

Sainsbury's Bank



Travel insurance

Policy booklet

MY POLICY NUMBER IS:

Welcome

Thank you for choosing Sainsbury's Bank 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 Bank Travel Insurance. It is important that you can access this document together with your travel insurance certificate and schedule each time you travel. Documents can also be accessed via the online document portal.

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 Medical Assistance Helpline.

We are committed to meeting the needs of all our customers. If you have a hearing or speech impairment, you can also contact us via the Text Relay service (Next Generation Text). Please dial 18001 followed by the number that you're calling (lines open 8am – 7pm Mon - Fri, 9am to 5pm Sat, closed Sun including Bank Holidays). For visually impaired we can provide documents in large print, braille or on audio cassette. Please contact a member of staff.

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 such as you change your address or experience a change in health, 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 108.

Need medical help abroad?

For emergencies if you are taken by ambulance to hospital following an emergency call, you or a travelling companion should call us as soon as possible once you have been admitted to hospital.

Call us first

- on **+44 (0) 1403 288 125** or if you are in the USA, Canada or Mexico
+1 833 780 0412

- For non-emergencies if you need a GP, or need to go to A&E or a clinic before you try to locate help, so we can guide you to the safest and most appropriate source of treatment.
- If you are unfortunate enough to need medical help whilst abroad on **+44 (0) 1403 288 125**.

Our highly experienced multi-lingual team are available to talk 24 hours a day, to advise you or your travelling companion of what steps to take. Their aim will always be to establish the best treatment available to you in the country you are visiting.

Our first steps will always be to:

- confirm that you're in a place of safety;
- establish the best local treatment available to you;
- consider your health and best interests;
- make sure that the necessary medical fees are guaranteed where cover is provided by your policy.

Important note: it may affect your claim if you, your travelling companion or a doctor/nurse does not contact us on the number above. We do not cover any costs over £500 where prior agreement regarding treatment has not been obtained from the Medical Assistance Helpline.

We actively monitor the capabilities of medical facilities throughout the world and use this knowledge to determine whether you need to be transferred to a different facility. Once we are satisfied that you are getting the appropriate treatment, we will agree a treatment plan with your treating doctor and you. If you cannot be discharged in time to continue your trip as planned, we will make arrangements to bring you home at the appropriate time.

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Helpful advice

These seven simple travel tips are just for guidance, and not part of your policy. But follow them, and your holiday will be enjoyable and safe.

Travel Aware

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

1. Check the Foreign & Commonwealth Office (FCO) Travel Advice website gov.uk/travelaware
2. Get travel insurance, and check your cover fits your needs.
3. Check what vaccinations you need at least six 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. Make sure you have a valid passport that's in good condition, along with the necessary visas and travel permissions.
6. Make copies of your passport (including any visa pages) and your insurance policy. You'll also need copies of the Medical Assistance Helpline number and your ticket details. Leave these with family and friends, along with your itinerary and contact details.
7. Take enough money for your trip and some back-up funds e.g. travellers' cheques, credit cards or pre-paid currency cards.

For more travel advice, visit the Travel Aware website at gov.uk/travelaware

Reciprocal healthcare agreement

If you're 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, apply by phone on **0300 3301350** or get an application form from the Post Office. This will entitle you to free healthcare arrangements under a reciprocal agreement between these countries.

If you need medical treatment in Australia or New Zealand you must enrol with a local Medicare office. You don't need to enrol on arrival but you should do this after you first 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

If we accept liability for a medical expense that's been reduced by the use of either a EHIC, Medicare in Australia, a reciprocal health agreement or private health insurance, we won't apply the deduction of a policy excess under Section 1: Medical emergency and repatriation expenses.

Air passengers - Know your rights

The European Union has strengthened your rights as an air passenger, so you may be entitled to compensation.

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 didn't 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're not left out of pocket visit the passenger rights section at: https://ec.europa.eu/transport/themes_en 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 doesn't fulfil their obligations, call the Europe Direct free phone on 00 800 6 7 8 9 10 11 or e-mail mail@europe-direct.ec.eu.int for details of how to make your claim.

While you're there:

1. Always retain all receipts for medical expenses.
 2. Report losses/thefts to the police immediately and obtain a written report.
 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. Always check that the tap water is drinkable before drinking.
 5. Avoid raw or under-cooked food.
 6. The sun abroad can be much stronger than you are used to at home. To prevent sunburn and sunstroke always apply protective creams regularly.
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The insurance contract

About your Policy Booklet:

Throughout your Policy Booklet, certain words have special meanings and these are detailed on pages 25-30, please also see Sections 7, 11, 12, 14, 17 and 19.

Sainsbury's Bank Travel Insurance is sold and administered by Hood Travel Limited, registered at Companies House 08318836. Authorised and regulated by the Financial Conduct Authority under registration number 597211. Registered address is at 1st Floor Maitland House, Warrior Square, Southend-on-Sea, Essex, SS1 2JY.

Sainsbury's Bank plc, Registered Office, 33 Holborn, London EC1N 2HT (registered in England and Wales, no. 3279730) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Register no. 184514).

If you have any queries about your cover, you can call the Customer Helpline on the number listed on page 108 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 have the level of cover that meets your needs
- Make sure you have declared any pre-existing medical conditions
- Contact us if there are any changes to existing medical conditions or new medical conditions, failure to do so may result in a claim being rejected or payment could be reduced
- Make sure that you understand the conditions and exclusions on pages 99-102 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'
- 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 travel insurance certificate and 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 travel insurance certificate and 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, the law which applies to this contract is the law which applies to the part of the UK in which you normally live unless specified elsewhere in the contract or written agreement has been given for another EU law to apply before the start date shown on your travel insurance certificate and 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 travel insurance certificate and 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 travel insurance certificate and 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 Insurers:

The insurer for Sections 1-6, 8-11,13 and 15-19 is ERV trading as ETI International Travel Protection, the UK branch of Europäische Reiseversicherung AG (ERV), registered at Companies House FC 25660, branch registration BR 007939. ERV is authorised by the Bundesanstalt für Finanzdienstleistungsaufsicht (BAFIN - www.bafin.de) and the Prudential Regulation Authority and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority.

The insurer for Section 7 is DAS Legal Expenses Insurance Company Limited, registered office DAS House, Quay Side, Temple Back, Bristol, BS1 6NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (202106).

The insurer for Section 12 are certain underwriters at Lloyd's and is administered by International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR United Kingdom. International Passenger Protection Limited and certain underwriters at Lloyd's are authorised and regulated by the Financial Conduct Authority.

The insurer for Section 14 is AmTrust Europe Limited and is arranged and claims administered by Taurus Insurance Services Limited, an insurance intermediary licensed and authorised in Gibraltar by the Financial Services Commission under Licence Number FSC00757B and authorised by the Financial Conduct Authority in the UK under registration number 444830. AmTrust Europe Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Financial Services Register number 202189. Registered in England No. 1229676. Registered address: Market Square House, St James's Street, Nottingham NG1 6FG. AmTrust Europe Limited have entered into a Binding Authority Contract No. WUKGAD148030 with Taurus, which authorises Taurus to issue insurance on their behalf.

Change of insurer

Upon renewal, we may change the insurer. We would notify you of this change at the same time as providing any other information regarding renewal. By taking out this policy, you consent to this, and agree to be bound by the policy with the new insurer, if the terms of our renewal quotation are acceptable to you. You also consent to any steps which are reasonably required in order for the change to be effective, which includes us continuing to take the premium for your policy and remitting it to the new insurer, and to the transfer and processing of any personal data (including sensitive personal data as defined in the Data Protection Act 1998) to and by the new insurer.

Compensation Scheme:

You are protected by the Financial Services Compensation Scheme. This provides compensation in case any of its members go out of business or into liquidation and are unable to meet any valid claims under its policies. Further information can be obtained from the Financial Services Compensation Scheme (www.fscs.org.uk) or by contacting the FSCS at 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU or by calling 0800 678 1100 or 020 7741 4100.

Our part of the contract is as follows:

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

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.

If the notice of cancellation is received outside the 14 day cooling-off period no premium will be refunded, however discretion may be exercised in exceptional circumstances such as bereavement or a change to the policy resulting in us declining to cover your medical conditions.

We may cancel your policy by giving you 14 days notice. If this happens we will refund the premium you have paid for the rest of the insurance period.

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

Exclusions which apply to your policy:

The exclusions which apply to all sections of your policy are shown in the Exclusions and conditions - General exclusions applying to your policy section on pages 100-102.

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 travel insurance certificate and 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 travel insurance certificate and 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 in the Exclusions and conditions - General conditions applying to your policy section on pages 99-100. If you do not keep to these conditions, we may decline your claim.

You must declare all medical conditions and other circumstances:

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. We will assess the condition and confirm whether we can issue a policy to cover claims for that particular condition or any associated condition.

Please call the Customer Helpline if you answer 'Yes' to any one of the following questions:

1. Within the last two years have any of you suffered from, been treated for or diagnosed with:
 - a. a cardiovascular or heart-related condition e.g. heart attack, angina, chest pain, hypertension and the like?
 - b. a lung or respiratory-related condition (not including stable, well-controlled asthma when you have no other medical condition)?
 - c. a cerebro-vascular condition, e.g. stroke or T.I.A. (transient ischaemic attack)?
 - d. any form of cancer?
 - e. a terminal condition?
 - f. a psychiatric or psychological condition?
 - g. a renal condition or diabetes?
 2. In the 12 months prior to the date your insurance was arranged or renewed, or the date your trip was booked (for an Annual Multi Trip policy) have you or your travelling companions:
 - a. been receiving or are on a hospital waiting list for in-patient treatment?
 - b. been prescribed regular medication?
 - c. required an organ transplant or dialysis?
 3. Are you or your travelling companions waiting for tests or test results for any undiagnosed condition(s)?
 4. Are you or your travelling companions currently aware of any circumstances which are likely to lead to a claim being made under this Policy?
-

Any declared medical conditions will be shown on your Medical Declaration. 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.

Please note: There is no cover under this policy where:

1. You are travelling or planning to travel:
 - against medical advice; or
 - to obtain medical treatment.
2. At any time during the last five years you have been treated for alcohol or drug addiction.
3. You or your travelling companions have made, or tried to make, 3 or more travel insurance claims in the last 5 years.
4. You or your travelling companions have any unspent convictions for fraud, theft or malicious damage.

For a relative, colleague, travelling companion or a friend or relative with whom you have arranged to stay who is not insured but whose health may affect the trip.

If, at the time of taking out your policy or booking a trip, whichever was the later, your relative, colleague, travelling companion or a friend or relative with whom you had arranged to stay had a medical condition for which he or she:

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

We will not pay for any claim you (or any insured person) make, that has anything to do with the medical condition of that relative, colleague or travel companion.

Changes in health

If after you purchase your policy, or before booking any new trips, any of the following happens:

- you are diagnosed with a new medical condition
- your doctor, or consultant changes your prescribed medication
- you receive inpatient medical treatment
- you are placed on a waiting list for investigation or medical treatment

then you must contact the Customer Helpline. A member of the team will ask you specific questions about your medical condition(s).

This may result in an additional premium to allow cover to continue for all pre-existing medical conditions and associated conditions.

If we are unable to continue to provide cover, or if you do not wish to pay the additional premium you will be entitled to make a claim under Section 2: Cancellation for your costs which cannot be recovered elsewhere for trips booked prior to the change in health.

Alternatively, you will be entitled to cancel your policy, in which case, we will refund a proportionate amount of your premium.

Please note that your doctor, or consultant telling you that you are well enough to travel does not mean that you will be covered for your pre-existing medical condition(s). If you have any concerns regarding whether, or not you will be covered please contact the Customer Helpline.

