Police and criminal proceedings may follow

In the event that anyone named on your Policy Schedule or anyone acting for you:

1. Makes a claim under your policy knowing this to be false or fraudulently exaggerated in any respect or to any degree; or
2. Makes a statement in support of a claim knowing the statement to be false in any respect; or
3. Submits a document in support of a claim knowing the document to be forged, amended or false in any respect; or
4. Makes a claim in respect of any loss or damage caused by your/their wilful act, knowledge or connivance; or
5. Acts in any other manner in order to gain a financial advantage to which you would not otherwise be entitled;

then we:

- Will not pay any part of the claim
- Will at our option cancel your policy
- Will not return any premium paid
- Will inform the Police and criminal proceedings may follow

## **Conditions which apply to your policy:**

These are some of the conditions you must keep to as your part of the contract. The others are shown on pages 51 and 52. If you do not keep to these conditions, we may decline your claim.

### **You must declare all medical conditions:**

To make sure your policy fully covers you for your trip, it is important you tell us about any medical condition affecting the health of the people travelling, or a relative or colleague upon whose state of health a decision by you to cancel or cut short a trip may depend. We will assess the condition and confirm whether your policy can be extended to cover claims for that particular condition.

Please call the Customer Helpline on page 57 if you or your travelling companion:

### **Have during the last year:**

- Stayed in hospital, had surgery or seen a Specialist or Consultant
- Had, or are waiting for, any medical or blood tests
- Been prescribed medication for the treatment of a blood pressure problem and/or diabetes

### **Have ever:**

- Had a stroke, heart attack or a heart related condition including angina
- Been diagnosed with, or treated for, any malignant condition or any type of cancer
- Been treated for a breathing condition
- Been aware of any condition that could reasonably be expected to affect your or their health during the insurance period

If we extend the cover under your policy to include any pre-existing medical conditions, this will be shown on your Policy Schedule. This will confirm the new terms under which cover is provided and must be produced should you make a claim, so please keep it in a safe place.

We reserve the right not to extend the cover under your policy.

### **You must prevent loss, theft or damage:**

All persons named on your Policy Schedule must take all reasonable steps to prevent loss, theft or damage to everything covered under your policy.

Failure to take reasonable steps to prevent loss, theft or damage will result in a deduction from any claim payment, or may result in your claim being declined in full.

### **Changes in circumstances:**

You must tell us as soon as reasonably possible if:

- Your address has changed
- You or any person named on your Policy Schedule are no longer a resident in the UK
- You require any additional cover to be added to your policy
- Your trip destination changes and is outside the geographical limits covered by your policy
- You wish to add another traveller to your policy

We may re-assess your cover and premiums when we are told about changes in your circumstances. If you do not tell us about a change in your circumstances, the wrong terms may be quoted, a claim might be rejected or payment could be reduced. In some circumstances your policy might be invalid.

## Hazardous activities

The following activities are covered under this policy

- Aerobics
- Badminton
- Baseball
- Basketball
- Boogie Boarding
- Bowls
- Cricket
- Croquet
- Curling
- Cycling (no racing)
- Fell Walking
- Fishing
- Golf
- Hiking under 4,000m
- Ice Skating
- Jogging
- Manual Work at ground level involving no machinery
- Marathon Running
- Mountain Biking on recognised routes
- Rambling
- Rounders
- Sailing (within territorial waters)
- SCUBA Diving (down to 30m accompanied by a qualified diver or instructor)
- Snorkelling
- Softball
- Squash
- Surfing
- Swimming
- Table Tennis
- Tennis
- Ten Pin Bowling
- Volleyball
- Walking
- Water Polo

The following activities are covered under this policy

If professionally organised and supervised plus you wear appropriate safety equipment and take appropriate safety precautions

- Abseiling
- Archery
- Banana Boating
- Black Water Rafting
- Bungee Jumping

- Canoeing/Kayaking - no white water
- Clay Pigeon Shooting
- Fencing
- Flotilla Sailing (with professional leader)
- Go Karting
- Gymnastics
- Hiking between 4,000m and 6,000m
- Horse Riding (no jumping)
- Hot Air Ballooning
- Indoor Rock Climbing (with belays)
- Jet Biking
- Jet Skiing
- Paint Balling
- Parascending over water
- Pony Trekking
- River Tubing (no white water)
- Shooting (not Big Game)
- Sleigh riding as a passenger
- Swimming with Dolphins
- Trampolining
- Water Skiing (no jumping)
- White Water Rafting
- Zip lining/wiring
- Zorbing

**The following activities are NOT Covered under this policy**

- Base Jumping
- Big Game Hunting
- BMX Stunt Riding
- Bouldering
- Boxing
- Canyoning
- Caving/ Pot Holing
- Coasterring
- Cycle Racing
- Flying except as a fare paying passenger
- Free / High Diving
- Gliding
- Hang Gliding
- Horse Jumping / Hunting
- Judo / Karate / Martial Arts
- Kite Surfing
- Lacrosse
- Micro Lighting

- Motor Cycling unless on machines of less than 125cc and where you have held a motorcycle licence for at least 3 years and are conviction free and are wearing a helmet
- Mountaineering
- Organised Team Sports
- Parachuting
- Paragliding
- Parascending over land
- Polo
- Professional / Semi Professional Sports
- Quad Biking
- Rock Climbing
- Sailing outside territorial waters
- Scuba Diving below 30m
- Shark Diving
- Street Hockey
- Water Ski Jumping
- Weightlifting
- Wrestling

### Winter Sports

Winter Sports (other than curling or ice skating) are excluded unless an additional premium has been paid and accepted. Winter Sports cover is only available to persons aged 65 years and under. Where Winter Sports cover has been purchased you are covered for up to 24 days on an Annual policy or for the dates stated on your single trip winter sports schedule. The following activities are covered:

- On piste skiing or snowboarding on piste
- Off-piste skiing or snowboarding where accompanied by a qualified guide or instructor
- Cross country skiing on recognised routes and with a guide
- Ski racing arranged by ski schools for their pupils
- Sledging

Examples of Winter Sports activities not covered are:

- Bobsleighting
- Heli skiing
- Ice Hockey
- Lugging
- Use of Skeletons
- Ski Acrobatics
- Ski Jumping

Please telephone the Sainsbury's Customer Helpline shown on page 57 if **you** are unsure as to whether **your** intended activity is covered by **your** policy.

## Important notes applying to your policy

- Your policy is only available to persons resident in the UK
- Your policy is only valid on trips commencing from and returning to the UK
- Your policy automatically extends to provide cover if you are unable to return home by the end of the insurance period due to the death, injury or illness of you or a public transport delay
- There are age limits which apply depending on the type of policy you take and the destination you travel to
- Single parent family cover applies to you, plus all your unmarried dependent children
- Infants 2 years of age and under at the time of travel are covered free of charge
- The maximum age for Winter Sports cover is 65 years

## Single Trip Cover

- The maximum duration of any one trip is 59 nights
- Winter Sports or Golf Cover can be included for the trip duration provided the appropriate additional premium has been paid

## Multi Trip Cover

- The maximum duration of any one trip is 60 days. We do not provide cover for any incident which occurs after 60 days of your trip
- Winter Sports cover up to a maximum of 24 days in total can be included provided the appropriate additional premium has been paid
- Multi trip cover is not valid for trips taken within the UK, except when you have prebooked accommodation for a minimum of 3 days
- Your unmarried dependent children are only covered when travelling with an adult covered under your policy

# Words with special meanings

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## Words with special meanings

### **Accident(s)/Accidental**

A sudden, unexpected, specific, violent, external, visible event which occurs at a single identifiable time and place.

### **Colleague**

An associate in the same employment as you in the UK, whose absence from work necessitates your stay in or return to the UK.

### **Europe**

The continent of Europe west of the Ural Mountains including its neighbouring islands (including the Azores, the Canary Islands, the Republic of Ireland and Madeira) and non-European countries bordering the Mediterranean.

### **Excess**

The amount you pay when you make a claim. This applies to each incident for each insured person.

### **Family**

You, your spouse, your civil partner (as defined in Section 1 of the Civil Partnership Act 2004) or the person (whether or not of the same sex) with whom you are permanently cohabiting in a marriage-like relationship together with your children, step-children, adopted children, foster children and grandchildren who are under the age of 16 or under the age of 23 and in full time education at the start of the insurance period.

### **FirstAssist**

FirstAssist Insurance Services Limited. Registered in England and Wales, No. 04617110. Registered Office at Marshall's Court, Marshall's Road, Sutton, Surrey SM1 4DU FirstAssist Insurance Services Limited is authorised and regulated by the Financial Services Authority.

