

# Travel Insurance

## Insurance Product Information Document

Company: AWP P&C S.A. – UK Branch

AWP P&C S.A., acting through its UK Branch - Authorised and regulated by L'Autorité de Contrôle Prudentiel et de Résolution in France. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. Firm reference number 534384.

Product: Sainsbury's Bank Silver Travel Insurance. Single trip and Annual Multi-trip cover.

**This document only provides a basic summary of cover provided and is not personalised to your specific needs in any way. The full terms and conditions of the contract are shown on the policy document, which you should read carefully to ensure you have the cover you need.**

### What is this type of insurance?

This travel insurance provides benefits to cover trips within the geographical area and the cover dates you have chosen. It covers you while travelling, for various events such as: medical emergencies; travel disruption; cancelling or cutting short your trip; and delayed, lost or stolen baggage.



#### What is insured?

- ✓ **Cancellation or curtailment** - Up to £3,000 for loss of pre-paid non-refundable travel and accommodation expenses.
- ✓ **Emergency medical/ dental cover abroad/ Emergency transportation** - Up to £10,000,000 for hospital fees, repatriation costs incurred if taken ill or injured on your trip. Inner limits apply for 'Hospital inpatient benefit', funeral and dental costs.
- ✓ **Travel disruption** - Up to £300 for extra transport or accommodation costs to continue your trip, if your transport is delayed in arrival;  
Up to £300 for extra transport or accommodation costs to continue your trip, if you miss the departure of your outbound or return transport.
- ✓ **Travel delay** - Up to £250 benefit after a major travel delay to outbound or return transport at the departure point. Limited to £50 per full 24 hour period. Alternatively up to £3,000 if you abandon your trip on the outbound leg only.
- ✓ **Loss of travel documents** - Up to £100 for costs to obtain temporary documents on your trip plus reimbursement of the remaining value of lost passport.
- ✓ **Baggage/delayed baggage** - Up to £1,250 for items lost, stolen or damaged on your trip, inner limits apply for special baggage items. Up to £200 for costs to replace essential items temporarily lost by the transport provider on your outward journey.
- ✓ **Personal money** - Up to £400 for your money, travellers cheques and travel tickets lost, stolen or damaged on your trip.
- ✓ **Personal liability** - Up to £2 million costs for damage or injury you cause to a third party or their property (including your trip accommodation if not owned by you, your friend, or family).
- ✓ **Travel accident** - Compensation if you die, lose your sight or limb or are unable to ever work again up to £10,000 following an accident on your trip. The death benefit is reduced to £5,000 for under 18's.
- ✓ **Legal expenses** - Up to £25,000 legal costs/ representation, to pursue a compensation claim against negligent third parties responsible for your death, injury or illness.
- ✓ **Optional Winter sports cover** - Cover for winter sports equipment lost, stolen, damaged or delayed on your trip; loss of use of your ski pack; piste closure.
- ✓ **Optional Cruise cover** - Cover for missed port of call; cabin confinement; unused excursions; high and low water restrictions and denial of boarding.
- ✓ **Optional Rental Vehicle Excess cover** - Cover for the damage or theft excess payable under a rental car agreement in the event the vehicle is damaged or stolen.



#### What is not insured?

- ✗ Claims where you cannot provide sufficient supporting evidence.
- ✗ Taking part in activities where there is an increased risk of injury, unless we have agreed otherwise.
- ✗ Claims relating to pre-existing medical conditions, unless those conditions have been declared to us and accepted in writing.
- ✗ More than the maximum benefit limits (and sub limits when these apply) shown in each section.
- ✗ The £100 policy excess that is applicable. This applies to each insured person, for each claim incident, unless you have purchased the additional Excess Waiver in advance.
- ✗ Claim circumstances you were aware of before your policy was issued or journey was booked (whichever is the later) and which could reasonably have been expected to give rise to a claim, unless the insurers agree to it in writing.
- ✗ Any costs incurred as a result of a covered event that are not specifically stated as being covered.
- ✗ Claims arising from you being under the influence of alcohol, of solvents or drugs, or doing anything as a result of using these substances.
- ✗ Claims arising from an epidemic or pandemic, except where it is specifically described as covered under the 'Trip Cancellation', 'Trip Interruption', 'Travel Delay' or 'Emergency Medical/Dental Cover Abroad' or 'Emergency Transportation' sections and where the appropriate additional premium has been paid for cover under the optional 'Winter sports cover' and 'Cruise cover' sections.