You must prevent loss, theft or damage:

All persons named on your travel insurance certificate and 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 or email address has changed
 - You or any person named on your travel insurance certificate and schedule are no longer a resident in the UK
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- 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
- There are any changes in your health

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.

Countries of travel

Single Trip policies

Europe 1

Albania, Andorra, Armenia, Austria, Azerbaijan, Azores, Belarus, Belgium, Bosnia Herzegovina, Bulgaria, Channel Islands, Croatia, Czech Republic, Denmark, Egypt, Estonia, Faroe Islands, Finland, France, Germany, Hungary, Iceland, Ireland (Republic), Israel, Italy, Lapland, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Madeira, Moldova, Monaco, Montenegro, Morocco, Netherlands, Norway, Poland, Portugal, Romania, Russian Federation, San Marino, Serbia, Slovakia, Slovenia, Sweden, Tunisia, Ukraine, United Kingdom and Vatican City.

Europe 2

All countries listed in Europe 1 including the Balearics, Canary Islands, Cyprus, Gibraltar, Greece (including Greek Islands), Malta, Spain, Switzerland and Turkey.

Australia/New Zealand

Australia and New Zealand.

Worldwide excluding USA, Canada, Mexico and the Caribbean

All countries in the world excluding the USA, Canada, Mexico, the islands of the Caribbean and Bermuda.

Worldwide

All countries of the world.

Annual Multi Trip policies

Europe

Albania, Andorra, Armenia, Austria, Azerbaijan, Azores, Balearics, Belarus, Belgium, Bosnia Herzegovina, Bulgaria, Canary Islands, Channel Islands, Croatia, Cyprus, Czech Republic, Denmark, Egypt, Estonia, Faroe Islands, Finland, France, Germany, Gibraltar, Greece (including Greek Islands), Hungary, Iceland, Ireland (Republic), Israel, Italy, Lapland, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Madeira, Malta, Moldova, Monaco, Montenegro, Morocco, Netherlands, Norway, Poland, Portugal, Romania, Russian Federation, San Marino, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland, Tunisia, Turkey, Ukraine, United Kingdom and Vatican City.

Worldwide excluding USA, Canada, Mexico and the Caribbean

All countries in the world excluding the USA, Canada, Mexico, the islands of the Caribbean and Bermuda.

Worldwide

All countries of the world.

Note: No cover is provided under either a Single Trip or Annual Multi Trip policy for any trip in, to, or through Afghanistan, Iran, Iraq, Liberia, North Korea, South Sudan, Sudan or Syria.

Hazardous activities

Below are lists of activities that can or cannot be covered by this policy. Please telephone the Sainsbury's Customer Helpline if you are unsure as to whether your intended activity is covered by your policy.

For all hazardous activities, participation in competition is excluded unless agreed by us.

The following activities are covered under this policy.

- Aerobics
 - Athletics (amateur)
 - Badminton
 - Banana Boating
 - Bar Work
 - Baseball
-

- Basketball
 - Board Sailing (Windsurfing)
 - Body Boarding
 - Boogie Boarding
 - Bridge Walking e.g. Sydney Harbour Bridge
 - Camel/Elephant riding
 - Canoeing/Kayaking - up to Grade 2 rivers only
 - Canopy Walking
 - Cricket
 - Curling
 - Cycling (not main purpose of trip - no racing)
 - Fell Running/Walking
 - Fishing
 - Football/Soccer (non competitive)
 - Golf
 - Gymnastics (no competitions)
 - Hiking/Trekking/Walking under 2,500m
 - Ice Skating
 - Manual Work at ground level involving no machinery
 - Marathon Running
 - Mountain Biking (recreational including general cross country and off road cycling)
 - Paddle Boarding
 - Rambling
 - Restaurant Work
 - River Tubing (up to grade 2 rivers and not through caves)
 - Roller Skating/Blading (wearing pads and helmets)
 - Safari (professionally organised and without guns)
 - Sailing (inland waters or coastal waters within 12 miles of land)
 - SCUBA Diving (down to 30m accompanied by a qualified diver or instructor)
 - Sleigh riding as a passenger
 - Snorkelling
 - Softball
-

- Squash
- Surfing
- Swimming
- Swimming with dolphins
- Tennis
- Trampolineing
- Volleyball
- Water Skiing (no jumping)
- Water Polo
- Windsurfing
- Zip lining/wiring

The following activities are covered under this policy. Cover provided under Section 3: Personal accident and Section 4: Personal liability will be excluded.

- Archery
 - Fencing
 - Flotilla Sailing (with professional leader)
 - Go Karting
 - Hot Air Ballooning (organised pleasure rides only)
 - Indoor Rock Climbing (with belays)
 - Jet Boating (as a passenger only and no racing)
 - Paint Balling (eye protection must be worn)
 - Kayaking (up to grade 3 rivers only)
 - Motorcycling as a rider or passenger on a machine 125cc or under (you must wear a crash helmet and, as a rider, have held a motorcycle licence for at least 3 years and are conviction free)
 - Parascending over water
 - Rowing (no racing)
 - Segway riding (organised tours only and a safety helmet must be worn)
 - Zorbing
-

The following activities may be covered upon payment of an additional premium for the Sports and Activities cover.

- Abseiling (within organiser's guidelines)
- Black Water Rafting
- Land Skiing (not on snow)
- Octopush
- Rap Jumping/Running (within organiser's guidelines)
- Safari Trekking on foot (must be organised tour booked in the UK)
- Sea Kayaking
- White Water Rafting (up to grade 3 within organisers guidelines)

The following activities may be covered upon payment of an additional premium for the Sports and Activities cover. Cover provided under Section 3: Personal accident and Section 4: Personal liability will be excluded.

- Breathing Observation Bubble (BOB)
- Bridge Swinging
- Bungee Jumping
- Clay Pigeon Shooting
- Cycle Touring
- Hiking/Trekking/Walking between 2,500m and 4,000m
- Horse Riding (no competitions/racing/jumping/hunting. A safety helmet must be worn)
- Jet Biking (no racing)
- Jet Skiing (no racing)
- Kayaking (up to grade 4 rivers only)
- Pony Trekking (safety helmet must be worn)

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 in a licenced passenger carrying aircraft
 - Free / High Diving
 - Gliding
 - Hang Gliding
 - Judo / Karate / Martial Arts
 - Kite Surfing
 - Lacrosse
 - Micro Lighting
 - Motorcycling as a rider or passenger on a machine over 125cc
 - Mountaineering
 - Parachuting
 - Paragliding
 - Parascending over land
 - Polo
 - Professional / Semi Professional Sports
 - Quad Biking
 - Rock Climbing
 - Sailing outside territorial waters
 - Scuba Diving below 30m
 - Shark Cage Diving
 - Shark Diving
 - Tombstoning
 - Track days using motorised vehicles
 - Water Ski Jumping
 - Weightlifting
 - White Water Rafting (grade 4 and above)
 - 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 in any one insurance period on an Annual Multi Trip policy or for the dates stated on your Single Trip Winter Sports travel insurance certificate and schedule. The following activities are covered:

- On piste skiing or on piste snowboarding
- Off-piste skiing or off piste 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:

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

Please telephone the Sainsbury's Bank Customer Helpline 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 and registered with a GP
 - Your policy is only valid on trips commencing from and returning to the UK (we do not cover any trip where you have already left the UK at the time of purchasing this insurance, except where you renew an existing Annual Multi Trip policy which falls due for renewal during the trip)
-

- 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 and up to 5 of your children aged 17 and under
- Children aged 17 years or under are covered free of charge
- The maximum age for Winter Sports cover is 65 years

Single Trip Cover

- The maximum duration for any one trip is 94 days. If you travel for more than the number of days for which you have paid for cover you will not be covered after the last day for which you have paid, unless agreed by us in writing.
- Enhanced Gadget Cover, Winter Sports, Golf Cover, Cruise Cover (Single Trip only) or Vehicle Hire Excess Waiver can be included for the trip duration provided the appropriate additional premium has been paid
- There is no upper age limit for Single Trip cover.

Annual Multi Trip Cover

- The maximum duration of any one trip is 62 days for Silver and Gold cover, and 92 days for Platinum cover. There is absolutely no cover offered by the policy whatsoever for trips which are longer than these durations. This would include not insuring you for any part of a trip which is longer than these durations
 - Winter Sports cover up to a maximum of 24 days in total can be included provided the appropriate additional premium has been paid
 - Annual Multi Trip Cover is not valid for trips taken within the UK, except when you have prebooked accommodation for a minimum of 2 nights
 - The upper age limit for Annual Multi Trip cover is 80 years at the start date of the policy
 - Your children aged 17 or under are only covered when travelling with an adult covered under your policy
-

Words with special meanings

Accident(s)/Accidental

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

Associated Condition

A medical condition that has a higher likelihood of occurring if you have a particular pre-existing medical condition than if you did not have that pre-existing medical condition.

If you do not disclose your pre-existing medical condition(s) you will not be covered for any conditions associated with your pre-existing medical condition(s), which would have been advised to you had you declared these as requested.

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.

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 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 aged 17 or under at the start of the insurance period.

Gadget

The item(s) insured by this policy, owned by you and shown within the relevant proof of purchase. A gadget can be any one of the following items:

Mobile phones, smart phones, laptops, tablets, digital cameras, MP3 Players, CD/DVD Players, games consoles, video cameras, camera lenses, Bluetooth headsets, satellite navigation devices, PDAs, e-readers, head/ear phones, wearable technology (such as a smart watch or a health and fitness tracker).

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 travel insurance certificate and schedule.

Insured Person/You/Your

Any person named on your travel insurance certificate and schedule.

Insurer**Sections 1-6, 8-11, 13 and 15-19**

ERV trading as ETI International Travel Protection, the United Kingdom branch of Europäische Reiseversicherung (ERV) A.G.

Section 7

DAS Legal Expenses Insurance Company Ltd.

Section 12

Certain underwriters at Lloyd's, provided by International Passenger Protection Limited.

Section 14

AmTrust Europe Limited.

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 but excluding gadgets).

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

1. Within the last two years have any of you suffered from, been treated for or diagnosed with:
 - a. a cardiovascular or heart-related condition e.g. heart attack, angina, chest pain, hypertension and the like?
 - b. a lung or respiratory-related condition (not including stable, well-controlled asthma when you have no other medical condition)?
 - c. a cerebro-vascular condition, e.g. stroke or T.I.A. (transient ischaemic attack)?
 - d. any form of cancer?
 - e. a terminal condition?
 - f. a psychiatric or psychological condition?
 - g. a renal condition or diabetes?
 2. In the 12 months prior to the date your insurance was arranged or renewed, or the date your trip was booked (for an Annual Multi Trip policy) have you or your travelling companions:
 - a. been receiving or are on a hospital waiting list for in-patient treatment?
 - b. been prescribed regular medication?
 - c. required an organ transplant or dialysis?
-

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 or when you purchase this policy whichever is later 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, niece, nephew, 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 Annual Multi Trip Cover - the maximum trip duration of up to 62 days for Silver and Gold cover and 92 days for Platinum cover. Trips within the UK are covered when you have prebooked accommodation for a minimum of 2 nights.
- For Single Trip cover - the trip duration shown on your travel insurance certificate and 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, binoculars, furs and watches.

War and Civil Unrest

War or warlike operations whether war is declared or not, civil war, invasion, acts of foreign enemies, hostilities, mutiny, uprising, rebellion, revolution, riot, insurrection, civil commotion, conspiracy, military or usurped power, martial law or state of siege.

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**Sections 1-6, 8-11, 13 and 15-19**

ETI - International Travel Protection, the United Kingdom branch of Europäische Reiseversicherung (ERV) A.G.

Section 7

DAS Legal Expenses Insurance Company Ltd.

Section 12

International Passenger Protection Limited on behalf of the insurer of this section.

Section 14

Taurus Insurance Services Limited, who administer and arrange the insurance on behalf of AmTrust Europe Limited.

