

Policy summary

Inside you'll find a summary of
Tesco Bank Travel Insurance

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policy summary

keyfacts®

This is a travel insurance policy summary only and does not contain the full terms and conditions of the contract. Full terms and conditions can be found in the Policy Booklet, a copy of which is available on request.

Insurers

The insurers are Ageas Insurance Limited, apart from Section 14 – Travel Legal Guard which is underwritten by DAS Legal Expenses Insurance Company Limited and Section 16 – Financial Failure which is provided and administered by International Passenger Protection Limited and underwritten by certain underwriters at Lloyd's.

Travel insurance

The insurance policy covers personal travel insurance and can be extended to include winter sports cover for an additional premium. Your Policy Schedule and Policy Booklet form the basis of the contract.

Single trip and annual multi-trip cover

This travel insurance can be purchased as a single trip policy or an annual multi-trip policy.

The single trip policy will provide cover for one specific trip, which can be up to a maximum duration of 31 days, depending upon the period of insurance purchased. For persons aged under 65 the trip limit can be extended up to a maximum of 90 days. The Policy Schedule will show when the policy starts and finishes.

An age limit of 74 applies to policies purchased online and annual multi-trips purchased over the phone. There is no maximum age limit for single trip policies purchased over the phone.

An annual multi-trip policy provides cover for any number of trips in the 12 month period shown on your Policy Schedule. The policy will cover trips up to a maximum duration of 31 days. For persons aged under 65 the trip limit can be extended to 45 or 60 days duration if you have paid the additional premium to extend your policy. The Policy Schedule will show which option has been selected and when the 12 month period starts.

Significant features and benefits

The Policy Booklet outlines the features and benefits of the cover provided under personal travel insurance. Full details of each section can be found from pages 23 through to 49 of your Policy Booklet. Details of additional cover for winter sports holidays can be found on pages 50 to 52 of the Policy Booklet.

The following table is a summary of the benefits available, which vary depending upon the level of cover purchased. Your Policy Schedule will show which level of cover applies to you. The limits of cover shown are the most you can claim per insured person under each section of the policy, but other limits may apply which are detailed fully in the Policy Booklet.

Schedule of benefits

Section Number		Everyday Value		Standard		Finest	
		Limit	Excess	Limit	Excess	Limit	Excess
Section 1 (a)	If your trip is cancelled	£1,000	£75	£5,000	£60*	£10,000	£45*
Section 1 (b)	If your trip is cut short	£1,000	£75	£5,000	£60*	£10,000	£45*
Section 2	Medical and other expenses	£2m	£75	£5m	£60*	£10m	£45*
Section 3	Hospital Benefit	£15 per day, max £600	Nil	£25 per day, max £1,000	Nil	£50 per day, max £2,000	Nil
Section 4	Personal Accident (age 18-65) • Loss of limbs or sight	Not available	–	£25,000	Nil	£75,000	Nil
	• Permanent Total Disablement	Not available	–	£25,000	Nil	£75,000	Nil
	• Death Benefit	Not available	–	£15,000	Nil	£35,000	Nil
Section 5†	Personal Belongings	£1,000	£75	£1,500	£60*	£2,000	£45*
	• Any one item, pair or set	£200	£75	£300	£60*	£500	£45*
	• Overall Valuables limit	£200	£75	£300	£60*	£500	£45*
† Only applies to Everyday Value cover if you have paid the applicable additional premium to include personal belongings cover.							
Section 6†	Delayed baggage	£50 per 12 hours, £100 max	Nil	£50 per 12 hours, £150 max	Nil	£100 per 12 hours, £300 max	Nil
† Only applies to Everyday Value cover if you have paid the applicable additional premium to include personal belongings cover.							
Section 7†	Money & Documents	£300	£75	£400	£60*	£500	£45*
	• Cash limit (age over 18)	£150	£75	£200	£60*	£250	£45*
	• Cash limit (age under 18)	£50	£75	£100	£60*	£150	£45*
† Only applies to Everyday Value cover if you have paid the applicable additional premium to include personal belongings cover.							
Section 8	Loss of Passport	Not available	–	£250	Nil	£400	Nil
Section 9	Personal Liability	£2m	£200	£2m	£200	£2m	£200
Section 10	Missed Departure – Extra travel and accommodation expenses	Not available	–	£750	Nil	£1,500	Nil
Section 11	Catastrophe Cover	Not available	–	£1,000	Nil	£2,000	Nil
Section 12	Mugging	Not available	–	£50 per 24 hours, max £750	Nil	£100 per 24 hours, max £1,500	Nil
Section 13	Pet Care	Not available	–	£250	Nil	£750	Nil

* The excess shown is the excess payable under the policy unless you have selected the double excess option in which case your excess will be double that shown above. Your Policy Schedule will confirm whether or not you have taken the double excess option.