## Are there any restrictions on cover?

- ! Cover is only available to residents of the UK.
- ! Claims relating to pre-existing medical conditions may be excluded.
- ! For Annual Multi-trip policies, cover will not extend beyond the 31 day trip limit, unless we have agreed otherwise.
- ! For Annual Multi-trip policies, adults may travel independently. Your insured dependent children must travel with or to you, your partner or a nominated responsible adult for cover to apply.
- ! For Annual Multi-trip policies, cover will only apply if the insured person(s) are 80 years of age or under when the policy starts.
- ! Certain levels of cover may be restricted according to the age of the insured person.
- ! Trips within the UK must include 2 consecutive nights pre-booked accommodation at least 70 miles from your primary residence.
- ! There are General conditions that you have to meet for cover to apply.
- ! General exclusions apply to the whole policy and each section contains exclusions specific to that section.



## Where am I covered?

✓ Cover is provided for travel to the destination or region that is shown on your policy schedule. All trips must start and end in the UK. You will not be covered if you do not follow any advice or recommendation made by any of the following: the Foreign, Commonwealth and Development Office (FCDO) or the World Health Organization (WHO) or any government or other official authority at any destination you are travelling from, through or to. For further details on FCDO travel advice, visit [gov.uk/foreign-travel-advice](https://gov.uk/foreign-travel-advice)



## What are my obligations?

- Unless we say otherwise, you must disclose any pre-existing medical conditions of anyone to be insured on this policy.
- Answer any pre-sale questions as truthfully and accurately as possible.
- Read your policy documents carefully to ensure you have the cover you need.

### To avoid claims being reduced or refused, you must:

- Tell us as soon as possible if there are any changes to your circumstances, or if it is likely you will need to make a claim.
- You should take reasonable care to protect yourself and your property against accident, injury, loss and damage and to minimise any claim. Keeping safe and providing us with all supporting documents/ receipts needed to support a claim.
- You must report any loss, theft or damage to the police, your travel carrier or relevant authority within 24 hours of discovery.



## When and how do I pay?

You will need to pay your policy premium in full in order for cover to apply. All cover will end if payment is incomplete or rejected, or if the policy is cancelled.

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



## When does the cover start and end?

The Cancellation benefit for your trip begins from the start date shown on your policy schedule for Annual Multi-trip policies, the issue date shown on your policy schedule for Single Trip policies or the date the trip was booked (whichever is later) and ends on the earliest of the following:

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

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

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



## How do I cancel the contract?

You can cancel the policy at any time. You have 14 days from the date of receiving your policy documents, to ensure that they meet your requirements.

If you wish to cancel the policy during this period, you should contact Sainsbury's Bank Customer Services team. Your premium will be refunded in full, as long as you have not travelled, made a claim or intend to make a claim.

You may still cancel the policy after this 14 day cancellation period but no refund will be made.

To cancel your policy you should contact Sainsbury's Bank Customer Services team:

Tel: 0345 305 2622; or

Email: [travelservice@insurance-sainsburysbank.co.uk](mailto:travelservice@insurance-sainsburysbank.co.uk)

# Travel Insurance

## Insurance Product Information Document

Company: AWP P&C S.A. – UK Branch

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Product: Sainsbury's Bank Gold Travel Insurance. Single trip and Annual Multi-trip cover.

**This document only provides a basic summary of cover provided and is not personalised to your specific needs in any way. The full terms and conditions of the contract are shown on the policy document, which you should read carefully to ensure you have the cover you need.**

### What is this type of insurance?

This travel insurance provides benefits to cover trips within the geographical area and the cover dates you have chosen. It covers you while travelling, for various events such as: medical emergencies; travel disruption; cancelling or cutting short your trip; and delayed, lost or stolen baggage.