### **Golf Equipment**

Golf clubs, golf balls, golf bag, golf trolley, golf shoes and essential clothes which you own or hire.

### **Home**

Your usual permanent place of residence in the UK.

### **Insurance Period**

The period during which you have cover under your policy. This is shown on your Policy Schedule.

### **Insured Person/You/Your**

Any person named on your Policy Schedule.

### **Insurer**

Great Lakes Reinsurance (UK) PLC.

**Permanent Total Disability**

A condition which is of a permanent and irreversible nature which is shown by medical evidence to be likely to continue for the remainder of your life and as certified by a registered medical practitioner, to the reasonable satisfaction of our Chief Medical Officer, and which prevents you from engaging in any work or occupation for remuneration or profit.

**Personal Baggage**

Each of your suitcases (or containers of a similar nature) and their contents, articles you are wearing or carrying which are owned by any of your family, or for which they are legally responsible, including valuables and keys (excluding keys to a hire vehicle).

**Personal Money**

Cash, cheques, banker's drafts, electronic cash, pre-payment cards, postal and money orders, current postage stamps, phone cards, coupons or vouchers which have a monetary value.

**Pre-Existing Medical Condition**

Anything which at the start of the insurance period you would answer yes to in the medical conditions declarations on pages 11 and 12.

**Public Transport**

Train, tram, bus, coach, ferry service or airline flight operating to a published timetable.

**Redundant/Redundancy**

Being made unemployed under the Employment Rights Act and have been given a notice of redundancy and are receiving payment under the current redundancy payments legislation and at the time of booking the trip you, your travelling companion, or spouse (including a civil partner or co-habitee) had no reason to suspect that they would be made redundant.

**Relative**

Your family (including all your children, step-children, adopted children, foster children and grandchildren regardless of their age), your mother, father, sister, brother, fiancé(e), grandparent, in-law, step-family or next of kin.

**Terrorist Action**

The actual or threatened use of force or violence against persons or property, or commission of an act dangerous to human life or property, or commission of an act that interferes with or disrupts an electronic or communications system, undertaken by any person or group, whether or not acting on behalf of or in connection with any organisation, government, power, authority or military force, when any of the following applies:

- a) The apparent intent or effect is to intimidate or coerce a government or business, or to disrupt any segment of the economy;
- b) The apparent intent or effect is to cause alarm, fright, fear of danger or apprehension of public safety in one or more distinct segments of the general public, or to intimidate or coerce one or more such segments;

- c) The reasonably apparent intent or effect is to further political, ideological, religious or cultural objectives, or to express support for (or opposition to) a philosophy, ideology, religion or culture.

### **Trip(s)**

The period of time (as defined under trip duration) spent away from your home on pre-booked business or leisure travel.

### **Trip Duration**

- For Multi trip cover - the maximum trip duration of up to 60 days. Trips within the UK are covered when you have prebooked accommodation for a minimum of 3 days.
- For Single trip cover - the trip duration shown on your Policy Schedule.

### **UK**

England, Wales, Scotland, Northern Ireland, Isle of Man and Channel Islands.

### **Valuables**

Antiques, jewellery or articles made of or containing gold, silver or other precious metals, precious or semi-precious stones, portable audio, visual, photographic and gaming equipment including any associated media, binoculars, furs, laptops, mobile telephones, portable satellite navigation and watches.

### **Winter Sports Equipment**

Skis (including bindings), snow boards (including bindings), boots, ski poles, ice skates and essential clothes which you own or hire.

### **We/Us/Our**

FirstAssist who administer the insurance on behalf of the insurer.

It is important that you also look at words with special meanings in section 7: Legal Advice and Expenses on page 35.

# Making a claim

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## How to make a claim for any of the following:

For all claims follow these simple steps:

1. Check your Policy Schedule to see whether you have the appropriate cover
2. Find the relevant section listed below and ensure that you have all the claims evidence we require. All claims evidence must be supplied at your own expense in its original form
3. Telephone the Customer Helpline listed on page 57 as soon as reasonably possible with your policy number to hand. You will find this on your Policy Schedule

Please remember to keep copies of all correspondence you send to us for your future reference.

### Section 1: Medical Emergency and Repatriation Expenses section 2: Cutting Short Your Trip

To make a claim under these sections of your policy you or anyone on your behalf must contact the Emergency Medical Assistance Helpline (see page 57) as soon as possible, but within 48 hours, to authorise any expenses. To make a claim under this section of your policy you must provide us with:

- Tour Operator's booking invoice or other evidence of your trip; and
- Hospital, doctor, dentist, pharmacist receipts and all receipts for additional expenses; and
- Copy of your European Health Insurance Card (EHIC), where appropriate

### Section 2: Cancellation

To make a claim under this section of your policy you must provide us with:

- Tour Operator's booking invoice or other evidence of your trip; and
- Tour Operator's cancellation invoice or unused flight tickets; or
- Written confirmation that no refund is available in respect of privately booked accommodation and evidence of payment for that accommodation; and
- Confirmation from a medical practitioner that you or your travelling companion are not fit to travel; or
- Confirmation from the Clerk of the Courts office that you are required for Jury Service; or
- Confirmation from your employer/your partner's employer/your travelling companion's employer of redundancy and period of employment or leave cancelled; or

- Confirmation from a relevant authority that you have been instructed to stay at/return home; or
- A copy of a death certificate, where appropriate

### **Section 3: Personal Accident**

To make a claim under this section of your policy you must provide us with:

- Tour Operator's booking invoice or other evidence of your trip; and
- Detailed medical report from your consultant; or
- A copy of a death certificate, where appropriate

### **Section 4: Personal Liability**

To make a claim under this section of your policy you must provide us with:

- Tour Operator's booking invoice or other evidence of your trip; and
- Any claim form, summons, or other legal document as soon as you receive them; and
- Any reasonable information or help we need to deal with the case and your claim

Please note you must not negotiate, pay, settle, admit or deny any claim without our written agreement.

### **Section 5: Travel Delay/Missed Departure**

To make a claim under this section of your policy you must provide us with:

- Tour Operator's booking invoice or other evidence of your trip; and
- Confirmation from the carrier of the reason and duration of your delay; or
- Confirmation from a garage/motoring organisation that breakdown assistance was provided; or
- Confirmation of the delay to public transport from the company involved; or
- Confirmation from the Police (if involved) of the circumstances giving rise to the claim

### **Section 6: Loss of Important Documents**

To make a claim under this section of your policy you must provide us with:

- Tour Operator's booking invoice or other evidence of your trip; and
- Original Police report, obtained within 24 hours of the incident; and
- Original receipts for obtaining temporary documents

## **Section 7: Legal Advice and Expenses**

To make a claim under this section of your policy you must telephone the Legal Assistance number listed on page 57.

## **Section 8: Mugging Benefit**

## **Section 9: Personal Baggage/Delayed Baggage**

## **Section 10: Personal Money**

## **Section 11: Scheduled Airline Failure**

## **Section 12: Winter Sports**

## **Section 13: Golf Cover**

To make a claim under any of these sections of your policy you must provide us with:

- Tour Operator's booking invoice or other evidence of your trip; and
- Original Police report, obtained within 24 hours of the incident; or
- Courier's report/Property Irregularity Report (PIR) from the carrier (this must be obtained immediately you are aware of an incident); and
- Proof of purchase (e.g. original receipts, valuations issued prior to the loss, cash withdrawal slips and credit/debit card statements etc.); and
- Written estimate for the cost of repair or written confirmation that the item is damaged beyond repair, where appropriate; and
- Household Contents Insurance policy details (please note this will NOT affect your Household Insurance premium or No Claims Discount); and
- A report from the resort manager or Tour Operator confirming piste closure, where applicable; and
- Details of the length of your stay in hospital, where applicable

## **Section 14: Independent Traveller**

To make a claim under this section of the policy you must provide us with:

- Written confirmation that no refund is available in respect of privately booked travel or accommodation

Further to the claims evidence listed, you may be asked to provide additional information to substantiate your claim.