It is important that you also look at words with special meanings in Section 7: Legal advice and expenses, Section 11: Travel disruption cover, Section 12: Financial failure cover, Section 14: Gadget cover, Section 17: Wedding cover and Section 19: Vehicle hire excess waiver.

Making a claim

How to make a claim for any of the following:

For all claims follow these simple steps:

1. Check your travel insurance certificate and 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. Contact one of the following:
 - For claims relating to Sections: 1-6, 8- 11, 13 and 15-19
Sainsbury's Bank Travel Insurance Claims, 308-314 London Road, Hadleigh, Benfleet, Essex SS7 2DD.
phone: 01403 288 421
email: info@csal.co.uk
 - For claims relating to Section 7: Legal advice and expenses
DAS Legal Expenses Insurance Company LTD, DAS House, Quay Side, Temple Back, Bristol BS1 6NH
phone: 0117 934 0548
 - For claims relating for Section 12: Financial failure cover
IPP Claims at Cunningham Lindsey, Oakleigh House, 14-15 Park Place, Cardiff CF10 3DQ
Phone: 020 8776 3752
fax: 020 8776 3751
email: Insolvency-claims@iplondon.co.uk
 - For claims relating to Section 14: Gadget cover
Taurus Insurance Services Limited, Suite 2209-2217 Eurotowers, Europort Road, Gibraltar
phone: 0330 880 1762
email: sainsburys.tiga@taurus.gi

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

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

Section 1: Medical emergency and repatriation expenses

Section 2: Cutting short your trip

To make a claim under sections 1 and 2 of your policy you or anyone on your behalf must contact the Medical Assistance Helpline as soon as possible, 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 or anyone on your behalf 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 or anyone on your behalf 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 and missed departure

Section 13: Pet care

To make a claim under sections 5 and 13 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 or as soon as possible after that; or
- 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 number listed in the Important telephone numbers section.

Section 8: Hijack and mugging**Section 9: Personal baggage and delayed baggage****Section 10: Personal money****Section 14: Gadget cover****Section 15: Winter sports****Section 16: Golf cover****Section 17: Wedding cover**

To make a claim under sections 8-10 and 14-17 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, or as soon as possible after that, 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
 - Gadget cover - theft or loss of your mobile phone or another SIM enabled device you must also contact your network provider within 24 hours of discovering the incident to blacklist the IMEI of the device

Section 11: Travel disruption cover

Section 12: Financial failure cover

To make a claim under sections 11 and 12 of your policy you must provide us with:

- Booking confirmation together with a cancellation invoice from your travel agent, Tour Operator or provider of transport/accommodation
 - In the case of claims for cutting short your trip, written details from your travel agent, Tour Operator or provider of transport/accommodation of the separate costs of transport, accommodation and other pre-paid costs or charges that made up the total cost of the trip
 - Your unused travel tickets
 - Written confirmation from your public transport operator (or their handling agents) of the cancellation, number of hours delay or denied boarding and the reason for these together with confirmation of your check in times and details of any alternative transport offered
 - Written confirmation from the company providing the accommodation (or their administrators), the local police or relevant authority that you could not use your accommodation and the reason for this
 - Receipts or bills for any transport, accommodation or other costs, charges or expenses claimed for
 - Written confirmation from the provider of transport/accommodation that compensation, assistance or reimbursement of any costs, charges and expenses incurred by you will not be provided and the reason for this.
-

Section 18: Cruise cover

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

- Tour Operator's booking invoice or other evidence of your trip; and
- Confirmation from the ship's medical officer as to the reason and length of time you were confined to your cabin; or
- Written confirmation from the cruise operator or tour operator stating the reason and number of missed ports.

Section 19: Vehicle hire excess waiver

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
 - A copy of your vehicle rental agreement
 - Charge receipt for the rental (if separate from the vehicle rental agreement)
 - Copies of any invoices, receipts, or other documents confirming any amount you have paid in respect of the incident for which you are claiming
 - A front and back copy of the driving licence of the person driving the rental vehicle involved in the accident (the driver)
 - If the incident by law requires the attendance of the Police, we require an original copy of the police report (a police report will be required if you are claiming for any theft, either of the vehicle or personal belongings)
 - A copy of the rental company's accident damage report
-

Policy limits and excesses

The limits and excesses shown in the table below are on a per insured person basis unless otherwise indicated.

Section	Benefits	Silver		Gold		Platinum	
		maximum sum insured	excess*	maximum sum insured	excess*	maximum sum insured	excess
1. Medical emergency and repatriation expenses							
	Medical and other expenses	£10,000,000	£100	£15,000,000	£50	Unlimited	Nil
	Emergency dental treatment	£250	Nil	£400	Nil	£1,000	
	Hospital benefit	£20 for every 24 hours up to £500		£50 for every 24 hours up to £1,500		£50 for every 24 hours up to £2,000	
2. Cancellation and cutting short your trip							
	Cancelling and cutting short your trip	£3,000	£100	£5,000	£50	£7,500	Nil
3. Personal accident							
	Permanent total disablement (aged 65 and under)	n/a		£25,000	Nil	£50,000	Nil
	Loss of limb or sight (aged 65 and under)			£25,000		£50,000	
	Death benefit (between 18 and 65 years of age)			£10,000		£25,000	
	Death benefit (17 years of age or under)			£2,500		£5,000	
	Death benefit (66 years of age or over)			£2,500		£5,000	
4. Personal liability							
	Personal liability	£2,000,000	£100	£2,000,000	£50	£2,000,000	Nil
5. Travel delay and missed departure							
	Delayed departure	£25 for each full 12 hour delay up to £250	Nil	£35 for each full 12 hour delay up to £350	Nil	£50 for each full 12 hour delay up to £500	Nil
	Abandoning your trip	£3,000	£100	£5,000	£50	£7,500	Nil
	Missed departure	£300		£1,000		£1,250	
6. Loss of important documents							
	Loss of important documents	£100	Nil	£600	Nil	£750	Nil

7. Legal advice and expenses							
	Legal Expenses - where one insured claiming	£15,000	£100	£30,000	£50	£50,000	Nil
	Legal Expenses - where 2 or more insureds claiming for the same event insureds	£10,000		£40,000		£60,000	
8. Hijack and mugging							
	Hijack benefit	n/a		£150 per day up to £1,500	Nil	£200 per day up to £2,000	Nil
	Mugging cover			£250		£500	
9. Personal baggage and delayed baggage							
	Personal belongings and baggage	£1,250	£100	£2,000	£50	£3,000	Nil
	Single Item/pair/ set limit	£250		£300		£350	
	Valuables limit	£250		£500		£600	
	Delayed baggage	£50 after the first 12 hour period of delay up to £200	Nil	£75 after the first 12 hour period of delay up to £500	Nil	£150 after the first 12 hour period of delay up to £750	Nil
10. Personal money							
	Personal money	£400	£100	£500	£50	£750	Nil
	Cash limit	£200		£400		£500	
	Cash limit (aged under 18)	£50		£50		£100	
11. Travel disruption cover							
	Cancellation/Cutting short your trip extension	n/a		£5,000	£50	£7,500	Nil
	Substitute accommodation cover	n/a		£5,000		£50	
	Enforced stay - delay benefit	n/a		£150 for each 24 hours up to £1,500	Nil	£150 for each 24 hours up to £1,500	
	Enforced stay - additional travel expenses	n/a		£2,000		£2,000	
	Enforced stay - prescription medication	n/a		£200		£200	
12. Financial failure cover							
	Scheduled airline failure	£2,500	Nil	£2,500	Nil	£2,500	Nil
	End supplier failure	Nil		£2,500		£2,500	

13. Pet care							
	Pet Care	n/a		£50 for every 24 hours up to £500	Nil	£75 for every 24 hours up to £750	Nil
14. Gadget cover							
	Accidental Damage, Theft, Malicious Damage and Loss	£500	£100	£750	£50	£750	Nil
	Single Item/pair/ set limit	£500		£750		£750	
	Unauthorised Usage	£1,000	Nil	£1,000	Nil	£1,000	
Enhanced Gadget cover (optional) **							
	Accidental Damage, Theft, Malicious Damage and loss	£1,000	£100	£2,000	£50	£3,000	Nil
	Single Item/pair/ set limit	£500		£750		£1,000	
	Unauthorised Usage	£1,000	Nil	£1,000	Nil	£1,000	
15. Winter sports (optional) - not available to anyone over 65 years of age							
	Winter sports equipment you own	£500	£100	£750	£50	£1,000	Nil
	Replacement hire of winter sports equipment	£300		£350		£400	
	Single Item/pair/ set limit	£300		£350		£400	
	Hired winter sports equipment	£20 per day up to £300	Nil	£30 per day up to £300	Nil	£50 per day up to £300	Nil
	Ski pack	£20 per day up to £400		£30 per day up to £400		£50 per day up to £400	
	Piste closure	£30 per day up to £400		£30 per day up to £400		£50 per day up to £400	
	Avalanche and landslide closure	£15 per day up to £250		£20 per day up to £400		£25 per day up to £500	
	Physiotherapy in the United Kingdom	£150		£350		£500	
16. Golf cover (optional)							
	Golf equipment	£1,000	£100	£1,500	£50	£2,000	Nil
	Single Item/pair/ set limit	£300		£375		£500	
	Golf equipment hire	£50 per day up to £450	Nil	£50 per day up to £450	Nil	£50 per day up to £500	Nil
	Green fees	£40 per day up to £200		£40 per day up to £200		£50 per day up to £500	

17. Wedding cover (optional)							
	Wedding attire	£1,000 per person	£100	£1,500 per person	£50	£2,000 per person	Nil
	Wedding gifts	£500		£750		£1,000	
	Wedding gifts - cash	£150		£150		£150	
	Single Item/pair/ set limit	£250		£375		£500	
	Wedding rings	£500		£750		£1,000	
	Photographs and video recording	£500		£750		£1,000	
18. Cruise cover (optional - only available on Single Trip policies)							
	Missed port	£50 per port up to £500	Nil	£75 per port up to £750	Nil	£100 per port up to £1,000	Nil
	Cabin confinement	£50 per 24 hours up to £250		£75 per 24 hours up to £375		£100 per 24 hours up to £500	
	Unused excursions	£300	£100	£500	£50	£750	
	Increased personal baggage limits	£2,500		£3,000		£3,500	
	Single Item/pair/ set limit	£400		£500		£750	
	Valuables Limit	£500		£500		£500	
19. Vehicle hire excess waiver (optional)							
	Excess / deposit charged	£2,000	Nil	£2,000	Nil	£2,000	Nil
	Roof of the vehicle	£600		£600		£600	
	Windows or windscreen	£800		£800		£800	
	Undercarriage	£500		£500		£500	
	Tyres (for replacement)	£100 each tyre		£100 each tyre		£100 each tyre	
	Tyres (for repair)	£50 each tyre		£50 each tyre		£50 each tyre	

* excess applies to each incident for each insured person unless Excess Waiver option has been selected.

** Enhanced Gadget Cover only applies if the extra premium has been paid for this cover and this is shown on your travel insurance certificate and schedule.

Section 1: 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 25-30.

This section provides insurance for emergency medical costs not covered under a reciprocal health agreement between the government of the UK and that of your country of loss including costs covered by the European Health Insurance Card (EHIC). It may impact your claim if you are not registered for these schemes where they are relevant. This is not Private Medical Insurance.

If we accept liability for a medical expense that's been reduced by the use of either a EHIC, Medicare in Australia, a reciprocal health agreement or private health insurance, we won't apply the deduction of a policy excess.

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 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 Medical Assistance Helpline; and
4. Funeral expenses abroad or the cost of transporting your body or ashes to your home.

