

# Travel Insurance



## Insurance Product Information Document

### Company: ERV T/A ETI-International Travel Protection

The United Kingdom branch of Europäische Reiseversicherung A.G. (ERV) an Ergo Company incorporated and regulated under the laws of Germany authorised by the Bundesanstalt für Finanzdienstleistungsaufsicht (BAFIN - [www.bafin.de](http://www.bafin.de)) and the Prudential Regulation Authority and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Firm's reference number 220041. Registered in England & Wales.

### Legal Expenses Cover: DAS Legal Expenses Insurance Company Limited

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm's reference number 202106. Registered in England & Wales.

## Product: Sainsbury's Extended Stay Travel Insurance – Silver

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions, and is not personalised to your specific individual needs in any way. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

### What is this type of insurance?

This insurance provides a package of travel insurance benefits to cover an extended trip in the geographical area you have chosen within the cover dates selected.



#### What is insured?

- ✓ **Cancellation** – up to £1,000
- ✓ **Cutting Short Your Trip** – up to £1,000
- ✓ **Emergency Medical Expenses incl 24/7 Assistance** – up to £10 million
- ✓ **Personal Liability** – up to £2 million
- ✓ **Travel Delay** – up to £100
- ✓ **Loss of Important Documents** – up to £100
- ✓ **Personal Baggage** – up to £1,000
- ✓ **Delayed Baggage** – up to £100
- ✓ **Personal Money** – up to £200
- ✓ **Legal Costs and Expenses** – up to £25,000

Optional Cover:

- Winter Sports



#### What is not insured?

- ✗ Some sections of the policy are subject to an excess. This is the amount you pay when you make a claim. This applies to each incident for each insured person.
- ✗ Pre-existing medical conditions unless agreed.
- ✗ Travelling against medical advice or with the intention of obtaining medical treatment abroad.
- ✗ The policy includes restrictions regarding the health of close relatives and friends upon whom your trip may depend, even if they are not being insured by this policy.
- ✗ Certain hazardous sports and activities may not be covered under this policy – see policy wording for details.
- ✗ Personal Baggage claims will be subject to a deduction for wear and tear.
- ✗ You drinking too much alcohol, or any form of alcohol abuse, where it is reasonably foreseeable that such consumption could result in a serious impairment of your faculties and/or judgement.
- ✗ Circumstances you were aware of before your policy was issued or journey was booked (whichever is the later) that might result in a claim.
- ✗ Medical treatment which can wait until you return home.
- ✗ Private medical treatment unless agreed by us.



## Are there any restrictions on cover?

- ! Only available to residents of the United Kingdom, Channel Islands and the Isle of Man
- ! Maximum age is 65 years
- ! Maximum trip limit is 365 days



## Where am I covered?

- ✓ You can select the area of cover that is most appropriate for your travel plans. You will not be covered if you travel outside the Countries of travel area you have chosen as shown on your travel insurance certificate and schedule. However, the policy does allow you up to 2 separate stopovers of up to 48 hours in countries that are outside the Countries of travel area that you have selected.
- ✓ You will not be covered if you travel to a country or region where the Foreign and Commonwealth Office has advised against all travel or all but essential travel. For further details, visit [gov.uk/foreign-travel-advice](http://gov.uk/foreign-travel-advice)



## What are my obligations?

- You must be fit to undertake any trip to be covered under the policy.
- Ensure the policy meets your needs.
- You must take care to protect yourself and your property.
- You must tell us as soon as reasonably possible of any event which may result in a claim.
- If you need medical assistance while abroad, you must contact us before going to a medical facility (other than a pharmacy), or as soon as you can.



## When and how do I pay?

You must pay when you buy the policy even if you are not travelling until a future date. You will be asked to pay in full by credit/debit card or pre-agreed payment method.



## When does the cover start and end?

Extended Stay policies start when you make the premium payment and it is accepted by us. These policies end on the date of your return from your trip as set out in the policy schedule.



## How do I cancel the contract?

You can cancel this policy at any time. If you cancel within 14 days of receipt of policy documents, we will cancel the policy and refund your premium in full provided that you have not already taken your trip, made a claim or intend to make a claim. To cancel the policy, please telephone 0345 305 2622 or write to us.

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### Legal Expenses Cover: DAS Legal Expenses Insurance Company Limited

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm's reference number 202106. Registered in England & Wales.

### Scheduled Airline Failure Cover: Liberty Mutual Insurance Europe SE

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Incorporated in England & Wales under company number SE000115.

## Product: Sainsbury's Extended Stay Travel Insurance – Gold

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### What is this type of insurance?

This insurance provides a package of travel insurance benefits to cover an extended trip in the geographical area you have chosen within the cover dates selected.