# Policy limits and excesses

Section	Cover Limit	Excess (per insured person)	Basics Cover	
			Cover Limit	Excess (per insured person)
Medical Emergency and Repatriation Expenses	£10,000,000	£50	£2,500,000	£100
Cancellation	£5,000	£50	£2,500	£100
Cutting Short your Trip	£5,000	£50	£2,500	£100
Personal Accident	£25,000	Nil	N/A	N/A
Personal Liability	£2,000,000	£50	£2,000,000	£100
Travel Delay	£250	Nil	£200	Nil
Missed Departure	£1,000	Nil	N/A	N/A
Loss of Important Documents	£600	£50	N/A	N/A
Legal Advice and Expenses	£25,000	£250*	£15,000	£250*
Mugging	£1,000	Nil	N/A	N/A
Personal Baggage/ Delayed Baggage (optional)				
Personal Baggage	£1,500	£50	£1,250	£100
Single Article Limit	£300	£50	£250	£100
Valuables Limit	£500	£50	£250	£100
Delayed Baggage	£200	Nil	£100	Nil
Personal Money (optional)	£500	£50	£400	£100
Cash	£300	£50	£200	£100
Scheduled Airline Failure	£1,500	Nil	N/A	N/A
Winter Sports (optional)				
Winter Sports Equipment	£500	£50	£500	£100
Ski Hire	£300	Nil	£300	Nil
Ski Pack	£400	Nil	£400	Nil
Piste Closure	£300	Nil	£300	Nil
Golf Cover (optional)				
Golf Equipment	£1,000	£50	£1,000	£100
Single Article	£300	£50	£300	£100
Golf Equipment Hire	£400	Nil	£400	Nil
Green Fees	£200	Nil	£200	Nil
Independent Traveller (optional)	£5,000	£50	N/A	N/A

\* £250 compulsory excess applies to this section of your policy for legal expenses only.

# Section 1:

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## Medical Emergency and Repatriation Expenses

This section of your policy explains the cover we provide for medical emergency and repatriation expenses whilst on your trip. Words with special meanings can be found on pages 17-19.

This section does not apply to trips taken by residents of England, Scotland, Wales and Northern Ireland within those countries or to trips taken by residents of the Channel Islands within the Channel Islands.

This section provides insurance for costs not covered by any reciprocal health agreement between the Channel Islands and the United Kingdom (England, Scotland, Wales and Northern Ireland).

### What IS covered:

1. Reasonable and necessary medical and hospital expenses, including the cost of the rescue service to take you to hospital; and
2. Returning you to the UK provided this is authorised by us or the Emergency Medical Assistance Helpline; and
3. Reasonable travel and room only accommodation expenses for a travelling companion or resident in the UK to stay with you and travel home with you if this is authorised by us or the Emergency Medical Assistance Helpline; and
4. Funeral expenses abroad or the cost of transporting your body or ashes to your home.

We will pay you up to the amount shown on your Policy Schedule:

- If you go into hospital or require any medical assistance; and/or
- If you have to return home early or extend your trip; or
- For reasonable and necessary funeral expenses abroad; or
- For transporting your body or ashes back to your home;

We will pay you up to £500 or £200 (Basics Cover) if:

- You require emergency dental treatment for the immediate relief of pain

We will pay you £50 or £20 (Basics Cover) per day (up to a maximum of £1,000 or £200 (Basics Cover)) as a:

- Benefit for every complete 24 hour period you are in hospital or confined to your trip accommodation

We will pay you £10 (not applicable if you have selected Basics cover) for every 24 hour period:

- Towards meal expenses for the nominated person who stays/travels with you

Please note we may instruct you to return home if our medical advisers and the medical practitioner treating you decide that you are fit to travel.

## What IS NOT covered:

- The excess (unless the appropriate additional premium for excess waiver has been paid and is shown on your Policy Schedule or when using an EHIC)
- Any costs arising from your pregnancy or childbirth if the expected date of delivery is less than 12 weeks (16 weeks for a multiple birth) after the end of the trip
- The cost of any medication or drugs which at the start of your trip you know you will need
- The cost of any treatment or surgery (including exploratory tests) which is not directly related to the illness or injury for which you went into a hospital or clinic abroad
- The cost of any treatment or surgery (including exploratory tests) which is as a result of your participation in a winter sports activity (unless you have paid the additional Winter Sports premium and this is shown on your Policy Schedule)
- Any extra costs as a result of you arranging single or private room accommodation at a hospital, clinic or nursing home, except where this is necessary for your treatment and approved by the Emergency Medical Assistance Helpline in advance
- Any provision of dentures, false limbs, hearing aids, contact or corneal lenses or prescription spectacles
- Any in-patient, hospital, clinic or repatriation expenses in excess of £500 which have not been reported to and authorised by the Emergency Medical Assistance Helpline in advance
- The cost of any treatment, surgery (including exploratory tests), cosmetic or elective surgery which, in the opinion of the medical practitioner treating you or the Emergency Medical Assistance Helpline can reasonably be delayed until you return home
- Any taxi fares or other transport costs incurred in obtaining medical treatment, unless the taxi was used for emergency ambulance purposes only
- Any food, drinks, toiletries and faxes or phone calls other than to the Emergency Medical Assistance Helpline telling them about the problem and for which you can provide a receipt or other evidence to show the cost of the call and the number dialed
- Any expenses that arise after we have instructed you to return home if our medical advisers and the medical practitioner treating you decide you are fit to travel
- Any expenses that arise after 12 months of treatment
- Anything specifically excluded under the General exclusions section of your policy on pages 52 and 53

## Section 2:

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### Cancellation/Cutting Short your Trip

The Cancellation section applies unless you have opted to remove this cover.

This section of your policy explains the cover we provide if you cancel or cut short your trip.

Words with special meaning can be found on pages 17-19.

Please note Cancellation cover terminates at the start of your trip.

### What IS covered:

1. Unused non-refundable pre-booked travel and accommodation expenses which you have paid or are contracted to pay; and
2. Unused non-refundable pre-booked excursions which you have paid or are contracted to pay; and
3. Reasonable additional travel and accommodation expenses which you incur returning to the UK which on medical advice is necessary and unavoidable as a result of bullet point 1 below.

Please note if you are cutting short your trip payments will be calculated on a pro-rata basis taking into consideration unused accommodation and excursions.

We will pay you up to the amount shown on your Policy Schedule (unless a different limit is shown on your Policy Schedule) for your share of the cost of your trip as a result of:

- The death, injury or illness, as certified by a medical practitioner, of you, your relative or colleague or travelling companion or a friend or relative with whom you had arranged to stay; or
- Your attendance at a court of law as a witness or for Jury Service where postponement of the Jury Service has been denied by the Clerk of the Courts Office; or
- You or your travelling companion is a member of the Armed Forces, Police, Ambulance, Fire or Nursing Service and authorised leave is cancelled due to an unexpected emergency or a posting overseas at the time of your trip; or
- You or your travelling companion are instructed to stay at home (within 14 days of your departure date) or return home by a relevant authority due to severe damage to your home or place of business in the UK caused by serious fire, explosion, storm, flood, subsidence or burglary; or

- The Foreign & Commonwealth Office (FCO) declaring either of the following:
  - Your compulsory quarantine preventing you from travelling
  - Your destination is unsafe to visit and they advise against all travel; or
- Your redundancy or that of your travelling companion or your spouse (including a civil partner or co-habitee); or
- Your cancellation of the trip as a result of a Travel Delay (section 5) where the delay is in excess of 12 hours from the first international departure time specified in your official itinerary

Please note we may instruct you to return home if our medical advisers and the medical practitioner treating you decide that you are fit to travel.

## What IS NOT covered:

- The excess (unless the appropriate additional premium for excess waiver has been paid and is shown on your Policy Schedule)
- Any costs arising from your pregnancy or childbirth if the expected date of delivery is less than 12 weeks (16 weeks for a multiple birth) after the end of the trip
- Any claim as a result of your decision to cancel/cut short your trip for reasons other than those listed within this section
- Any additional expenses resulting from you not cancelling or cutting short your trip as soon as reasonably possible
- Any claim as a result of your failure to have the required passport or visa
- Any claim as a result of the failure in provision of any service connected with your trip including error, omission, financial failure, or default of, or by the provider of, any service, travel agent, tour operator or organiser through whom you booked the trip
- Any claim as a result of death or illness of any pet or animals with exception of guide dogs
- Any claim as a result of your disinclination to travel or personal or financial circumstances (other than you being made redundant)
- Any loss in respect of Air Passenger Duty (this can be reclaimed by you through your travel agent or airline) or credit card charges
- Any claim as a result of the death, injury or illness of any person if their specific medical condition was known on or before the date your Policy Schedule is issued or on or before the date you booked your trip, whichever is later
- Any claim as a result of your late arrival at the airport, port or station after check-in or booking-in time

- Any claim as a result of the operation of law or any unlawful or criminal proceedings of anyone on whom the trip depends, other than attendance as a witness at a Court of Law
- Any claim as a result of strike, industrial action, delays or disruptions if the situation exists, or is publicly declared on or before the date your Policy Schedule is issued or on or before the date you booked your trip, whichever is later
- Any additional travel and accommodation expenses incurred that are not considered necessary or authorised by the Emergency Medical Assistance Helpline in advance
- Any loss of enjoyment of the trip however caused
- Any claim as a result of your participation in a winter sports activity (unless you have paid the additional Winter Sports premium and this is shown on your Policy Schedule)
- Any unused or refundable portion of your original travel ticket where repatriation has been made
- Any claim as a result of your failure to have a pre-paid return ticket to the UK at the start of your trip unless otherwise agreed by us in writing
- Anything specifically excluded under the General exclusions section of your policy on pages 52 and 53

Please note you cannot claim under both this section and section 5: Travel Delay/Missed Departure for the same event or series of events.