For travel to the United States of America reasonable and necessary medical and hospital expenses means costs that are incurred for approved, eligible medical services or supplies up to 150% of the published medical rates for the same or similar treatment as payable by US Medicare.

We will pay you up to the amount shown in the Policy limits and excesses table for the level of cover you have selected:

Medical and other expenses

- 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

Emergency dental treatment

- If you require emergency dental treatment for the immediate relief of pain

Hospital benefit

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

If you are injured or become ill during your trip, our Medical Assistance Helpline:

- may move you from one hospital to another; and/or
- arrange for you to return to the UK at any time.

They will do this if they and the treating doctor think that it is safe for you to be moved or returned to the UK. If you choose not to, our liability will end on the date it was deemed safe for you to be moved or returned to the UK.

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 travel insurance certificate and schedule or when the medical expense costs have been reduced by using a EHIC, Medicare in Australia, a reciprocal health agreement or private health insurance)
- 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 travel insurance certificate and 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 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 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 Medical Assistance Helpline can reasonably be delayed until you return home
- Any taxi fare, other than those for your travel to and from hospital, relating to your admission, discharge or attendance for out-patient treatment or appointments; or for the collection of medication prescribed for you by the hospital forming part of this claim (NOTE: Any costs incurred by you to visit another person in hospital are not covered)
- Any food, drinks, toiletries or faxes
- Any phone calls or costs, other than:
 - calls to the 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 dialled; or
 - costs incurred by you when you receive calls on your mobile phone from our Medical Assistance Helpline for which you are able to provide receipts or other reasonable evidence to show the cost of the calls
- 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

- Any cost where you do not comply with the treatment agreed by the treating doctor and the Medical Assistance Helpline
 - Any costs which are covered under a reciprocal health agreement between the government of the UK and that of your country of loss including costs covered by the European Health Insurance Card (EHIC)
 - Any costs as a result of you not taking your prescribed medication
 - Any claim for you motorcycling:
 - As a rider or passenger on a machine over 125cc; or
 - As a rider on a machine 125cc or under unless you wear a crash helmet and, as a rider, you have held a motorcycle licence for at least 3 years and are conviction free
 - **Anything specifically excluded under the General exclusions applying to your policy on pages 100-102**
-

Section 2: Cancellation and cutting short your trip

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 25-30.

If you fail to notify the travel agent, tour operator or provider of transport/accommodation immediately upon finding it necessary to cancel the trip, our liability shall be restricted to the cancellation charges that would have applied had failure not occurred.

If you cancel your trip due to bodily injury or illness you must provide a medical certificate from a medical practitioner stating that this necessarily and reasonably prevented you from travelling.

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 in the Policy limits and excesses table for the level of cover you have selected, 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 (except as an expert 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) notified to you after the purchase of this policy or after the date the trip was booked, whichever is the later; or
- Your cancellation of the trip as a result of a travel delay under Section 5: Travel delay and missed departure where the delay is in excess of 12 hours at your first international departure point from the UK

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 travel insurance certificate and 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, visa or other relevant travel permissions
- 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)
- Any claim if at the time of taking out your policy or booking a trip, whichever was the later, your relative, colleague, travelling companion or a friend or relative with whom you had arranged to stay had a medical condition for which he or she:
 - was receiving treatment at hospital (other than where they go to hospital for check-ups for a stable condition, at regular intervals which have been arranged beforehand)
 - was waiting for a hospital consultation, investigations or treatment (other than where they go to hospital for check-ups for a stable condition, at regular intervals which have been arranged beforehand)
 - had been given a terminal prognosis, or been told that their condition is likely to get worse in the next 12 months
- 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 travel insurance certificate and 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 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 travel insurance certificate and 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
- Any claim for management fees, maintenance costs or exchange fees associated with timeshares, holiday property bonds or similar arrangements
- Any claim for promotional vouchers or reward points such as Air Miles or Avios points
- Any costs as a result of you not taking your prescribed medication
- You being on a hospital waiting list where the claim relates to you accepting an appointment that causes you to cancel or cut short your trip
- **Anything specifically excluded under the General exclusions applying to your policy on pages 100-102**

Please note you cannot claim under both this section and Section 5: Travel delay and missed departure for the same event or series of events.

Section 3: Personal accident

(this section does not apply if you have selected Silver 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 25-30.

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 in the Policy limits and excesses table for the level of cover you have selected:

Permanent total disablement

- Permanent total disablement as a result of an accident; or

Loss of limb or sight

- 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

Death benefit

- We will pay your legal personal representative(s) the amount shown in the Policy limits and excesses table for the level of cover you have selected for your death as a result of an accident 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 in the Policy limits and excesses table for the level of cover you have selected.

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
- Any claim for sickness, disease, nervous shock or naturally occurring condition or degenerative disease
- Any claim from you engaging in a hazardous activity where this policy specifically states that personal accident cover is excluded or where the sport or activity is not listed as covered or is specifically excluded, unless otherwise agreed by us
- Any claim for you motorcycling:
 - As a rider or passenger on a machine over 125cc; or
 - As a rider on a machine 125cc or under unless you wear a crash helmet and, as a rider, you have held a motorcycle licence for at least 3 years and are conviction free
- **Anything specifically excluded under the General exclusions applying to your policy on pages 100-102**

Section 4: 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 25-30.

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 in the Policy limits and excesses table for the level of cover you have selected 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 in the Policy limits and excesses table for the level of cover you have selected.

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 travel insurance certificate and 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 from you engaging in a hazardous activity where this policy specifically states that personal liability cover is excluded or where the sport or activity is not listed as covered or is specifically excluded, unless otherwise agreed by us

- 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 cover is provided for your liability 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 applying to your policy on pages 100-102**

Section 5: Travel delay and 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 25-30.

The benefit provided under 1. below is intended to provide compensation if you are delayed at your point of departure and is only applicable if you have travelled there and checked-in. If you have not travelled to your departure point you will not be covered even if you have checked-in online.

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.
 - c. A delay involving the vehicle in which you are travelling in because of unexpected and unforeseen heavy traffic or road closures that were sufficiently severe to warrant reporting on a recognised motoring association web site, Highways Agency website, on television, news bulletins or in the press.

We will pay you up to the amount shown in the Policy limits and excesses table for the level of cover you have selected for:

Delayed departure

- A benefit for the first complete 12 hours of your delay, then
- A benefit for every complete 12 hour delay after that; or

Abandoning your trip

- Refund your share of the cost of your trip as a result of point 2 above (under Section 2: Cancellation and cutting short your trip); or

Missed departure

- 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 a result of your missed departure due to one of the reasons set out in point 3 above

If you are a resident of Northern Ireland, cover under this section is extended to include international departures from ports/airports within the Republic of Ireland.

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 travel insurance certificate and 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 or road closures where you have not obtained confirmation that the delays were sufficiently severe to warrant reporting on a recognised motoring association web site, Highways Agency website, on television, news bulletins or in the press
- 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 applying to your policy on pages 100-102**

Section 6: Loss of important documents

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 25-30.

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 the amount shown in the Policy limits and excesses table for the level of cover you have selected 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 travel insurance certificate and 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 or as soon as possible after that 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 or as soon as possible after that 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 applying to your policy on pages 100-102**
-

Section 7: Legal advice and expenses

Definitions applicable to this Section

The following words have these meanings wherever they appear in this section:

Appointed Representative

The preferred law firm, law firm, accountant or other suitably qualified person DAS will appoint to act on behalf of the insured Person.

Costs and expenses

- a. All reasonable and necessary costs chargeable by the appointed representative and agreed by DAS in accordance with the DAS Standard Terms of Appointment.
- b. The costs incurred by opponents in civil cases if the insured person has been ordered to pay them, or the insured person pays them with DAS' agreement.

Countries covered

Worldwide

DAS Standard Terms of Appointment

The terms and conditions (including the amount DAS will pay to an appointed representative) that apply to the relevant type of claim, which could include a conditional fee agreement (no win, no fee).

Date of occurrence

The date of the event that leads to a claim. If there is more than one event arising at different times from the same originating cause, the date of occurrence is the date of the first of these events. (This is the date the event happened, which may be before the date the insured person first became aware of it.)

Insured person

The person stated on the travel insurance certificate and schedule as being insured.

Preferred law firm

A law firm or barristers' chambers DAS choose to provide legal services. These legal specialists are chosen as they have the proven expertise to deal with the insured person's

claim and must comply with DAS' agreed service standard levels, which DAS audit regularly. They are appointed according to the DAS Standard Terms of Appointment.

Reasonable prospects

For civil cases, the prospects that the insured person will recover losses or damages (or obtain any other legal remedy that DAS have agreed to, including an enforcement of judgment), makes a successful defence or make a successful appeal or defence of an appeal, must be at least 51%. DAS, or a preferred law firm on DAS behalf, will assess whether there are reasonable prospects.

DAS

DAS Legal Expenses Insurance Company Limited.

Insured incident

A specific or sudden accident that causes death or Bodily Injury to the insured person.

Introduction

DAS agrees to provide the insurance described in this Section, in return for payment of the premium and subject to the terms, conditions, exclusions and limitations set out in this Section, provided that:

1. reasonable prospects exist for the duration of the claim
2. the date of occurrence of the insured incident is during the period of insurance
3. any legal proceedings will be dealt with by a court, or other body which DAS agree to, within the countries covered and
4. the insured incident happens within the countries covered.

What DAS will pay

DAS will pay an appointed representative, on your behalf, costs and expenses incurred following an insured incident, provided that:

- a. the most DAS will pay for all claims resulting from one or more event arising at the same time or from the same originating cause is up to the amount shown in the Policy limits and excesses table for the level of cover you have selected
- b. the most DAS will pay in costs and expenses is no more than the amount DAS would have paid to a preferred law firm

- c. in respect of an appeal or the defence of an appeal, the insured person must tell DAS within the time limits allowed that the insured person wants to appeal. Before DAS pay the costs and expenses for appeals, DAS must agree that reasonable prospects exist
- d. for an enforcement of judgment to recover money and interest due to the insured person after a successful claim under this section, DAS must agree that reasonable prospects exist, and
- e. where an award of damages is the only legal remedy to a dispute and the cost of pursuing legal action is likely to be more than any award of damages, the most DAS will pay in costs and expenses is the value of the likely award.

What DAS will not pay

In the event of a claim, if the insured person decides not to use the services of a preferred law firm, the insured person will be responsible for any costs that fall outside the DAS Standard Terms of Appointment and these will not be paid by DAS.

What is not covered

DAS will not pay for the following:

1. A claim where an Insured Person has failed to notify DAS of the insured incident within a reasonable time of it happening and where this failure adversely affects the reasonable prospects of a claim or DAS consider their position has been prejudiced.
2. An incident or matter arising before the start of this cover.
3. costs and expenses incurred before DAS' written acceptance of a claim.
4. any claim relating to any illness or bodily injury that happens gradually or is not caused by a specific or sudden accident.
5. any claim relating to psychological injury or mental illness unless the condition follows a specific or sudden accident that has caused physical Bodily Injury to an insured person.
6. defending an insured person's legal rights, but DAS will cover defending a counter- claim.
7. any claim relating to clinical negligence.

8. Fines, penalties, compensation or damages that a court or other authority orders an insured person to pay.
9. Any legal action an insured person takes that DAS or the appointed representative have not agreed to, or where an insured person does anything that hinders DAS or the appointed representative.
10. Any claim where an insured person may be one of a number of people involved in a legal action resulting from one or more events arising at the same time or from the same originating cause which could result in the court making a Group Litigation Order.
11. Any claim relating to written or verbal remarks that damage an insured person's reputation.
12. A dispute with DAS not otherwise dealt with under section condition 7.
13. costs and expenses arising from or relating to judicial review, coroner's inquest or fatal accident inquiry.
14. A claim caused by, contributed to by or arising from:
 - a. ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel
 - b. the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear part of it
 - c. war, invasion, foreign enemy hostilities (whether war is declared or not), civil war, rebellion, revolution, military force or coup
 - d. pressure waves caused by aircraft or any other airborne devices travelling at sonic or supersonic speeds.
15. A claim directly or indirectly caused by or resulting from any device failing to recognise, interpret or process any date as its true calendar date.
16. Any costs and expenses that are incurred where the appointed representative handles the claim under a contingency fee arrangement.
17. A claim against us, our agent, tour operator or travel agent.
18. A claim relating to Deep Vein Thrombosis or its symptoms that result from an insured person travelling by air.