Schedule of benefits

Section Number		Everyday Value		Standard		Finest	
		Limit	Excess	Limit	Excess	Limit	Excess
Section 14	Travel Legal Guard	Not available	–	£25,000	Nil	£75,000	Nil
Section 15	Delay	£10 per 12 hours, max £200	Nil	£20 per 12 hours, max £400	Nil	£30 per 12 hours, max £600	Nil
Section 15	Holiday Abandonment	£1,000	£75	£5,000	£60*	£10,000	£45*
Section 16	Financial Failure Cover	Not available	–	Not available	–	£1,500	Nil
Section 17	Hijack	Not available	–	£50 per 24 hours, max £750	Nil	£100 per 24 hours, max £1,500	Nil
Section 18	Golf equipment	Not available	–	Not available	–	£1,000	£45*
	Golf equipment hire	Not available	–	Not available	–	£20 per day, max £200	Nil
	Green fees	Not available	–	Not available	–	£75 per day, max £300	Nil

Optional cover section

Section Number		Everyday Value		Standard		Finest					
		Limit	Excess	Limit	Excess	Limit	Excess				
Section 19	Optional Winter Sports cover	Not available	–	£500	£60*	£750	£45*				
	Winter Sports equipment (owned or hire)										
	Winter Sports equipment hire							£30 per day, max £300	Nil	£40 per day, max £400	Nil
	Ski pack							£250	Nil	£350	Nil
	Piste closure							£30 per day, max £300	Nil	£40 per day, max £400	Nil
Avalanche cover	£35 per day, max £350	Nil	£50 per day, max £500	Nil							

* The excess shown is the excess payable under the policy unless you have selected the double excess option in which case your excess will be double that shown above. Your Policy Schedule will confirm whether or not you have taken the double excess option.

Principal exclusions and limitations

Medical conditions

Health restrictions apply to some sections of this policy. See sections 1a, 1b, 2, 3 and 4 on pages 23 to 32 of the Policy Booklet. You must refer to the Declaration on pages 4 and 5 of the Policy Booklet. If you cannot agree with the Declaration you must contact us. If you do not do this your claim may not be met.

Changes to your health (applies to annual multi-trip policies only)

Part One

If your health changes after you purchased your policy but before you travel, you must contact us immediately on **0345 293 9474**, to tell us about these changes if because of these you:

- Have seen a doctor or seen or been referred to a consultant or specialist
- Have been admitted to hospital, or are waiting to receive treatment (including surgery, tests or investigations) We will then tell you if we can cover these medical conditions at no extra cost or for an additional premium.

Part Two

If we cannot cover your medical conditions, or you do not want to pay the additional premium quoted, we will give you the choice of either:

- Cancelling your policy and receiving a proportionate/partial refund (provided that you have not made a claim or are about to); or
- Making a cancellation claim for any pre-booked trips; or
- Continuing the policy but without cover for your medical conditions.

See the Declaration on pages 4 and 5 of the Policy Booklet.

Medical conditions of close relative/business associates

If, at the time of taking out this insurance (or booking the trip if this was later) your close relative, business associate or travel companion 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 checkups 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 close relative, business associate or travel companion. See sections 1a, 1b, and 2 on pages 23 to 29 of the Policy Booklet.

Dangerous activities

Your travel insurance policy does not automatically cover you for all activities. If you are going to take part in any activity that may be considered dangerous, or you are taking a winter sports holiday, please contact us for advice. See pages 17 to 19 of the Policy Booklet.

Delay and holiday abandonment

The Everyday Value and Standard travel insurance policy does not cover you for claims arising from the recommended closure of airspace for reasons of safety or otherwise by any government, public or local authority including but not limited to any civil or federal aviation authority. See pages 44 to 45 of the Policy Booklet.

Medicare/Medicaid

For travel to the United States of America, we will pay only for necessary emergency medical treatment, surgical, hospital, ambulance and nursing fees and charges. This means costs that are incurred for approved, eligible medical services or supplies, that do not exceed the average reimbursement the provider receives for all services rendered to its patients, up to a maximum of one and a half times the rate that would be applicable if the costs were payable by US Medicare. If you do require medical treatment whilst in the United States of America, you are not required to do anything additional which is not already explained within the Policy Booklet, and the benefits and limitations contained within Section 2 and Section 3 of the Policy Booklet still apply.

Mobile phones

Your travel insurance policy does not provide cover for the loss of, theft of or damage to mobile phones (including smart phones and mobile electronic personal communication devices). See pages 32 to 33 of the Policy Booklet.

Personal belongings, money and documents

Your policy provides cover for loss, damage or theft of your personal belongings, money and documents, however for personal belongings we may take an amount off for wear and tear. The policy also contains maximum amounts that can be claimed for individual items, valuable items and cash. This section only applies on a Everyday Value policy if you have paid the applicable additional premium to include personal belongings cover. Your Policy Booklet provides full details of these limits. See Sections 5, 6 and 7 for details.