## Section 3:

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### Personal Accident

(this section does not apply if you have selected Basics Cover)

This section of your policy explains the cover we provide for a personal accident whilst on your trip. Words with special meanings can be found on pages 17-19.

#### What IS covered:

1. Permanent total disablement as a result of an accident; or
2. Permanent loss of or loss of use of one or more limbs as a result of an accident; or
3. Permanent and complete loss of all sight in one or both eyes as a result of an accident; or
4. Death as a result of an accident

We will pay you the amount shown on your Policy Schedule (limited to £2,500 if you are under the age of 16 years or over the age of 64 years at the time of the accident) for your:

- Permanent total disablement as a result of an accident; or
- Permanent loss of or loss of use of one or more limbs as a result of an accident; or
- Permanent and complete loss of all sight in one or both eyes as a result of an accident

We will pay your legal personal representative(s) £10,000 (limited to £2,500 if you are under the age of 16 years or over the age of 64 years at the time of the accident) for your:

- Death as a result of an accident

Please note the maximum amount of all benefits we will pay under this section for one or more accidents sustained by you shall not exceed the amount shown on your Policy Schedule.

#### What IS NOT covered:

- Any claim which does not occur within 12 months of the accident
- Any claim as a result of a business trip within the UK unless you are travelling as a fare paying passenger on public transport
- Anything specifically excluded under the General exclusions section of your policy on pages 52 and 53

## Section 4:

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### Personal Liability

This section of your policy explains the cover we provide for personal liability whilst on your trip. Words with special meanings can be found on pages 17-19.

#### What IS covered:

1. Injury, illness, death or disease to another person that you cause; and
2. Loss of or damage to another person's property that you cause.

We will pay you up to the amount shown on your Policy Schedule for:

- Legal costs and expenses you become legally liable to pay as compensation for any incident or series of incidents; and
- Your costs and expenses that we have agreed in writing

Please note our total liability under this section for any one incident or series of incidents shall not exceed the amount shown on your Policy Schedule.

You must send us any claim form, summons or other legal documents as soon as you receive them. You must also give us any information and help we need to deal with the case and your claim. You must not negotiate, pay, settle, admit or deny any claim without our written agreement.

#### What IS NOT covered:

- The excess (unless the appropriate additional premium for excess waiver has been paid and is shown on your Policy Schedule)
- Any claim as a result of a business trip within the UK unless you are travelling as a fare paying passenger on public transport
- Any claim arising directly or indirectly for any liability for injury, illness, death or disease to another person or loss of or damage to another person's property:
  - a) Where indemnity is provided under any other insurance.
  - b) Which is suffered by anyone who is under a contract of service with you or any member of your family and is caused by the work you employ them to do.
  - c) Which is caused by any deliberate, unlawful, malicious or wilful act or omission by you.

- d) Which is made against you by a relative.
- e) Which is caused by your ownership, care, custody or control of any animal.
- f) Which falls on you by agreement and would not have done if such agreement did not exist.
- g) Which is caused by your employment, profession or business or that of any member of your family.
- h) Which is subject to any criminal proceedings.
- i) Which is due to your ownership, possession or use of vehicles, aircraft, watercraft, firearms or explosive devices.
- j) Which is caused by your ownership or occupation of land or buildings (other than occupation only of any temporary residence, with the exception of time-share).

- Anything specifically excluded under the General exclusions section of your policy on pages 52 and 53

# Section 5:

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## Travel Delay/Missed Departure

This section of your policy explains the cover we provide for travel delay or missed departure whilst on your trip. Words with special meanings can be found on pages 17-19.

### What IS covered:

1. A delay resulting in you departing at least 12 hours after your original scheduled departure time; and
2. Abandonment of your trip following a 12 hour delay at your first international departure point in the UK; and
3. Arriving too late (as shown on your ticket) to board your booked transport at your last departure point from the UK or your last departure point for your return to the UK as a result of:
  - a) Public transport services failing to get you to your departure point due to strike, industrial action, adverse weather conditions, mechanical failure or direct involvement in an accident; or
  - b) The private motor vehicle in which you are travelling being directly involved in an accident or breaking down.

Point 3 is not applicable if you have selected Basics Cover.

We will pay you £30 or £20 (Basics Cover) as a:

- Benefit for the first complete 12 hours of your delay, then

We will pay you £20 or £10 (Basics Cover) (up to a maximum of £250 or £200 for Basics Cover) as a:

- Benefit for every complete 12 hour delay after that; or

We will pay you up to the amount shown on your Policy Schedule to:

- Refund your share of the cost of your trip as a result of point 2 above (under section 2: Cancellation/Cutting Short your Trip); or

We will pay you up to £1,000 for:

- Your reasonable and necessary extra travel and accommodation expenses (room only) to allow you to get to your trip destination or to return home as result of point 3 above

Please note for residents of the Channel Islands, Northern Ireland and Isle of Man, cover will also be provided for the cost of a flight or sea vessel journey interconnecting with the last flight or sea vessel journey from the international departure point from or to mainland UK or other European terminal.

## What IS NOT covered:

- Any trips within the UK (except for trips to the Channel Islands)
- Any claim unless you have written confirmation from the carrier or their handling agents detailing the reason for the delay, the scheduled departure time and the actual departure time
- Any additional expenses incurred as a result of a delay to your original scheduled departure time
- Any claim where the carrier or their handling agents provide alternative transport which departs within 12 hours of the original scheduled departure time
- Any claim as a result of the airline over booking your flight
- Any claim as a result of strike or industrial action, delays or disruptions arising from weather conditions which had started or were publicly declared on or before the date your Policy Schedule is issued or on or before the date you booked your trip, whichever is later
- Any claim as a result of your failure to check-in at your departure point by the time shown on your travel itinerary except in those circumstances outlined in point 3
- Any claim as a result of heavy traffic, road closures or an accident that you are not directly involved in
- Any claim as a result of your failure to allow sufficient time for the public transport to arrive on schedule and deliver you to your departure point
- Any claim as a result of your private motor vehicle in which you are travelling not having been properly serviced and maintained, in the event of vehicle breakdown
- Anything specifically excluded under the General exclusions section of your policy on pages 52 and 53

## Section 6:

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### Loss of Important Documents

(this section does not apply if you have selected Basics Cover)

This section of your policy explains the cover we provide for lost or stolen important documents whilst on your trip. Words with special meanings can be found on pages 17-19.

#### What IS covered:

1. Loss or theft of your passport; and
2. Loss or theft of your driving licence; and
3. Loss or theft of your travel documents

We will pay you up to £600 for:

- A temporary replacement passport whilst on your trip; and
- A replacement passport when you are back in the UK; and
- The replacement or restoration of your driving licence and travel documents listed above; and
- Your reasonable travel and accommodation expenses in obtaining replacement documents whilst on your trip

#### What IS NOT covered:

- The excess (unless the appropriate additional premium for excess waiver has been paid and is shown on your Policy Schedule)
- Any claim for the loss or theft of items that are not kept on your person or not deposited in a safe or safety deposit box, or similar locked fixed receptacle in your trip accommodation
- Any claim for items packed in suitcases or other similar personal baggage or in containers, which are out of sight and out of personal control where you are not in a position to prevent unauthorised interference with your property
- Any claim for the loss of your passport not reported to the Police and the Consular Representative of the relevant issuing country within 24 hours of discovery and a written report is not obtained from them
- Any claim for the loss of your driving licence or travel documents not reported to the Police within 24 hours of discovery and a written report is not obtained from them
- Any claim for loss or damage arising from confiscation or detention by Customs or other officials
- Anything specifically excluded under the General exclusions section of your policy on pages 52 and 53

# Section 7:

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## Legal Advice and Expenses

This section of your policy explains the cover we provide for legal advice and expenses whilst on your trip. Words with special meaning can be found on pages 17-19 and this page.