Additional conditions applying to this section

1.
 - a. On receiving a claim, if legal representation is necessary, DAS will appoint a preferred law firm or in-house lawyer as the insured person's appointed representative to deal with the insured person's claim. They will try to settle an insured person's claim by negotiation without having to go to court.
 - b. If the appointed preferred law firm or DAS' in-house lawyer cannot negotiate settlement of the insured person's claim and it is necessary to go to court and legal proceedings are issued or there is a conflict of interest, then the insured person may choose a law firm to act as the appointed representative.
 - c. If the insured person chooses a law firm as their appointed representative who is not a preferred law firm, DAS will give the insured person's choice of law firm the opportunity to act on the same terms as a preferred law firm. However if they refuse to act on this basis, the most DAS will pay is the amount DAS would have paid if they had agreed to the DAS Standard Terms of Appointment.
 - d. The appointed representative must co-operate with DAS at all times and must keep DAS up to date with the progress of the claim.
2.
 - a. An insured person must co-operate fully with DAS and the appointed representative.
 - b. An insured person must give the appointed representative any instructions that DAS ask an insured person to.
3.
 - a. An insured person must tell DAS if anyone offers to settle a claim. An insured person must not negotiate or agree to a settlement without DAS written consent.
 - b. If an insured person does not accept a reasonable offer to settle a claim, DAS may refuse to pay further costs and expenses.
 - c. DAS may decide to pay an insured person the reasonable value of the insured person's claim, instead of starting or continuing legal action. In these circumstances an insured person must allow DAS to take over and pursue or settle any claim on behalf of an insured person. An insured person must also allow DAS to pursue at their own expense and for their own benefit, any claim for compensation against any other person and an insured person must give DAS all the information and help DAS need to do so.
 - d. Where a settlement is made on a without-costs basis DAS will decide what proportion of that settlement will be regarded as costs and expenses and payable to DAS.

4.
 - a. An insured person must instruct the appointed representative to have costs and expenses taxed, assessed or audited if DAS ask for this.
 - b. An insured person must take every step to recover costs and expenses and court attendance and jury service expenses that DAS have to pay and must pay DAS any amounts that are recovered.
5. If the appointed representative refuses to continue acting for an insured person with good reason, or if an insured person dismisses the appointed representative without good reason, the cover DAS provide will end immediately, unless DAS agree to appoint another appointed representative.
6. If an insured person settles or withdraws a claim without DAS' agreement, or does not give suitable instructions to the appointed representative, DAS can withdraw cover and will be entitled to reclaim from an insured person any costs and expenses DAS has paid.
7. If there is a disagreement between an insured person and DAS about the handling of a claim and it is not resolved through DAS' internal complaints procedure, an insured person can contact the Financial Ombudsman Service for help. For all other types of disputes there is a separate arbitration process. The arbitrator will be a barrister chosen jointly by DAS and an insured person. If there is a disagreement over the choice of arbitrator, DAS will ask the Chartered Institute of Arbitrators to decide.
8. DAS may require an insured person to get, at the insured person's expense, an opinion from an expert that DAS considers appropriate on the merits of the claim or proceedings, or on a legal principle. The expert must be approved in advance by DAS and the cost agreed in writing between the insured person and DAS. Subject to this, DAS will pay the cost of getting the opinion if the expert's opinion indicates that it is more likely than not that the insured person will recover damages (or obtain any other legal remedy that DAS have agreed to) or makes a successful defence.
9. An insured person must:
 - a. keep to the terms and conditions of this section
 - b. take reasonable steps to avoid and prevent claims
 - c. take reasonable steps to avoid incurring unnecessary costs
 - d. send everything DAS asks for, in writing, and
 - e. report to DAS full and factual details of any claim as soon as possible and give DAS any information DAS need.

10. DAS will, at DAS' discretion, void this section (make it invalid) from its start date or from the date of claim, or alleged claim, or DAS will not pay the claim if:
 - a. a claim an insured person has made to obtain benefit under this section is fraudulent or intentionally exaggerated, or
 - b. a false declaration or statement is made in support of a claim.
11. Apart from DAS, an insured person is the only person who may enforce all or any part of this section and the rights and interests arising from or connected with it. This means that the Contracts (Rights of Third Parties) Act 1999 does not apply to this section in relation to any third-party rights or interest.
12. If any claim covered under this section is also covered by another Policy, or would have been covered if this section did not exist, DAS will only pay DAS share of the claim even if the other insurer refuses the claim.
13. This section is governed by the law that applies in the part of the United Kingdom, Channel Islands or Isle of Man where the insured person normally lives. Otherwise, the law of England and Wales applies. All Acts of Parliament mentioned in this section include equivalent laws in Scotland, Northern Ireland, the Isle of Man and the Channel Islands as appropriate.

Eurolaw Legal Advice

DAS will give an insured person confidential legal advice over the phone on any personal legal problem under the laws of the member countries of the European Union, Isle of Man, the Channel Islands, Switzerland and Norway.

An insured person can contact DAS' UK-based call centres 24 hours a day, seven days a week. However, DAS may need to call the insured person back depending on the enquiry. Advice about the law in England and Wales is available 24 hours a day, seven days a week. Legal advice for the other countries is available 9am-5pm, Monday to Friday, excluding public and bank holidays. If an insured person calls outside these times, DAS will call the insured person back.

To help check and improve service standards, DAS records all inbound and outbound calls. To contact the above service, phone DAS on +44 (0) 117 934 0548. When phoning, please quote your Policy number.

DAS will not accept responsibility if the Helpline Service fails for reasons DAS cannot control.

Section 8: Hijack and mugging

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

This section of your policy explains the cover we provide if you are hijacked during your trip or hospitalised as a result of a mugging whilst on your trip. Words with special meanings can be found on pages 25-30.

What IS covered:

1. If you are hijacked during your trip
2. If you are admitted to hospital as a result of a mugging

We will pay you up to the amount shown in the Policy limits and excesses table for the level of cover you have selected:

Hijack

- A benefit for each 24 hour period you are hijacked

Mugging

- A benefit if you are hospitalised following a mugging

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
- Compensation for a hijack unless you get a letter from the airline, railway company, shipping line or other transport provider confirming the hijack and the dates
- **Anything specifically excluded under the General exclusions applying to your policy on pages 100-102**

Section 9: Personal baggage and delayed baggage

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 25-30.

What IS covered:

Personal baggage

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

We will pay you up to the amount shown in the Policy limits and excesses table for the level of cover you have selected 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.

Delayed baggage

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 the amount shown in the Policy limits and excesses table under Delayed Baggage for the level of cover you have selected 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 travel insurance certificate and schedule)
- Any claim for gadgets
- Any claim over the single article limit for one article, pair or set of articles which are complementary or used or worn together as shown in the Policy limits and excesses table for the level of cover you have selected
- Any claim over the valuables limit as shown in the Policy limits and excesses table for the level of cover you have selected
- Any loss or theft of your personal baggage that you do not report to the Police within 24 hours of discovery or as soon as possible after that 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, 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 or as soon as possible after that and a written report is obtained from them
- Any loss of or damage to your valuables (other than wedding rings) when worn by you in the water while 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 applying to your policy on pages 100-102**

Section 10: Personal money

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 25-30.

What IS covered:

1. Loss or theft of your personal money

We will pay you up to the amount shown in the Policy limits and excesses table for the level of cover you have selected 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 or as soon as possible after that 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 travel insurance certificate and schedule)
- Any claim over the Cash limit shown in the Policy limits and excesses table for the level of cover you have selected 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 applying to your policy on pages 100-102**

Section 11: Travel disruption cover

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

This section provides cover for costs not forming part of a package holiday.

Special conditions applying to this section:

1. You may only claim under either part A or B of this section for the same event but not both
2. You may only claim the delay benefit provided by either Section 5: Travel delay and missed departure or part C. Enforced stay of this section, for the same event but not both
3. If the same costs and charges are also covered under any other section of this policy you can only claim for these under one section for the same event.

Special definition applying to this section:

Package

The pre-arranged combination of at least two of the following components when sold or offered for sale at an inclusive price and when the service covers a period of more than 24 hours or includes overnight accommodation:

- a. transport
- b. accommodation
- c. other tourist services not ancillary to transport or accommodation (such as car hire or airport parking) and accounting for a significant proportion of the package.

As more fully described under The Package Travel, Package Holidays and Package Tour Regulations 1992.

A. Cancellation and cutting short your trip is extended to include the the following cover:

What IS covered:

- a. if you were not able to travel and use your booked accommodation; or
- b. if the trip was cut short 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 cutting short your trip after you had left the UK to commence the trip; or
 - ii) fire, flood, earthquake, explosion, hurricane, tsunami, landslide, avalanche, volcanic eruption or storm making your accommodation uninhabitable; or
 - iii) an outbreak of food poisoning or an infectious disease at your accommodation resulting in its closure during your trip; or
 - iv) strike leading to the cancellation of your international transport from the UK; or
 - v) the Channel Tunnel being closed for 24 hours from the date and time of your scheduled departure as shown on your ticket/itinerary; or
 - vi) an airport or port you were due to travel from or through being closed for 24 hours from the date and time of your scheduled departure as shown on your ticket/itinerary; or
 - vii) air space being closed for 24 hours from the date and time of your scheduled departure, as shown on your ticket/itinerary.

We will pay you up to the amount shown in the Policy limits and excesses table for the level of cover you have selected for:

- Any irrecoverable unused travel and accommodation costs (including unused kennel or cattery fees) and other prepaid charges including airport parking, car hire, excursions and 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.

What IS NOT covered:

- The excess (unless the appropriate additional premium for excess waiver has been paid and is shown on your travel insurance certificate and 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
- Any claims arising directly or indirectly from circumstances known to you prior to the date this insurance is purchased by you or the time of booking any trip (whichever is the later) which could reasonably have been expected to give rise to cancellation or cutting short the trip
- Claims arising directly or indirectly from strike or industrial action existing or declared publicly by the date this insurance is purchased by you
- Scheduled flights not booked in the UK
- Scheduled flights not booked through a bonded travel agent or direct with a scheduled airline
- Costs which you can recover from elsewhere. For example, payments recoverable from your credit or debit card issuer
- **Anything specifically excluded under the General exclusions applying to your policy on pages 100-102**

B. Substitute accommodation cover**What IS covered:**

If you need to move to alternative 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. fire, flood, earthquake, explosion, hurricane, tsunami, landslide, avalanche, volcanic eruption or storm making your accommodation uninhabitable.

2. an outbreak of food poisoning or an infectious disease.

We will pay you up to the amount shown in the Policy limits and excesses table for the level of cover you have selected for:

- Reasonable additional accommodation and transport costs incurred, up to the standard of your original booking

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.

What IS NOT covered:

- The excess (unless the appropriate additional premium for excess waiver has been paid and is shown on your travel insurance certificate and 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
- Any claims arising directly or indirectly from circumstances known to you prior to the date this insurance is purchased by you or the time of booking any trip (whichever is the later) which could reasonably have been expected to give rise to cancellation or cutting short the trip
- Claims arising directly or indirectly from strike or industrial action existing or declared publicly by the date this insurance is purchased by you
- **Anything specifically excluded under the General exclusions applying to your policy on pages 100-102**

C. Enforced stay

What IS covered:

If you are unable to return home to the UK on your scheduled return date due to:

1. the airspace being closed; or
2. the airport or port that you are scheduled to travel from or through is closed (and you purchased your ticket before it was announced the airport/port was closed); or
3. the Channel Tunnel is closed (and you purchased your ticket before it was announced the tunnel was closed).