Winter sports – piste closure

This cover is only available for holidays starting after 10 December and ending before 30 April. Under this section of cover, you will not be covered if you take out this insurance within 14 days of going on the trip, unless you booked the trip at the same time. See page 52 of the Policy Booklet.

What happens if I take out cover and then change my mind?

You can cancel this policy within 14 days from the date you receive the Policy Booklet and Policy Schedule. We will then refund your premium in full. Please note that, for a single trip policy, a refund of premium is

only available if the period from the date of issue of the policy to the scheduled return date home is greater than 28 days.

No refund of premium is available after the 14 day period. See page 20 of the Policy Booklet.

How to make a claim

Telephone the claims helpline on 0345 677 7555. This line is open 24 hours a day, 365 days a year. Please have your policy details available.

We may ask for documentation to support your claim. See pages 14 to 16 of the Policy Booklet. If you need help following a medical emergency please call +44 23 8064 4633. See pages 12 and 13 of the Policy Booklet.

What to do if you have a complaint

Should there ever be an occasion where you need to complain, we will sort this out as quickly and fairly as possible.

If you have a complaint regarding your claim, please telephone us on the number shown in your claims documentation. Alternatively, you can write to us at the address shown below or email us through our website at www.ageas.co.uk/complaints (please include your policy number and claim number if appropriate).

Customer Services Advisor
Ageas Insurance Limited
Ageas House
Hampshire Corporate Park
Templars Way
Eastleigh
Hampshire
SO53 3YA

We will try to resolve your complaint by the end of the third working day. If we are unable to do this, we will write to you within five working days to either:

- Tell you what we have done to resolve the problem; or
- Acknowledge your complaint and let you know when you can expect a full response.
We will also let you know who is dealing with the matter.

We will always aim to resolve your complaint within four weeks of receipt. If we are unable to do this we will give you the reasons for the delay and indicate when we will be able to provide a final response.

We will review your complaint and do our best to address your concerns. If the matter is not resolved to your satisfaction you can write to the Financial Ombudsman Service and further information about this can be found below.

See pages 56 to 58 of your Policy Booklet for full details on how to make a complaint including who to contact if your complaint is with regards the sales literature, the way in which your policy was sold to you, medical screening, the information and advice about your policy, section 14 – Travel Legal Guard or section 16 – Financial Failure Cover.

Contact the Financial Ombudsman Service

If the appropriate party above cannot resolve your complaint, you may refer your complaint to the Financial Ombudsman Service. You can ask the Financial Ombudsman Service to review your complaint if for any reason you are still dissatisfied with either the summary resolution or final response letter, or if the appropriate party has not issued their final response within eight weeks from you first raising the complaint, but you must do so within six months of the date of the summary resolution or final response letter. Please note that they will only consider your complaint once you have tried to resolve it with the appropriate party first.

You can contact the Financial Ombudsman Service at the address below:

In writing:

Financial Ombudsman Service

Exchange Tower

London

E14 9SR

Tel: 0800 023 4567

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

You can also obtain information here: www.financial-ombudsman.org.uk

Please note that if you do not refer your complaint within the six months, the Financial Ombudsman Service will not have our permission to consider your complaint and therefore will only be able to do so in very limited circumstances, for example, if it believes that the delay was as a result of exceptional circumstances.

Using this complaints procedure will not affect your legal rights.

Financial Services Compensation Scheme

All of the insurers on page 2 of this document are covered by the Financial Services Compensation Scheme (FSCS). If we/they cannot meet our/their obligations you may be entitled to compensation under the scheme. You can get more information from the Financial Services Compensation Scheme at www.fscs.org.uk or by calling 0800 678 1100 or 0207 741 4100.

If you have problems with your hearing or speech, contact us by
Typetalk by adding 18001 to the start of any of the numbers in this booklet.

For your protection, telephone calls will be recorded and may be monitored.

Tesco Bank Travel Insurance is provided by Ageas Insurance Limited. The Travel Legal Guard cover is underwritten by DAS Legal Expenses Insurance Company Limited. The Financial Failure cover is provided by International Passenger Protection Limited and underwritten by certain underwriters at Lloyd's. Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Financial Services Register no 202039. Registered in England and Wales No 354568. Registered office address: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA.

DAS Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. DAS Legal Expenses Insurance Company Limited. Head and Registered Office: DAS House, Quay Side, Temple Back, Bristol BS1 6NH. Registered in England and Wales. Company Number 103274. Website: www.das.co.uk. DAS Law Limited is authorised and regulated by the Solicitors Regulation Authority (registered number 423113). DAS Law Limited. Head and registered office: North Quay, Temple Back, Bristol BS1 6FL. Registered in England and Wales. Company Number 5417859. Website: www.daslaw.co.uk.

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