### Legal Advice and Expenses words with special meanings

The words set out below only apply to this section of the policy:

#### Costs and Expenses

- a) Legal costs - All reasonable and necessary costs chargeable by the representative on a standard basis.
- b) Opponents' costs - Costs incurred by opponents in civil cases.

#### Date of Occurrence

The date of the event which may lead to a claim. If there is more than one event arising at different times from the same cause, the date of occurrence is the date of the first of these events.

#### Representative

The lawyer or other suitably qualified person who has been appointed by us to act for you in accordance with the terms of this section.

### What IS covered:

1. Reasonable and necessary costs and expenses to claim against a third party who causes the death of or injury to you; and
2. Confidential free legal advice over the phone on any personal legal problem, if the incident occurs in or under the laws of the member countries of the European Union, the Isle of Man, the Channel Islands, Norway and Switzerland

We will pay you up to the amount shown on your Policy Schedule for:

- Reasonable and necessary costs and expenses

We agree to provide the cover in this section as long as:

- Any legal proceedings will be dealt with by the court or other body which we agree to in the territorial limit; and
- For civil claims it is always more likely than not that you will recover damages (or other legal remedy which we have agreed to) or make a successful defence

## What IS NOT covered:

- The excess as shown on your Policy Schedule
- Any claim as a result of death or injury which develops gradually or is not caused by an accident
- Defending your legal rights (however defending a counter-claim is covered)
- Any claim reported to us more than 180 days after you should have known about the insured incident
- Any fines, penalties, compensation or damages which you are ordered to pay by a court or other authority
- Any claim as a result of an incident intentionally brought about by you
- Any claim as a result of your alleged dishonesty or alleged violent behaviour
- Any costs and expenses that are incurred where we agree a contingency fee arrangement with the representative
- Any claim as a result of you driving a motor vehicle for which you do not have valid motor insurance
- Any claim against us, the insurer or their agents
- Any cost and expenses incurred before our written acceptance of the claim
- Any claim as a result of written or verbal remarks which damage your reputation
- Any application for Judicial Review
- Any legal action that you take which we or the representative have not agreed to or where you do anything that hinders us or the representative
- Any claim as a result of deep vein thrombosis or its symptoms that result from you travelling by air
- Any claim against a relative
- Any claim where the General conditions applying to section 7: Legal Advice and Expenses have not been followed
- Anything specifically excluded under the General exclusions section of your policy on pages 52 and 53

## General conditions applying to section 7:

### Legal Advice and Expenses:

1. You must:
  - a) Take reasonable steps to keep any amount we have to pay as low as possible; and
  - b) Send everything we ask for in writing; and
  - c) Give us full details in writing of any claim as soon as possible and give us any information we need.

2. a) We can take over and conduct in your name any claim or legal proceedings at any time; and
- b) We can negotiate any claim on your behalf; and
- c) You are free to choose a representative (by sending us a suitably qualified person's name and address) if:
  - i) We agree to start court proceedings and it becomes necessary for a lawyer to represent your interests in those proceedings; or
  - ii) There is a conflict of interest.

We may choose not to accept your choice, but only in exceptional circumstances. If there is a disagreement over the choice of representative in these circumstances, you may choose another suitably qualified person

- d) In all circumstances except those in 2 c) above, we are free to choose a representative
  - e) Any representative will be appointed by us to represent you according to our standard terms of appointment. The representative must co-operate fully with us at all times
  - f) We will have direct contact with the representative
  - g) You must co-operate fully with us and the representative and must keep us up to date with the progress of the claim
  - h) You must give the representative any instructions that we require
3. a) You must tell us if anyone offers to settle a claim
  - b) If you do not accept a reasonable offer to settle a claim, we may refuse to pay further costs and expenses
  - c) We may decide to pay you the amount of damages that you are claiming, or which is being claimed against you, instead of starting or continuing legal proceedings
4. a) You must tell the representative to have costs and expenses taxed, assessed or audited, if we ask for this
  - b) You must take every step to recover costs and expenses that we have to pay, and must pay us any costs and expenses that are recovered
5. If the representative refuses to continue acting for you with good reason or if you dismiss the representative without good reason, the cover we provide will end at once, unless we agree to appoint another representative
  6. If you settle a claim or withdraw it without our agreement, or do not give suitable instructions to a representative, the cover we provide will end at once and we will be entitled to reclaim any costs and expenses we have paid

7. If we and you disagree about the choice of representative, or about the handling of a claim, we and you can choose another suitably qualified person to decide the matter. We must both agree to the choice of this person in writing. Failing this, we will ask the president of a relevant national law society to choose a suitably qualified person  
All costs of resolving the disagreement must be paid by the party whose argument is rejected
8. We may, at our discretion, require you to obtain, at your expense, an opinion from a lawyer or other suitably qualified person chosen by you and us, as to the merits of a claim or proceedings. If the chosen person's opinion indicates that it is more likely than not that you will recover damages (or obtain any other legal remedy that we have agreed to) or make a successful defence, we will pay the cost of obtaining the opinion
9. We will not pay any claim covered under any other policy, or any claim that would have been covered by any other policy if this policy did not exist
10. All Acts of Parliament mentioned in your policy include equivalent laws in Scotland, Northern Ireland, the Isle of Man and the Channel Islands as the case may be

# Section 8:

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## Mugging Benefit

(this section does not apply if you have selected Basics Cover)

This section of your policy explains the cover we provide if you are hospitalised as a result of a mugging whilst on your trip. Words with special meanings can be found on pages 17-19.

### What IS covered:

1. Your hospital admittance as a result of mugging.

We will pay you £50 (up to the amount shown on your Policy Schedule) as a:

- Benefit for every complete 24 hour period you are in hospital

### What IS NOT covered:

- Any claim if you do not obtain a Police report of the mugging and confirmation of your injuries and period of in-patient treatment from the hospital
- Anything specifically excluded under the General exclusions section of your policy on pages 52 and 53

# Section 9:

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## Personal Baggage/Delayed Baggage

This section only applies if you have chosen to include this cover and this is shown on your Policy Schedule.

This section of your policy explains the cover we provide for your personal baggage and delayed baggage whilst on your trip. Words with special meanings can be found on pages 17-19.

### What IS covered:

1. Loss or theft of or damage to your personal baggage.

We will pay you up to the amount shown on your Policy Schedule to:

- Replace, reinstate or repair your personal baggage

Claims will be considered on a new for old basis provided the item is less than 2 years old at the date of the incident and you are able to provide the original purchase receipt. All other items will be subject to a suitable deduction for wear and tear and depreciation or we may at our option replace, reinstate or repair the lost, stolen or damaged personal baggage. Please note we may not pay your claim if you are unable to provide any original receipts, proofs of purchase or insurance valuations (issued before the loss, theft or damage). You must retain all damaged items for inspection, if required.

2. Your personal baggage being mislaid on your outward journey for more than 12 hours from the time you arrive at your trip destination.

We will pay you up to £200 or £100 (Basics Cover) to:

- Purchase essential toiletries, medication and clothing (in the event of point 2 above)

You must keep all receipts for essential purchases made and any amount paid will be deducted from the final claim settlement under this section if the items are permanently lost.