We will pay you up to the amount shown in the Policy limits and excesses table for the level of cover you have selected for:

Delay benefit

- A benefit for every complete 24 hour period that you are unable to return home; or

Additional travel expenses

- Any necessary and reasonable additional travel expenses where after a period of 24 hours or more, you unavoidably have to make immediate alternative arrangements to return home and your travel provider cannot provide alternative travel arrangements

Prescription medication

- Emergency replenishment of prescription medication that you require to prevent a deterioration or exacerbation of a pre-existing medical condition, in the event that your existing supplies run out after the date that you were scheduled to return home

What IS NOT covered:

- In respect to "Additional travel expenses" cover only, the refunded amount of any unused return travel costs recoverable from your originally booked travel provider or any other source
- The cost of prescription medication where you have not declared a pre-existing medical condition(s) or declined to accept the terms of our medical pre-screening which apply to your pre-existing medical condition(s)

- The cost of prescription medicine where you have not taken sufficient supplies with you to last the period of your trip
 - Any claim arising from denied boarding due to you holding a standby or concessionary fare ticket that allows the transport provider or their handling agent to withdraw your rights to a seat without penalty
 - **Anything specifically excluded under the General exclusions applying to your policy on pages 100-102**
-

Section 12: Financial failure cover

Special definitions applying to this section:

End supplier

The company that owns and operates the following services: scheduled airline, hotel, train operator including Eurostar, car ferries, villas abroad and cottages in the UK, coach operator, car or camper hire company, caravan sites, campsites, mobile home, safaris, excursions, Eurotunnel, theme parks or attractions

Financial failure

The scheduled airline or end supplier becoming insolvent or having an administrator appointed and being unable to provide agreed services.

What IS covered:

Scheduled airline failure

The insurer will pay up to the amount shown in the Policy limits and excesses table for the level of cover you have selected for each traveller on the travel insurance certificate and schedule named on the invoice and on the airline ticket for:

1. Financial failure prior to departure
 - irrecoverable sums paid prior to the financial failure of the scheduled airline you are booked with; or
2. Financial failure after departure

In the event of financial failure of the scheduled airline after your departure:

 - additional costs incurred by you in replacing that part of the flight arrangements to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements; or
 - if curtailment of the trip is unavoidable - the cost of return flights to the UK, Channel Islands or Ireland to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements.

End supplier failure

The insurer will pay up to the amount shown in the Policy limits and excesses table for the level of cover you have selected or each traveller on the travel insurance certificate and schedule named on the invoice for:

1. Financial failure prior to departure
Irrecoverable sums paid prior to financial failure of the end supplier of the travel arrangement not forming part of an inclusive holiday prior to departure; or
2. Financial failure after departure
In the event of financial failure of the end supplier after departure:
 - additional pro rata costs incurred by you in replacing that part of the travel arrangements to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements; or
 - if curtailment of the trip is unavoidable - the cost of return transportation to the UK, Channel Islands, Isle of Man or Ireland to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements.

What IS NOT covered:

- Scheduled flights, travel or accommodation not booked within the UK, Channel Islands, Isle of Man or Ireland prior to departure
- Any costs resulting from the financial failure of:
 - Any scheduled airline or end supplier which is, or which any prospect of financial failure is known by you or widely known publicly at the date you bought this policy
 - Any loss or part of a loss which at the time of the happening of the loss is insured or guaranteed by any other existing policy, policies, bond, or is capable of recovery from under section 75 of the Consumer Credit Act or from any bank or card issuer or any other legal means
- The financial failure of any travel agent, tour organiser, booking agent or consolidator with whom you have booked a scheduled flight, travel or accommodation
- Any losses which are not directly associated with the incident that caused you to claim. For example, loss due to being unable to reach a pre-booked hotel, villa, car hire or cruise following the financial failure of an airline

Section 13: Pet care

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

What IS covered:

We will pay you up to the amount shown in the policy limits and excesses table for the level of cover you have selected in total for:

1. Extra kennel or cattery costs to house your pet, if you are delayed on the return journey to your home country because of death injury or illness or there is a delay to the public transport system that cannot be avoided.

What IS NOT covered:

- Claims following a delay to the public transport system, unless you get a letter from the airline, railway company or shipping line giving the reason for the delay and showing the scheduled departure time and the actual departure time of the flight, international train or sea vessel
- Claims following death, injury or illness which we have not authorised

Section 14: Gadget cover

You are automatically covered for standard gadget cover. The increased limits under the Enhanced Gadget cover extension in the Policy limits and excesses table only apply if the extra premium has been paid for this cover and this is shown on your travel insurance certificate and schedule.

Special definitions applying to this section

The words and phrases defined below are specific to this cover and have the same meaning wherever they appear in Gadget Cover section.

Accidental Damage

Any damage, including fire and liquid damage, caused to the gadget which was not deliberately caused by you or bound to happen.

Gadget

The item(s) insured by this policy, owned by you and shown within the relevant proof of purchase.

For the purpose of this gadget cover section a gadget can be any one of the following items:

Mobile Phones, Smart Phones, Laptops, Tablets, Digital Cameras, MP3 Players, CD/DVD Players, Games Consoles, Video Cameras, Camera Lenses, Bluetooth Headsets, Satellite Navigation Devices, PDAs, E-Readers, Head/Ear Phones, Wearable Technology (such as a Smart Watch or a Health and Fitness Tracker).

Gadget criteria:

We can only cover gadget(s) that are:

1. purchased from a UK registered company supplied with full UK consumer rights and warranties; or
2. purchased worldwide directly from the manufacturer, a network provider, an online or a high street retailer; or
3. refurbished items purchased directly from the manufacturer, a network provider, an online or a high street retailer and which were supplied with a warranty at the time of purchase; or
4. purchased second hand that have the original proof of purchase (which corresponds to notes 1 to 3 above) and a signed letter from the original owner confirming that you own the gadget(s). This letter must include IMEI (where applicable), serial number and make and model of your gadget(s).
5. gifted to you and that you have the original proof of purchase (which corresponds to notes 1 to 3 above) and a signed letter from the original owner confirming that you own the gadget(s). This letter must include IMEI (where applicable), serial number (where possible), make and model of your gadget(s) and the date the device was gifted to you.

Loss

Loss means that the gadget has been accidentally left by you in a location and you are permanently deprived of its use.

Malicious Damage

The intentional or deliberate actions of a third party which causes damage to your gadget.

Proof of Purchase

The original purchase receipt provided at the point of sale that gives details of the gadget purchased, or similar documents that provide proof that you own the gadget.

Proof of Usage

Evidence that shows your gadget has been in use before the event giving rise to the claim. Where the gadget is a mobile phone this evidence can be obtained from your phone network provider. For other gadgets, such as laptops, in the event of an accidental damage claim this may be determined through inspection by our repairers.

Taurus

Taurus Insurance Services Limited. Suite 2209-2217 Eurotowers, Europort Road, Gibraltar.

Terrorism

Any act of any person or organisation involving, causing or threatening harm or putting the public or any section of the public in fear if it is likely that the purpose is of a political, religious, ideological (of an intellectual or rational nature) or similar nature.

Theft

The dishonest removal of the gadget from your possession by a third party with the intention of permanently depriving you of it, or the removal of the gadget from you in person using force, threat of violence or by pickpocket.

Please note: Theft and Loss needs to be reported to the appropriate local Police authorities and your network provider (if applicable) within 24 hours of discovering the incident.

Violent and Forcible Entry

Entry evidenced by visible damage to the fabric of the building, room, or vehicle at the point of entry.

What IS covered:

Accidental Damage

We will pay the repair or replacement costs if your gadget is damaged as the result of an accident.

Theft

If your gadget is stolen, we will replace it. Where only part or parts of your gadget have been stolen, we will only replace that part or parts. There must be evidence of violence or forcible entry if the theft of your gadget is from an unoccupied premises or vehicle whilst on a trip.

Malicious Damage

If your gadget is damaged as a result of intentional or deliberate actions of someone else, we will repair it. Where only part or parts of your gadget are damaged, we will only replace that part or parts.

Loss

If your gadget is lost, we will replace it. Where only part or parts of your gadget have been lost, we will only replace that part or parts.

Unauthorised Usage

If your gadget is lost or stolen, and the loss or theft is covered by your policy, we will refund the cost of unauthorised calls, messages and downloads made from it after the time it was lost or stolen. Cover will only apply to unauthorised usage within 24 hours of discovery of the loss or theft of your gadget. Itemised bills must be provided to support your claim. This cover will only apply if there is no protection from such losses from your network provider.

The Limits of Our Liability

The most we will pay for any one claim will be the replacement value of your gadget and any approved unauthorised call claim in any case shall not exceed our maximum liability as shown in the Policy limits and excesses table for the level of cover you have selected.

In the event that your claim is authorised it will be at our sole discretion to either repair your gadget, or if your gadget is deemed beyond economical repair or subject to a theft or loss and will therefore have to be replaced, we will endeavour to replace it with an identical fully refurbished item or new item where a refurbished is not available. Should this not be possible Taurus, at their sole discretion, will replace it with a fully refurbished or new item of a comparable specification or the equivalent value (if cash settlement).

Please note it may not always be possible to replace your gadget with the same colour.

- All replacement gadgets are issued with a 12-month warranty (the gadget must be returned to Taurus)
- All repairs to gadgets are issued with a 3-month warranty (the gadget must be returned to Taurus)

What IS NOT covered:

Your gadget is not covered for:

- The amount of the excess which applies as shown in the table of benefits unless the extra premium has been paid for excess waiver and this is shown in your travel insurance certificate and schedule
- Any claim for Enhanced gadget cover, unless the extra premium has been paid for this cover and this is shown in your travel insurance certificate and schedule
- Any loss, theft or accidental damage to the gadget as a result of confiscation or detention by customs, other officials or authorities
- Any loss, theft or accidental damage of the gadget left as checked in baggage
- Any theft or loss unless reported to the appropriate local police authorities within 24 hours of discovering the incident and accompanied by a Police Crime Reference number. Lost Property numbers are not acceptable in support of a theft claim
- Any claim that occurs whilst not on a trip
- Any damage which occurred to your gadget prior to commencement of your trip
- Any claim for loss where the circumstances of the loss cannot be clearly identified, i.e. where you are unable to confirm the time and place of the loss
- Any claim where proof of usage cannot be provided or evidenced (applicable only where the gadget is a mobile phone or in respect of a laptop/tablet where user history is available)
- Any claim involving theft or loss unless reported to your network provider (if applicable) within 24 hours of discovering the incident and a blacklist placed on the IMEI of the gadget(s)
- Theft of the gadget from an unoccupied premises or vehicle whilst on a trip, unless there is evidence of violent and forcible entry to the premises or vehicle
- Theft of the gadget from the person unless force or threat, violence or pickpocket is used