#### What is insured?

- ✓ **Cancellation** – up to £3,000
- ✓ **Cutting Short Your Trip** – up to £3,000
- ✓ **Emergency Medical Expenses incl 24/7**
- ✓ **Assistance** – up to £12.5 million
- ✓ **Personal Accident** – up to £10,000
- ✓ **Personal Liability** – up to £2 million
- ✓ **Missed Departure** – up to £250
- ✓ **Travel Delay** – up to £250
- ✓ **Loss of Important Documents** – up to £250
- ✓ **Personal Baggage** – up to £1,500
- ✓ **Delayed Baggage** – up to £200
- ✓ **Personal Money** – up to £300
- ✓ **Legal Costs and Expenses** – up to £25,000
- ✓ **Travel Disruption Cover** – up to £3,000
- ✓ **Scheduled Airline Failure Cover** – up to £2,500

Optional Cover:

- Winter Sports



#### What is not insured?

- ✗ Some sections of the policy are subject to an excess. This is the amount you pay when you make a claim. This applies to each incident for each insured person.
- ✗ Pre-existing medical conditions unless agreed.
- ✗ Travelling against medical advice or with the intention of obtaining medical treatment abroad.
- ✗ The policy includes restrictions regarding the health of close relatives and friends upon whom your trip may depend, even if they are not being insured by this policy.
- ✗ Certain hazardous sports and activities may not be covered under this policy – see policy wording for details.
- ✗ Personal Baggage claims will be subject to a deduction for wear and tear.
- ✗ You drinking too much alcohol, or any form of alcohol abuse, where it is reasonably foreseeable that such consumption could result in a serious impairment of your faculties and/or judgement.
- ✗ Circumstances you were aware of before your policy was issued or journey was booked (whichever is the later) that might result in a claim.
- ✗ Medical treatment which can wait until you return home.
- ✗ Private medical treatment unless agreed by us.



## Are there any restrictions on cover?

- ! Only available to residents of the United Kingdom, Channel Islands and the Isle of Man
- ! Maximum age is 65 years
- ! Maximum trip limit is 365 days



## Where am I covered?

- ✓ You can select the area of cover that is most appropriate for your travel plans. You will not be covered if you travel outside the Countries of travel area you have chosen as shown on your travel insurance certificate and schedule. However, the policy does allow you up to 2 separate stopovers of up to 48 hours in countries that are outside the Countries of travel area that you have selected.
- ✓ You will not be covered if you travel to a country or region where the Foreign and Commonwealth Office has advised against all travel or all but essential travel. For further details, visit [gov.uk/foreign-travel-advice](http://gov.uk/foreign-travel-advice)



## What are my obligations?

- You must be fit to undertake any trip to be covered under the policy.
- Ensure the policy meets your needs.
- You must take care to protect yourself and your property.
- You must tell us as soon as reasonably possible of any event which may result in a claim.
- If you need medical assistance while abroad, you must contact us before going to a medical facility (other than a pharmacy), or as soon as you can.



## When and how do I pay?

You must pay when you buy the policy even if you are not travelling until a future date. You will be asked to pay in full by credit/debit card or pre-agreed payment method.



## When does the cover start and end?

Extended Stay policies start when you make the premium payment and it is accepted by us. These policies end on the date of your return from your trip as set out in the policy schedule.



## How do I cancel the contract?

You can cancel this policy at any time. If you cancel within 14 days of receipt of policy documents, we will cancel the policy and refund your premium in full provided that you have not already taken your trip, made a claim or intend to make a claim. To cancel the policy, please telephone 0345 305 2622 or write to us.

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### Financial Failure Cover: Liberty Mutual Insurance Europe SE

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Incorporated in England & Wales under company number SE000115.

## Product: Sainsbury's Extended Stay Travel Insurance – Platinum

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### What is this type of insurance?

This insurance provides a package of travel insurance benefits to cover an extended trip in the geographical area you have chosen within the cover dates selected.



#### What is insured?

- ✓ **Cancellation** – up to £5,000
- ✓ **Cutting Short Your Trip** – up to £5,000
- ✓ **Emergency Medical Expenses incl 24/7 Assistance** – up to £15 million
- ✓ **Personal Accident** – up to £15,000
- ✓ **Personal Liability** – up to £2 million
- ✓ **Missed Departure** – up to £500
- ✓ **Travel Delay** – up to £350
- ✓ **Loss of Important Documents** – up to £250
- ✓ **Personal Baggage** – up to £2,000
- ✓ **Delayed Baggage** – up to £450
- ✓ **Personal Money** – up to £500
- ✓ **Legal Costs and Expenses** – up to £25,000
- ✓ **Travel Disruption Cover** – up to £5,000
- ✓ **Financial Failure Cover** – up to £2,500

Optional Cover:

- Winter Sports



#### What is not insured?

- ✗ Some sections of the policy are subject to an excess. This is the amount you pay when you make a claim. This applies to each incident for each insured person.
- ✗ Pre-existing medical conditions unless agreed.
- ✗ Travelling against medical advice or with the intention of obtaining medical treatment abroad.
- ✗ The policy includes restrictions regarding the health of close relatives and friends upon whom your trip may depend, even if they are not being insured by this policy.
- ✗ Certain hazardous sports and activities may not be covered under this policy – see policy wording for details.
- ✗ Personal Baggage claims will be subject to a deduction for wear and tear.
- ✗ You drinking too much alcohol, or any form of alcohol abuse, where it is reasonably foreseeable that such consumption could result in a serious impairment of your faculties and/or judgement.
- ✗ Circumstances you were aware of before your policy was issued or journey was booked (whichever is the later) that might result in a claim.
- ✗ Medical treatment which can wait until you return home.
- ✗ Private medical treatment unless agreed by us.



## Are there any restrictions on cover?

- ! Only available to residents of the United Kingdom, Channel Islands and the Isle of Man
- ! Maximum age is 65 years
- ! Maximum trip limit is 548 days



## Where am I covered?

- ✓ You can select the area of cover that is most appropriate for your travel plans. You will not be covered if you travel outside the Countries of travel area you have chosen as shown on your travel insurance certificate and schedule. However, the policy does allow you up to 2 separate stopovers of up to 48 hours in countries that are outside the Countries of travel area that you have selected.
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