## What IS NOT covered:

- The excess (unless the appropriate additional premium for excess waiver has been paid and is shown on your Policy Schedule)
- Any claim over £300 or £250 (Basics Cover) for one article, pair or set of articles which are complementary or used or worn together
- Any claim over £500 or £250 (Basics Cover) in total for valuables
- Any loss or theft of your personal baggage that you do not report to the Police within 24 hours of discovery and for which you do not get a written report from them
- Any loss or theft of or damage to your personal baggage whilst in the custody of an airline or other carrier unless you report it immediately on discovery to the carrier and get a written report. In the case of an airline you will need a Property Irregularity Report (PIR)
- Any winter sports equipment (this is covered under the Winter Sports section, if the appropriate additional premium has been paid)
- Any golf equipment (this is covered under the Golf Cover section, if the appropriate additional premium has been paid)
- Any loss or theft of or damage to fragile articles, contact or corneal lenses, spectacles, prescription sunglasses, bicycles or business goods or samples
- Any loss or theft of or damage to sports equipment whilst in use
- Any loss of or damage to your personal baggage caused by normal wear and tear, gradual deterioration or mechanical or electrical breakdown, decay, moth, vermin, atmospheric or climatic conditions
- Any loss or theft of your personal baggage left out of sight and out of personal control in public places where you are not in a position to prevent unauthorised interference with your property e.g. station, airport, restaurant, beach, etc.
- Any loss or theft of or damage to your valuables unless they are at all times attended by you, or left in hotel security, safety deposit box, safe or similar locked fixed receptacle
- Any loss or theft of your personal baggage or valuables from an unattended vehicle unless between the hours of 09:00 and 21:00 and locked in the boot, covered luggage area or locked glove compartment and following physical evidence of forcible entry and reported to the Police within 24 hours of discovery and a written report is obtained from them
- Any loss of or damage to your valuables (other than wedding rings) while you are swimming
- Any loss or theft of your personal baggage left in the custody of a person who does not have official responsibility for the safekeeping of the property
- Any delayed baggage claim without a proof of purchase
- Anything specifically excluded under the General exclusions section of your policy on pages 52 and 53

# Section 10:

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## Personal Money

This section only applies if you have chosen to include this cover and this is shown on your Policy Schedule.

This section of your policy explains the cover we provide for your personal money whilst on your trip. Words with special meanings can be found on pages 17-19.

### What IS covered:

1. Loss or theft of your personal money

We will pay you up to the amount shown on your Policy Schedule to:

- Reimburse your personal money

We agree to provide the cover in this section as long as:

- You have taken reasonable care in protecting your personal money and documents against loss, theft or damage; and
- You have notified the Police within 24 hours of discovery and obtained a written report from them and enclose this with your claim form

### What IS NOT covered:

- The excess (unless the appropriate additional premium for excess waiver has been paid and is shown on your Policy Schedule)
- Any claim over £300 (£50 in respect of children under the age of 16 years) for cash
- Any loss or theft of your personal money that is not on your person or not deposited in a safe or safety deposit box, or similar locked fixed receptacle in your trip accommodation
- Any personal money packed in a suitcase or other similar personal baggage or in containers which are out of sight and out of personal control where you are not in a position to prevent unauthorised interference with your property
- Any loss or damage arising from confiscation or detention by Customs or other officials
- Any depreciation in value, currency changes or shortage caused by any error or omission
- Anything specifically excluded under the General exclusions section of your policy on pages 52 and 53

# Section 11:

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## Scheduled Airline Failure

(this section does not apply if you have selected Basics Cover)

### Special definition: Scheduled airline

An airline that publishes a timetable and operates its service to a distinct schedule and sells to the public at large.

### What IS covered:

We will pay up to £1,500 in total for each insured person named on the policy and airline ticket for:

1. Irrecoverable flight costs paid in advance in the event of insolvency of the scheduled airline not forming part of an inclusive holiday prior to departure; or
2. In the event of insolvency after departure:
  - a) additional pro rata costs incurred by the insured person in replacing that part of the flight arrangements to a similar standard to that originally booked; or
  - b) if abandonment of the holiday is unavoidable - the cost of return flights to the UK to a similar standard to that originally booked.

### What IS NOT covered:

- Scheduled flights not booked within the UK.
- Scheduled flights not booked through a bonded travel agent or direct with a scheduled airline.
- The financial failure of:
  - a) any scheduled airline which is insolvent at the date of issue of the travel insurance policy or booking.
  - b) any scheduled airline who is bonded or insured elsewhere (even if the bond is insufficient to meet the claims).
  - c) any travel agent, tour organiser, booking agent or consolidator with whom the insured person has booked a scheduled flight.
- Costs which you can recover from elsewhere. For example, payments recoverable from your credit card issuer.

# Section 12:

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## Winter Sports

This section only applies if you have chosen to include this cover and this is shown on your Policy Schedule. If you are participating in a winter sports trip you must take out this section of cover in order to claim against any section of your policy.

This section of your policy explains the cover we provide for winter sports whilst on your trip. Words with special meanings are printed in bold type and can be found on pages 17-19.

Cover is provided under this section (up to a maximum of 24 days in total during the insurance period if you have multi trip insurance or for the trip duration if you have single trip insurance) whilst you are on a trip which includes skiing, snowboarding, or participating in any snow or ice activities including off-piste skiing (provided you are accompanied by a qualified ski instructor who holds the appropriate liability insurance and that there are no avalanche warnings current).

### What IS covered:

1. Loss or theft of or damage to your winter sports equipment; and
2. Your hire of winter sports equipment if required as a result of point 1 above; and
3. Your hire of winter sports equipment if required as a result of the misdirection or delay on your outward journey of your winter sports equipment for more than 12 hours; and
4. Reimbursement of any unused ski pack, ski hire or tuition fees as a result of your accident or sickness; and
5. Loss or theft of your ski pass; and
6. Piste closure, if you are unable to ski for a continuous period in excess of 12 hours as a result of:
  - Lack of snowfall
  - Excessive snowfall
  - Bad weather

We will pay you up to £500 (£100 if winter sports equipment is hired) to:

- Replace, reinstate or repair your winter sports equipment

Claims will be considered on a new for old basis provided the item is less than 2 years old at the date of the incident and you are able to provide the original purchase receipt. All other items will be subject to a suitable deduction for wear and tear and depreciation or we may at our option replace, reinstate or repair the lost, stolen or damaged winter sports equipment. Please note we may not pay your claim if you are unable to provide any original receipts, proofs of purchase or insurance valuations (issued before the loss, theft or damage). You must retain all damaged items for inspection, if required.

We will pay you £20 per day (up to a maximum of £300) for:

- Your hire of winter sports equipment in relation to points 2 and 3

We will pay you up to £200 per 7 day period (up to a maximum of £400) to:

- Reimburse you the proportionate value of any unused ski pack in relation to points 4 and 5

We will pay you £30 per day (up to a maximum of £300):

- As a benefit in relation to point 6; or
- Towards transportation costs to travel to an alternative site in relation to point 6

### **What IS NOT covered:**

- The excess for claims under point 1 (unless the appropriate additional premium for excess waiver has been paid and is shown on your Policy Schedule)
- Any claim as a result of participation in off-piste skiing whereby you are not accompanied by a qualified ski instructor who holds the appropriate liability insurance
- Any claim as a result of participation in winter sports activities when avalanche warnings are current
- Any claim as a result of participation in winter sports activities undertaken in the UK and in Europe outside the period from 15th December to 15th April in relation to point 6
- Any loss or theft of or damage to your winter sports equipment whilst in use
- Any loss of or damage to your winter sports equipment arising from confiscation or detention by Customs or other officials
- Any loss of or damage to your winter sports equipment caused by normal wear and tear, gradual deterioration or mechanical or electrical breakdown, decay, moth, vermin, atmospheric or climatic conditions

- Any loss or theft of or damage to your winter sports equipment whilst in the custody of an airline or other carrier unless you report it immediately on discovery to the carrier and get a written report. In the case of an airline you will need a Property Irregularity Report (PIR)
- Any loss or theft of your winter sports equipment or ski pass that you do not report to the Police within 24 hours of discovery and for which you do not get a written report from them
- Any loss or theft of your winter sports equipment or ski pass left out of sight and out of personal control in public places where you are not in a position to prevent unauthorised interference with your property e.g. station, airport, restaurant etc
- Any loss or theft of your winter sports equipment or ski pass from an unattended vehicle unless between the hours of 09:00 and 21:00 whereby your winter sports equipment was secured within a purpose built and locked container fastened to the exterior of the vehicle and following physical evidence of forcible entry and reported to the Police within 24 hours of discovery and a written report is obtained from them
- Any loss or theft of your winter sports equipment or ski pass left in the custody of a person who does not have official responsibility for the safekeeping of the property
- Any claim that is not confirmed as medically necessary by the Emergency Medical Assistance Helpline and where a medical certificate has not been obtained from the attending medical practitioner confirming that you are unable to ski and unable to use the ski pack facilities
- Any claim as a result of piste closure which is not substantiated by a report from the resort management or your tour operator
- Any claim as a result of piste closure which was known to you on or before the date your Policy Schedule is issued or on or before the date you booked your trip, whichever is earlier
- Anything specifically excluded under the General exclusions section of your policy on pages 52 and 53

# Section 13:

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## Golf Cover

This section only applies if you have chosen to include this cover and this is shown on your Policy Schedule.

This section of your policy explains the cover we provide for golf trips. Words with special meanings can be found on pages 17-19.