- Loss, theft of or accidental damage to the gadget whilst in the possession of a third party other than a relative
- Loss, theft of or accidental damage to accessories other than SIM or PCIMA cards which were in the gadget at the time of the loss, theft or damage
- Loss of data:
 - a. Loss, damage, destruction, distortion, erasure, corruption or alteration of electronic data from any computer virus or similar mechanism or as a result of any failure of the Internet; or
 - b. Loss of use, reduction in functionality, cost, expense of whatsoever nature resulting there from, regardless of any other cause or event contributing concurrently or in any other sequence to the loss
- Repair or other costs for:
 - a. Routine servicing, inspection, maintenance or cleaning;
 - b. Loss caused by a manufacturer's defect or recall of the gadget;
 - c. Replacement of or adjustment to fittings, control knobs or buttons, batteries or aerials;
 - d. Repairs carried out by anyone not authorised by us;
 - e. Wear and tear or gradual deterioration of performance;
 - f. Claims arising from abuse, misuse or neglect;
 - g. A gadget where the serial number has been tampered with in any way.
- Any kind of damage whatsoever unless the damaged gadget is provided for repair to one of our approved repairers
- The VAT element of any claim if you are registered for VAT
- Cosmetic damage only to the gadget that has no effect on the functionality of the gadget, to include marring, scratching and denting
- Any modifications that have been made from the original specifications of the gadget. This would include things like adding gems, precious metals or unlocking your gadget from a network provider
- Where you knowingly leave your gadget somewhere where you can't see it but others can and it is at risk of being lost, stolen or damaged. For example - in a restaurant or a pub where you go to the toilet or bar leaving your gadget on a table instead of taking it with you

- Reconnection costs or subscription fees of any kind
- The cost of replacing any personalised ring tones or graphics, downloaded material or software
- Any expense incurred as a result of not being able to use the gadget, or any loss other than the repair or replacement costs of the gadget

Conditions and Limitations

1. You are required to take all reasonable precautions to prevent damage, theft or loss. This will include, but not limited to: -
 - a. using your gadget in accordance with the manufactures instructions.
 - b. If left unattended in a vehicle or premises, you are to ensure that the gadget is out of sight and that all locks and security devices are actioned
 - c. not handing your gadget to a person who is not known to you or a third party, other than a relative.
2. The gadget must have valid proof of purchase that meets the gadget criteria detailed in this section.
3. You must provide us with any receipts, documents or proof of purchase, that it is reasonable for us to request.
4. Cover excludes costs or payments recoverable from any party, under the terms of any other contract, guarantee, warranty, or insurance.

Claims Procedure

This procedure is specific to the Gadget cover section.

Please comply with the following procedures in order to allow us to authorise your claim with the minimum of delay. Failure to observe these procedures may invalidate your claim.

Malicious Damage, Theft and Loss Claims:

Notify the appropriate local Police authority within 24 hours of discovering the incident and obtain a Police Crime reference number and a copy of the Police Crime report. Should you be claiming for the theft or loss of your mobile phone or another SIM enabled device you must also contact your network provider within 24 hours of discovering the incident to blacklist the IMEI of the device.

For all claims (including malicious damage, theft and loss):

Contact Taurus on 0330 880 1762 (local rate call), by email sainsburys.tiga@taurus.gi or Taurus Insurance Services Limited Suite 2209-2217 Eurotowers, Europort Road, Gibraltar as soon as reasonably possible after discovering the incident (or in the event of an incident occurring outside of the United Kingdom, as soon as reasonably possible of returning to the United Kingdom).

Complete the claim form in accordance with their instructions, and in any event within 30 days of notifying the claim together with any requested supporting documentation including:

- Police Crime Reference Number (if applicable)
- Proof of Blacklist of IMEI (if applicable)
- Proof of reported theft or loss (if applicable)
- Proof of violent and forcible entry (if applicable)
- Proof of travel dates
- Any other requested documentation

Taurus will assess your claim, and as long as your claim is valid, will authorise the repair or replacement of the gadget as appropriate.

Please note: If we replace your gadget the damaged or lost gadget becomes ours. If it is returned or found you must notify us and send it to us if we ask you to.

Privacy and Data Protection Notice

“We”, AmTrust Europe Ltd and Taurus (as Data Controllers), are committed to protecting and respecting your privacy in accordance with the current Data Protection Legislation. Below is a summary of the main ways in which we process your personal data, for more information please visit our websites at www.amtrusteurope.com or <http://www.taurus.gi/>

We may use the personal data we hold about you for the purposes of providing insurance, handling claims and any other related purposes, for offering renewal, research or statistical purposes and to provide you with information, products or services that you request from us or which we feel may interest you. We will also use your data to safeguard against fraud and money laundering and to meet our general legal or regulatory obligations.

We may disclose your personal data to third parties involved in providing products or services to us, or to service providers who perform services on our behalf. These include our group companies, affinity partners, brokers, agents, third party administrators, reinsurers, other insurance intermediaries, insurance reference bureaus, credit agencies, fraud detection agencies, loss adjusters, solicitors/barristers, accountants, regulatory authorities, and as may be required by law.

We may transfer your personal data to destinations outside the European Economic Area (“EEA”), and we will ensure that it is treated securely and in accordance with the Legislation.

You have the right to ask us not to process your data for marketing purposes, to see a copy of the personal information we hold about you, to have your data deleted (subject to certain exemptions), to have any inaccurate or misleading data corrected or deleted, to restrict processing, to ask us to provide a copy of your data to any controller and to lodge a complaint with the local data protection authority.

Your data will not be retained for longer than is necessary and will be managed in accordance with our data retention policy. In most cases, the retention period will be for maximum period of 7 years following the expiry of our business relationship with you, unless we are required to retain the data for a longer period due to business, legal or regulatory requirements.

Section 15: Winter sports

This section only applies if you have chosen to include this cover and this is shown on your travel insurance certificate and 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 can be found on pages 25-30.

Cover is provided under this section (up to a maximum of 24 days in total during the insurance period if you have Annual 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:

Winter sports equipment you own

1. Loss or theft of or damage to your winter sports equipment

Replacement hire of winter sports equipment

2. Your hire of winter sports equipment if required as a result of point 1

Hired winter sports equipment

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

Ski pack

4. Reimbursement of any unused ski pack, ski hire or tuition fees as a result of your accident or sickness
5. Loss or theft of your ski pass

Piste closure

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

Avalanche or landslide closure

7. Extra transport and accommodation costs you need to pay to get you to your trip destination or back home because of an avalanche or landslide in your resort

Physiotherapy in the United Kingdom

8. Medically necessary physiotherapy when you return to the United Kingdom following accidental injury whilst engaging in a winter sports activity covered by this policy during your trip

We will pay you up to the amount shown in the Policy limits and excesses table for the level of cover you have selected 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 up to the amount shown in the Policy limits and excesses table for the level of cover you have selected for:

- Your hire of winter sports equipment in relation to points 2 and 3
- Reimburse you the proportionate value of any unused ski pack in relation to points 4 and 5
- As a benefit in relation to point 6; or
- Towards transportation costs to travel to an alternative site in relation to point 6
- Towards the extra transport and accommodation costs to get you to your trip destination or back home in relation to point 7
- Physiotherapy costs when you return to the United Kingdom in relation to point 8

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 travel insurance certificate and 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 or delay 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 or as soon as possible after that 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 or as soon as possible after that 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 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 travel insurance certificate and schedule is issued or on or before the date you booked your trip, whichever is earlier
- Under "Physiotherapy in the United Kingdom" anything under the "What IS NOT covered" in Section 1: Medical emergency and repatriation expenses
- **Anything specifically excluded under the General exclusions applying to your policy on pages 100-102**

Section 16: Golf cover

This section only applies if you have chosen to include this cover and this is shown on your travel insurance certificate and schedule.

This section of your policy explains the cover we provide for golf trips. Words with special meanings can be found on pages 25-30.

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 the amount shown in the Policy limits and excesses table for the level of cover you have selected to:

Golf equipment

- 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.

Golf equipment hire

- 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.

Green fees

- 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 travel insurance certificate and schedule)
- Any claim over the amount shown in the Policy limits and excesses table for the level of cover you have selected for any one item/pair or set of items
- 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 or as soon as possible after that and for which you do not get a written report from them
- Any loss or theft of or damage or delay 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 or as soon as possible after that 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 applying to your policy on pages 100-102**

Section 17: Wedding cover

This section only applies if you have chosen to include this cover and this is shown on your travel insurance certificate and schedule.

Special definitions applying to this section:

Wedding attire

The wedding dress, wedding suit, and other accessories including shoes, make up, hair styling and flowers all bought especially for the insured bride and/or bridegroom to use on their wedding day during the trip.

Wedding gifts

Gifts given to the wedding couple during the trip. These may be sent in advance or purchased during the trip.

Wedding ring

The ring of the insured bride or bridegroom, who are to be married during the trip.

What IS covered:

1. Loss or theft or damage to your wedding attire, rings and gifts during your trip
2. Wedding photographs and videos where:
 - The booked professional photographer is unable to take the photographs or video recording following their death, injury or illness or they are caught in an unforeseen transport delay that could not be avoided; or
 - The professional photographs or video recording of the wedding day are damaged, lost or destroyed on your trip and within 14 days of the wedding day.

We will pay up to the amount shown in the Policy limits and excesses table (per insured couple) for the level of cover you have selected in total for:

Wedding attire, wedding rings and wedding gifts

- Replace, reinstate or repair your wedding attire, wedding rings and wedding gifts

Photographs and video recording

- Reasonable fees or charges you are unable to get back from anywhere else to reprint the photographs or replace the video recording of the wedding day

What IS NOT covered:

- The excess (unless the appropriate additional premium for excess waiver has been paid and is shown on your travel insurance certificate and schedule)
 - Any claim over the amount shown in the Policy limits and excesses table for the level of cover you have selected for any one item/pair or set of items
 - Anything mentioned under the heading 'What IS NOT covered' within Section 9: Personal baggage and delayed baggage section other than anything stated above
 - **Anything specifically excluded under the General exclusions applying to your policy on pages 100-102**
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Section 18: Cruise cover

This section only applies if you have chosen to include this cover and this is shown on your travel insurance certificate and schedule.

What IS covered:

1. If the cruise ship you are booked on is unable to make a scheduled port stop because of one of the following and no alternative docking or financial compensation (including on-board credit) is offered:
 - bad weather; or
 - timetable restrictions
2. If you are confined to your cabin by the ship's medical officer due to a medical condition that you are experiencing during your cruise
3. If you are unable to use any pre-booked and pre-paid excursions if you are confined to your cabin by the ship's medical officer due to illness or injury
4. The limits for personal baggage are increased to the amount shown in the Policy limits and excesses table for the level of cover you have selected.

Note: Under 4. these amounts are not in addition to the amounts shown under Section 9: Personal baggage and delayed baggage but are the new limits for the cover provided under that section.

We will pay up to the amount shown in the Policy limits and excesses table for the level of cover you have selected for:

Missed port

- A benefit for each scheduled port the cruise ship was unable to stop at

Cabin confinement

- A benefit for each 24 hours you are confined to your cabin

Unused excursions

- The cost of the excursion(s) you were not able to use

Increased personal baggage limits

- Personal baggage claims under Section 9: Personal baggage and delayed baggage

What IS NOT covered:

In respect of:

- “Cabin confinement”, costs if you are also claiming for ‘In-patient benefit’ within Section 1: Medical emergency and repatriation expenses.
- “Unused excursions” and “Increased personal baggage limits” an excess of the amount shown in the Policy limits and excesses table for the cover you have selected, unless the extra premium has been paid for excess waiver and this is shown in your travel insurance certificate and schedule.
- “Missed ports”:
 - a. Costs if you are offered financial compensation from somewhere else (including on-board credit).
 - b. Any claim if your cruise ship’s scheduled tender service cannot transport you ashore.
 - c. Any delay or failure of public transport caused by a riot, strike or industrial action which began or was announced before you bought your policy or booked your trip (whichever is later)
- “Increased personal baggage limits”, anything mentioned under the heading ‘What IS NOT Covered’ within Section 9: Personal baggage and delayed baggage
- All covers under this section:
 - a. The excess (unless the appropriate additional premium for excess waiver has been paid and is shown on your travel insurance certificate and schedule)
 - b. **Anything specifically excluded under the General exclusions applying to your policy on pages 100-102**

Section 19: Vehicle hire excess waiver

This section only applies if you have chosen to include this cover and this is shown on your travel insurance certificate and schedule.