### What IS covered:

1. Loss or theft of or damage to your golf equipment; and
2. The cost of hiring golf equipment; and
3. The loss of pre-booked and non-refundable green fees

We will pay you up to £1,000 to:

- Replace, reinstate or repair your golf equipment which is lost, stolen or damaged

Claims will be considered on a new for old basis provided the item is less than 2 years old at the date of the incident and you are able to provide the original purchase receipt. All other items will be subject to a suitable deduction for wear and tear and depreciation or we may at our option replace, reinstate or repair the lost, stolen or damaged golf equipment. Please note we may not pay your claim if you are unable to provide any original receipts, proofs of purchase or insurance valuations (issued before the loss, theft or damage). You must retain all damaged items for inspection, if required.

We will pay you up to £50 per day (up to a maximum of £400) to:

- Cover the cost of hiring golf equipment in the event your golf equipment is lost, stolen or delayed on your outward journey for over 12 hours from the time you arrived at your trip destination

You must keep all receipts for the hire of golf equipment and enclose them with your claim form.

We will pay you up to £40 per day (up to a maximum of £200) for:

- The loss of pre-booked and non-refundable green fees if the pre-booked course at your trip destination becomes unplayable due to adverse weather conditions

## What IS NOT covered:

- The excess (unless the appropriate additional premium for excess waiver has been paid and is shown on your Policy Schedule)
- Any claim over £300 for any one article
- Any claim as a result of your disinclination to play
- Any loss or theft of or damage to your golf equipment whilst in use
- Any loss or theft of your golf equipment that you do not report to the Police within 24 hours of discovery and for which you do not get a written report from them
- Any loss or theft of or damage to your golf equipment whilst in the custody of an airline or other carrier unless you report it immediately on discovery to the carrier and get a written report. In the case of an airline you will need a Property Irregularity Report (PIR)
- Any loss of or damage to your golf equipment caused by normal wear and tear, gradual deterioration or mechanical or electrical breakdown, decay, moth, vermin, atmospheric or climatic conditions
- Any loss or theft of your golf equipment left out of sight and out of personal control in public places where you are not in a position to prevent unauthorised interference with your property e.g. station, airport, clubhouse etc.
- Any loss or theft of your golf equipment from an unattended vehicle unless between the hours of 09:00 and 21:00 and locked in the boot or covered luggage area and following physical evidence of forcible entry and reported to the Police within 24 hours of discovery and a written report is obtained from them
- Any loss or theft of your golf equipment left in the custody of a person who does not have official responsibility for the safekeeping of the property
- Anything specifically excluded under the General exclusions section of your policy on pages 52 and 53

# Section 14:

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## Independent Traveller

This section is not available if you have selected Basics Cover and only applies if you have chosen to include this cover and this is shown on your Policy Schedule.

This section only applies if you are an independent traveller and have booked your accommodation and travel separately and not as a package.

Please note: You may claim only under Part A or B of this Section for the same event but not both.

### **A. Section 2 - Cancellation/Cutting Short Your Trip and Section 11 - Scheduled Airline Failure are extended to include the following cover.**

#### **What IS covered:**

We will pay you up to £5,000 for any irrecoverable unused travel and accommodation costs (including unused kennel or cattery fees) and other pre-paid charges (including airport parking, car hire, excursions and up to a maximum of £250 in respect of green fees where the appropriate Golf Cover premium has been paid) which you have paid or are contracted to pay together with any reasonable additional travel expenses incurred if:

- a) you were not able to travel and use your booked accommodation or
- b) the trip was curtailed before completion as a result of
  - (i) the Travel Advice Unit of the Foreign & Commonwealth Office (FCO) or the World Health Organisation (WHO) or similar body issuing a directive:
    - 1. prohibiting all travel or all but essential travel to or
    - 2. recommending evacuation from the country or specific area or event to which you were travelling providing such directive came into force after you purchased this insurance or booked the trip (whichever is the later), or in the case of curtailment after you had left the UK to commence the trip

or

- (ii) the insolvency of your airline resulting in a valid claim under Section 11 - Scheduled Airline Failure.

## **B. Additional Accommodation Cover**

### **What IS covered:**

We will pay you up to £5,000 for:

- a) any irrecoverable unused accommodation costs and charges which you have paid or are contracted to pay because you are not able to travel and use your booked accommodation or
- b) reasonable additional accommodation and transport costs incurred, up to the standard of your original booking, if you need to move to other accommodation on arrival or at any other time during the trip because you cannot use your booked accommodation as a result of the following events:
  1. insolvency of the providers of the accommodation
  2. fire, flood, earthquake, explosion, tsunami, landslide, avalanche or storm making your accommodation inhabitable
  3. an outbreak of food poisoning or an infectious disease

### **Special conditions**

1. You must obtain written confirmation from the company providing the service or the local Police that you could not use your accommodation and the reason for this.

## **Applicable to Parts A. and B.**

### **What IS NOT covered:**

- The excess (unless the appropriate additional premium for excess waiver has been paid and is shown on your Policy Schedule)
- Any costs incurred by you which are recoverable from the transport operator or for which you receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.
- Any costs incurred by you which are recoverable from the company providing the accommodation or for which you receive or are expected to receive compensation or reimbursement.
- Any accommodation costs, charges and expenses where the transport operator has offered reasonable alternative travel arrangements.
- Any costs which you would have expected to pay during your trip.
- Anything specifically excluded under the General Exclusions section of your policy on pages 52 and 53.

# Exclusions and conditions

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## General conditions applying to your policy

1. We promise to act in good faith in all our dealings with you.
2. We may not pay your claim if you do not:
  - Take all possible care to safeguard against accident, injury, loss, damage or theft; and
  - Give us full details of any incident which may result in a claim under your policy as soon as is reasonably possible; and
  - Pass on to us every claim form, summons, legal process, legal document or other communication in connection with the claim; and
  - Provide all information and assistance that we may reasonably require at your expense (including, where necessary, medical certification and details of your household insurance)
3. You must not admit liability for any event, or offer to make any payment, without our prior written consent.
4. The terms of your policy can only be changed if we agree. We may require you to pay an additional premium before making a change to your policy.
5. You must be registered with a UK General Practitioner and have your main place of work in the UK.
6. You must start each trip from your home or place of business in the UK and return to your home or place of business in the UK at the end of each trip, within the permitted trip duration, unless otherwise agreed by us.
7. You agree that we can:
  - Make your policy void where any claim is found to be fraudulent; and
  - Share information with other Insurers to prevent fraudulent claims via a register of claims. A list of participants is available on request. Any information you supply on a claim, together with information you have supplied at inception of your policy and other information relating to a claim, may be provided to the register participants; and
  - Take over and act in your name in the defence or settlement of any claim made under your policy; and
  - Take proceedings in your name but at our expense to recover for our benefit the amount of any payment made under your policy; and
  - Obtain information from your medical records (with your permission) for the purpose of dealing with any cancellation or medical claims. No personal information will be disclosed to any third party without your prior approval

8. We will not pay you more than the amounts shown in the policy limits and excesses as listed on page 23.
9. You agree that we only have to pay a proportionate amount of any claim where there is another insurance policy in force covering the same risk. You must give us details of such other insurance.

## General exclusions applying to your policy

Your policy does not cover you for any claim directly or indirectly resulting from any of the following:

1. Any pre-existing medical condition (unless terms are agreed in writing by us).
2. Your failure to obtain any recommended vaccines, inoculations or medications prior to your trip.
3. You travelling against the advice of a medical practitioner or for the purpose of having medical treatment on the trip.
4. You or your travelling companion having received a terminal prognosis, unless in respect of section 2: Cancellation/Cutting Short your Trip the terminal prognosis was received after the date of booking the trip.
5. War, terrorist action (except under Section 3: Personal Accident), invasion, act of foreign enemy, hostilities (whether or not war has been declared), civil war, rebellion, military or usurped power, riot or civil commotion, or if you have deliberately put yourself in danger.

This exclusion does not apply for claims made under section 1: Medical Emergency and Repatriation Expenses.

6. A material fact that you fail to disclose to us before the start of the insurance period.
7. Any travel undertaken against Foreign & Commonwealth Office (FCO) advice or where it is deemed unsafe for you to travel. If you are unsure please contact them on **0845 850 2829** or [www.fco.gov.uk/knowbeforeyougo](http://www.fco.gov.uk/knowbeforeyougo).
8. Ionising radiations or contamination by radioactivity from any nuclear fuel or any nuclear waste from the combustion of nuclear fuel, or the radioactive toxic explosive or other hazardous properties of any explosive nuclear machinery or parts.
9. Pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
10. Confiscation or destruction of property by any Customs, Government or other Authority of any country.

11. Engaging in hazardous activities which are not accepted in writing by us
12. Wilfully self-inflicted injury or illness or solvent abuse.
13. The misuse of alcohol or you being under the influence of alcohol or drugs (except those prescribed by your registered medical practitioner, but not when prescribed for the treatment of drug addiction).
14. Your suicide or attempted suicide or putting yourself at risk unless you are attempting to save a human life.
15. Any dishonest, malicious or criminal act committed by you or any person with whom you are in collusion, or insurance arranged in circumstances where a claim might reasonably be anticipated.
16. You choosing to extend your trip beyond the permitted trip duration.
17. Claims, other than under section 1: Medical Emergency and Repatriation Expenses and section 3: Personal Accident, for any actual or anticipated failure of any computer or electronic device, or component or system or embedded programming or software (whether or not belonging to you or in your possession).
18. Psychiatric disorders, depression, anxiety, stress or phobias.
19. Your participation in winter sports unless the appropriate additional premium has been paid and is shown on your Policy Schedule.
20. Any losses that are not directly associated with the incident that caused you to claim for example, loss of earnings due to being unable to return to work following injury or illness happening while on a trip or the cost of replacing locks in the event that keys are lost while on a trip.
21. Any amount recoverable from any other source.

# Complaints procedure

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Although we aim to resolve all issues at first contact, we want to know if you encounter problems. If you are not happy with our service, please contact in the first instance:

Tel: **0845 070 1957†**

**Alternatively you can write to:**

Sainsbury's Travel Insurance Centre  
PO Box 500  
1 Drake Circus  
Plymouth  
PL1 1XB

**Or if it involves a claim:**

The Sainsbury's Travel Claims Manager  
PO Box 1037  
Oakleigh House  
Cardiff  
CF11 1HU

**If this does not settle the matter, you can write to:**

Customer Relations Office  
FirstAssist Insurance Services Limited  
1 Drake Circus  
Plymouth  
PL1 1QH  
Telephone: 0870 060 0190  
Fax: 01752 258564

**If you are still not happy, you can contact the Financial Ombudsman Service at:**

Insurance Division  
Financial Ombudsman Service  
South Quay Plaza  
183 Marsh Wall  
London  
E14 9SR  
United Kingdom  
Tel: 0845 080 1800  
enquiries@financial-ombudsman.org.uk  
www.financial-ombudsman.org.uk

If you make a complaint, it will not affect your right to take legal action.

# Data protection notice

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## Introduction

Please make sure that you read and understand this Data Protection notice as it explains to you what we will do with the information that you give us. If you apply for our products and/or services it is highly likely that we will need both personal and sensitive data about yourself and anyone else who is covered by the application form in order to administer the insurance policy and any claims which may arise.

You should show this notice to any other person covered under your insurance policy. If your application includes other individuals we will assume that they have given their consent to you for you to give their information to us.

### THE DATA CONTROLLER

The Data Controllers are FirstAssist Insurance Services Limited and Sainsbury's Bank plc.

### PROTECTION OF YOUR PERSONAL DATA

The security of your personal information is very important to us and we are compliant with all current data protection legislation. All personal information that you supply to us either in respect of yourself or other individuals in connection with our products and/or services will be treated in confidence by us and will be held by us for the purpose of providing and administering our products and services. This may involve the collection and processing of sensitive data (as defined in the Data Protection Act 1998) and if you complete an application form for our products and/or services you will be giving your consent to such information being processed by us (which may include other companies within the FirstAssist Group) or our agents.

Your personal and sensitive data may also be shared with the underwriter of our insurance products. It may be necessary to pass your personal and sensitive data to other companies for processing on our behalf. Some of these companies may be based outside Europe in countries which may not have the laws to protect your personal data, but in all cases we will ensure that it is kept securely and only used for the purposes for which it was provided.

### INACCURATE DATA

If you believe that we are holding inaccurate information about you, please contact the team responsible for administering your policy and they will be happy to correct any errors.

### TELEPHONE CALLS

Please note that for our mutual protection telephone calls to FirstAssist may be monitored and/or recorded.

## FRAUD PREVENTION, DETECTION & CLAIMS HISTORY

In order to prevent and detect fraud we may at any time:

- Share information about you with other organisations and public bodies including the Police;
- Check and/or file your details with fraud prevention agencies and databases, and if you give us false or inaccurate information and we suspect fraud, we will record this. We and other organisations may also search these agencies and databases to:
  - Help make decisions about the provision and administration of insurance, credit and related services for you and members of your household;
  - Trace debtors or beneficiaries, recover debt, prevent fraud and to manage your accounts or insurance policies;
  - Check your identity to prevent money laundering, unless you furnish us with other satisfactory proof of identity;
  - Undertake credit searches and additional fraud searches.

We can supply on request further details of the databases we access or contribute to.

## CUSTOMER SATISFACTION SURVEYS

We aim to continuously improve the services we offer to our customers. Occasionally we carry out customer satisfaction surveys which may be for our own benefit or for more general interest, and we may need to collect further information about you in connection with them. Surveys will usually be carried out by FirstAssist but in some circumstances we will use an external firm. Your participation in such a survey is entirely optional but your help and feedback would be appreciated.

## Sainsbury's Bank Privacy Notice

To see how Sainsbury's Bank use your information and how to give your consent, please read the privacy statement on our website [www.sainsburysbank.co.uk/savings/info\\_legalandregulatory\\_fps.shtml](http://www.sainsburysbank.co.uk/savings/info_legalandregulatory_fps.shtml) or ask for a printed copy of this.

Sainsbury's Bank will share your details (other than financial information) with Sainsbury's Supermarkets Limited and use it to contact you by mail, telephone, E-mail, SMS or otherwise about other products and services that may be of interest to you. If you do not wish to receive this information please visit [www.sainsburysbank.co.uk/savings/info\\_legalandregulatory\\_fps.shtml](http://www.sainsburysbank.co.uk/savings/info_legalandregulatory_fps.shtml)

# Important telephone numbers

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## Customer helplines

You will need to have your policy number available when ever you contact any helpline. You will find this on your Policy Schedule.

**Customer Helpline for claims**  
0845 604 9840†

**Customer Helpline for amendments or general information**  
0845 070 1957†

**Emergency Medical Assistance Helpline**  
+44 (0)208 763 3284†

### Email contact

An on-line new case notification form is available on the FirstAssist website: [www.FirstAssist.co.uk](http://www.FirstAssist.co.uk)  
Click on: Assistance services/Claims information

**Legal assistance**  
0870 850 4810†  
Outside the UK +44 (0) 1455 254 166†

**FCO travel advice line**  
0845 850 2829†

**European Health Insurance application line**  
0845 606 2030†

**FSA consumer helpline**  
0845 606 1234†

## Special requirements

We are committed to meeting the needs of all our customers. If you have a hearing or speech impairment you can use Tynetalk whenever you contact us, or contact us using Textphone on **0800 316 0775** (lines open 8am - 8pm Mon - Fri, 9am - 5pm Sat) for visually impaired we can provide documents in large print, braille or on audio cassette. Please contact a member of staff.

†Calls from BT landlines will cost a maximum of 5p per minute. The price of calls from other telephone companies will vary.





**We also offer:**

**Home insurance**

**0845 850 5500†**

**Car insurance**

**0800 032 0000**

**Pet insurance**

**0800 056 5758**

**Life insurance**

**0800 013 7137**

**or visit at [www.sainsburysbank.co.uk](http://www.sainsburysbank.co.uk)**

J Sainsbury plc is an appointed representative of Sainsbury's Bank plc. Sainsbury's Bank plc provide information to allow you to choose our Insurance and will pass your call, name or application to the appropriate partner. Sainsbury's Bank plc, Registered Office, 33 Holborn, London EC1N 2HT (registered in England, no. 3279730) is authorised and regulated by the Financial Services Authority (FSA). Terms, conditions and exclusions apply to all insurance policies. Copies of the full policy wordings and complaints procedures are available on request or by visiting [www.sainsburysbank.co.uk](http://www.sainsburysbank.co.uk) Telephone calls may be recorded for security purposes and monitored under our quality control procedures.

†Calls from BT landlines will cost a maximum of 5p per minute. The price of calls from other telephone companies will vary.

Car insurance is not available in Northern Ireland, the Channel Islands or for drivers over 80. Subject to normal acceptance criteria.