Special definitions applying to this section:

Damage

Damage to the insured vehicle caused by fire, vandalism, accident or theft occurring during your rental period.

Rental agreement

The contract between you and your vehicle rental company in providing you with the insured vehicle, which is signed by you and that states the excess/deposit you are responsible for, following damage to the insured vehicle during the rental period.

Excess / Deposit

The amount stated in your rental agreement that you are responsible for in the event of damage to the insured vehicle

What IS covered:

1. The excess / deposit amount shown in your rental agreement, subject to the following limits, if the insured vehicle is accidentally damaged, involved in an accident or stolen during the rental period

We will pay up to the amount shown in the Policy limits and excesses table for the level of cover you have selected:

where the excess / deposit applied to your vehicle hire insurance relates to damage to:

- the roof; or
- the windscreen, windows or sunroof glass; or
- the undercarriage; or
- each tyre that needs replacing; or
- each tyre that can be repaired

Note:

The cover provides reimbursement of the excess / deposit that you are responsible for under the terms of your rental agreement (within the limits of this policy) and not the full value of the insured vehicle or the actual cost of damage to the insured vehicle.

What IS NOT covered:

- Any claim where you have not followed the terms of your rental agreement
 - The actual cost of the damage to the insured vehicle
 - Any claim relating to damage to the interior of the insured vehicle
 - Mechanical failure of the insured vehicle
 - Misfuelling
 - General wear and tear
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Exclusions and conditions

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 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.
 6. 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
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- 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
- 7. We will not pay you more than the amounts shown in the Policy limits and excesses table.
- 8. 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.
- 9. We shall not be liable to pay damages to you for the late payment of a claim under this insurance contract, unless we fail deliberately or recklessly to pay the claim within a reasonable time.
- 10. It is a condition of this policy that when booking your trip or purchasing this policy whichever is later that you and your travelling companion(s) are fit to travel and participate in any activities and excursions that you have planned during your trip.

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 that exists at the time your policy starts or at the time of booking your trip (unless declared to and accepted in writing by us) or any associated condition.
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 and cutting short your trip the terminal prognosis was received after the date of booking the trip.
5. War or warlike operations whether war is declared or not, terrorist action (except under Section 3: Personal accident), civil war, invasion, acts of foreign enemies, hostilities, mutiny, uprising, rebellion, revolution, riot, insurrection, civil commotion, conspiracy, military or usurped power, martial law or state of siege, or if you have deliberately put yourself in danger.

Exclusion 5 does not apply for claims made under Section 1: Medical emergency and repatriation expenses.

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6. a) The act of any person, whether a combatant or non-combatant, supplying, transporting, or otherwise handling facilities, equipment, devices, vehicles, weapons, or other materials intended for use in war and civil unrest or terrorist action.
b) The act of any person voluntarily entering an area known at the time to be subject to war and civil unrest or against the advice of the Foreign and Commonwealth Office. See www.fco.gov.uk
 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 check gov.uk/travelaware
 8. a) 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.
b) The use of atomic, biological or chemical weapons or contamination, poisoning, or prevention and/or limitation of the use of objects due to the effects of nuclear, chemical, biological and/or radioactive substances.
 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. You being under the influence of 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 electing to travel on a trip which exceeds your permitted trip duration.
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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. Your participation in winter sports unless the appropriate additional premium has been paid and is shown on your travel insurance certificate and schedule.
 19. 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.
 20. Any amount recoverable from any other source.
 21. Any trip where you have already left the UK at the time of purchasing this insurance, except where you renew an existing Annual Multi Trip policy which falls due for renewal during the trip.
 22. Claims where there is another insurance policy covering the same risk.
 23. Your own unlawful action or any criminal proceedings against you.
 24. Any form of alcohol abuse including alcohol withdrawal or you drinking too much alcohol where it is reasonably foreseeable that such consumption could result in a serious impairment of your faculties and/or judgement resulting in a claim. We do not expect you to avoid alcohol on your trip but we will not cover any claim arising because you have drunk so much alcohol that your judgement is seriously affected and you need to make a claim as a result.
 25. Any claim arising from the unauthorised use of a swimming pool outside the specified times of opening.
 26. Any claim arising from you climbing on top of, or jumping from a vehicle; or jumping from a building or balcony; or climbing or moving from any external part of any building to another (apart from stairs) regardless of the height, unless your life is in danger or you are attempting to save human life.
 27. Any claim where you are not wearing a helmet whilst on a motorcycle.
 28. Any claim where you are not wearing a seatbelt when travelling in a motor vehicle, where a seatbelt is available.
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Data protection notice

We use your personal data for the purposes of providing you with insurance, handling claims and any other related purposes. We also use your personal data to offer renewal of your policy and to provide you with information, products or services that you request from us or which we feel may interest you. We will also use your data to safeguard against fraud and money laundering and to meet our general legal or regulatory obligations. We collect and process your personal data in line with all relevant Data Protection legislation. Under such legislation, the Data Controller for the arrangement of this policy is Sainsbury's Bank and the Data Controller of the policy itself and claims relative to it, is the Insurer as shown on your Policy Schedule.

We will keep any information you have provided to us confidential. However, you agree that we may share this information with other companies within the Sainsbury's Group (as detailed in our [Privacy Policy](#), which we may amend from time to time). Please see our [Privacy Policy](#) (found on our website at <https://www.sainsburysbank.co.uk/legals/leg-reg-privacy-policy>) for more details about how we and Sainsbury's Group will use your information.

We may be required to transfer your personal data outside the European Economic Area ("EEA") in order to provide you with the services detailed in your policy. Where we transfer your personal data outside of the EEA, we will ensure that it is treated securely and in accordance with all relevant Data Protection legislation.

Further Information

Any requests relating to your Personal Data Rights should be directed to: Sainsbury's Bank, PO Box 4955, Worthing, BN11 9ZA. Alternatively, please call 08085 405060 or email privacy.bank@sainsburysbank.co.uk

Those in relation to data held by ERV should be directed to: ERV, Afon House, Worthing Road, Horsham, West Sussex, RH12 1TL, United Kingdom email: Dataprotectionofficer@erv.co.uk

Those in relation to data held by DAS should be directed to: DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol BS1 6NH phone: 0117 934 0548

Those in relation to data held by IPP should be directed to: IPP, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR phone: 020 8776 3750 email: info@ipplondon.co.uk

Those in relation to data held by Taurus should be directed to: Taurus Insurance Services Limited, Suite 2209-2217 Eurotowers, Europort Road, Gibraltar phone: 0330 880 1762 email: sainsburys.tiga@taurus.gi

Those in relation to data held by AmTrust Europe Limited should be directed to: The Data Protection Officer, AmTrust Europe Limited, 2 Minster Court, Mincing Lane, London, EC3R 7BB England. Website address is www.amtrusteurope.com

Complaints procedure

You have the right to expect the best possible service and support. If we have not delivered the service that you expected or you are concerned with the service provided, we would like the opportunity to put things right. If you feel we have fallen short of our standards, please contact the Customer Relations Team.

Our staff will attempt to resolve your complaint immediately. If this is not possible, we promise to acknowledge your complaint within 5 business days of its receipt. In the unlikely event that your complaint has not been resolved within 4 weeks of its receipt, we'll write and let you know the reasons why and what further action we'll take.

If we cannot resolve your complaint, we'll issue a final response letter. Upon its receipt, you may refer your complaint to the Financial Ombudsman Service which, once contacted, will liaise with us on your behalf. The ombudsman will then inform you directly of its decision.

For complaints about claims, please contact your insurer handling your claim.

You will find details of your insurer on your Policy Schedule.

- **For complaints relating to claims under Sections: 1-6, 8- 11, 13 and 15-19**

In the first instance, please contact:

Sainsbury's Bank Travel Insurance Claims, 308-314 London Road, Hadleigh, Benfleet, Essex SS7 2DD.

phone: 01403 288 421 email: info@csal.co.uk

- **For complaints relating to claims under Section 7: Legal advice and expenses**

In the first instance please contact:

The Managing Director, DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol BS1 6NH

phone: 0117 934 0548

- **For complaints relating to claims under Section 12: Financial failure cover**

In the first instance, please contact:

The Customer Services Manager, IPP Claims Office, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR

phone: 020 8776 3750 fax: 020 8776 3751 email: info@ipplondon.co.uk

- **For complaints relating to claims under Section 14: Gadget cover**

In the first instance, please contact:

Taurus Insurance Services Limited, Suite 2209-2217 Eurotowers,
Europort Road, Gibraltar
phone: 0330 880 1762 email: gadget.complaints@taurus.gi

- **For all other complaints, including complaints about the sale of any section of this policy**

In the first instance, please contact:

Sainsbury's Bank Travel Insurance Complaints Team,
1st Floor Maitland House, Warrior Square,
Southend-on-Sea, Essex SS1 2JY
phone: 0345 605 2622 email: travelcomplaints@insurance-sainsburysbank.co.uk

What to do if you are still not satisfied.

If you are still not satisfied then you may be able to refer your complaint to the Financial Ombudsman Service. You must approach the Financial Ombudsman Service within six months of our final response to your complaint. We will remind you of the time limits in the final response.

Financial Ombudsman Service

Exchange Tower

Harbour Exchange Square

London E14 9SR

Telephone 0800 0 234 567, free for people phoning from a "fixed line" (for example, a landline at home)

or

0300 123 9 123, free for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02

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

Website: www.financial-ombudsman.org.uk

We must accept the Ombudsman's final decision, but you are not bound by it and may take further action if you wish.

Your rights as a customer to take legal action remain unaffected by the existence or use of our complaints procedure. However the Financial Ombudsman Service may not adjudicate on any cases where litigation has commenced.

Alternatively - online sales only

Although contacting us directly is the quickest way to complain, the European Commission has set up an online platform where consumers in all EU countries can register a complaint. This can only be used for complaints about purchases made online.

The Online Dispute Resolution service (ODR) directs your enquiry to our Customer Relations Team who will handle it in the usual way. It will also let you know that the Financial Ombudsman Service (FOS) is the UK's dispute resolution body for insurance.

Please note that this new EU service facilitates contact only. It doesn't provide any other complaints service. You can find this platform at: <http://ec.europa.eu/odr>
Please quote our e-mail address: travelcomplaints@insurancesainsburysbank.co.uk

Important telephone numbers

Customer Helpline for amendments or general information

0345 305 2622

Medical Assistance Helpline

+44 (0)1403 288 125

If in the USA, Canada or Mexico, please call + 1 833 780 0412

Customer Helpline for claims

Sections 1-6, 8- 11, 13 and 15-19

01403 288 421

Section 7 – Legal advice and expenses

0117 934 0548

Section 12 - Financial failure cover

020 8776 3752

Section 14 – Gadget cover

0330 880 1762

Special requirements

We are committed to meeting the needs of all our customers. If you have a hearing or speech impairment, please dial 18001 followed by the number that you're calling (lines open 8am - 7pm Monday - Friday, 9am-5pm Saturday, closed Sundays including Bank Holidays). For visually impaired we can provide documents in large print, braille or on audio cassette. Please call us on 0345 305 2622.

Calls to 03 numbers cost no more than calls to geographic numbers (01 or 02) from both landlines and mobiles. Call charges may vary. Calls may be monitored and recorded.

Sainsbury's Bank Travel Insurance is sold and administered by Hood Travel Limited, registered at Companies House 08318836. Hood Travel is authorised and regulated by the Financial Conduct Authority under registration number 597211. Its registered address is at 1st Floor Maitland House, Warrior Square, Southend-on-Sea, Essex, SS1 2JY.

You can check this information on the Financial Services Register by visiting the website <https://register.fca.org.uk/>

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