#### What is insured?

- ✓ **Cancellation or curtailment** - Up to £5,000 for loss of pre-paid non-refundable travel and accommodation expenses.
- ✓ **Emergency medical/ dental cover abroad/ Emergency transportation** - Up to £15,000,000 for hospital fees, repatriation costs incurred if taken ill or injured on your trip. Inner limits apply for 'Hospital inpatient benefit', funeral and dental costs.
- ✓ **Travel disruption** - Up to £1,000 for extra transport or accommodation costs to continue your trip, if your transport is delayed in arrival;  
Up to £1,000 for extra transport or accommodation costs to continue your trip, if you miss the departure of your outbound or return transport.
- ✓ **Travel delay** - Up to £350 benefit after a major travel delay to outbound or return transport at the departure point. Limited to £70 per full 24 hour period. Alternatively up to £5,000 if you abandon your trip on the outbound leg only.
- ✓ **Loss of travel documents** - Up to £600 for costs to obtain temporary documents on your trip plus reimbursement of the remaining value of lost passport.
- ✓ **Baggage/delayed baggage** - Up to £2,000 for items lost, stolen or damaged on your trip, inner limits apply for special baggage items. Up to £500 for costs to replace essential items temporarily lost by the transport provider on your outward journey.
- ✓ **Personal money** - Up to £500 for your money, travellers cheques and travel tickets lost, stolen or damaged on your trip.
- ✓ **Personal liability** - Up to £2 million costs for damage or injury you cause to a third party or their property (including your trip accommodation if not owned by you, your friend, or family).
- ✓ **Travel accident** - Compensation if you die, lose your sight or limb or are unable to ever work again up to £25,000 following an accident on your trip. The death benefit is reduced to £10,000 for under 18's.
- ✓ **Legal expenses** - Up to £25,000 legal costs/ representation, to pursue a compensation claim against negligent third parties responsible for your death, injury or illness.
- ✓ **Optional Winter sports cover** - Cover for winter sports equipment lost, stolen, damaged or delayed on your trip; loss of use of your ski pack; piste closure.
- ✓ **Optional Cruise cover** - Cover for missed port of call; cabin confinement; unused excursions; high and low water restrictions and denial of boarding.
- ✓ **Optional Rental Vehicle Excess cover** - Cover for the damage or theft excess payable under a rental car agreement in the event the vehicle is damaged or stolen.



#### What is not insured?

- ✗ Claims where you cannot provide sufficient supporting evidence.
- ✗ Taking part in activities where there is an increased risk of injury, unless we have agreed otherwise.
- ✗ Claims relating to pre-existing medical conditions, unless those conditions have been declared to us and accepted in writing.
- ✗ More than the maximum benefit limits (and sub limits when these apply) shown in each section.
- ✗ The £50 policy excess that is applicable. This applies to each insured person, for each claim incident, unless you have purchased the additional Excess Waiver in advance.
- ✗ Claim circumstances you were aware of before your policy was issued or journey was booked (whichever is the later) and which could reasonably have been expected to give rise to a claim, unless the insurers agree to it in writing.
- ✗ Any costs incurred as a result of a covered event that are not specifically stated as being covered.
- ✗ Claims arising from you being under the influence of alcohol, of solvents or drugs, or doing anything as a result of using these substances.
- ✗ Claims arising from an epidemic or pandemic, except where it is specifically described as covered under the 'Trip Cancellation', 'Trip Interruption', 'Travel Delay' or 'Emergency Medical/Dental Cover Abroad' or 'Emergency Transportation' sections and where the appropriate additional premium has been paid for cover under the optional 'Winter sports cover' and 'Cruise cover' sections.



## Are there any restrictions on cover?

- ! Cover is only available to residents of the UK.
- ! Claims relating to pre-existing medical conditions may be excluded.
- ! For Annual Multi-trip policies, cover will not extend beyond the 31 day trip limit, unless we have agreed otherwise.
- ! For Annual Multi-trip policies, adults may travel independently. Your insured dependent children must travel with or to you, your partner or a nominated responsible adult for cover to apply.
- ! For Annual Multi-trip policies, cover will only apply if the insured person(s) are 80 years of age or under when the policy starts.
- ! Certain levels of cover may be restricted according to the age of the insured person.
- ! Trips within the UK must include 2 consecutive nights pre-booked accommodation at least 70 miles from your primary residence.
- ! There are General conditions that you have to meet for cover to apply.
- ! General exclusions apply to the whole policy and each section contains exclusions specific to that section.



## Where am I covered?

✓ Cover is provided for travel to the destination or region that is shown on your policy schedule. All trips must start and end in the UK. You will not be covered if you do not follow any advice or recommendation made by any of the following: the Foreign, Commonwealth and Development Office (FCDO) or the World Health Organization (WHO) or any government or other official authority at any destination you are travelling from, through or to. For further details on FCDO travel advice, visit [gov.uk/foreign-travel-advice](https://www.gov.uk/foreign-travel-advice)



## What are my obligations?

- Unless we say otherwise, you must disclose any pre-existing medical conditions of anyone to be insured on this policy.
- Answer any pre-sale questions as truthfully and accurately as possible.
- Read your policy documents carefully to ensure you have the cover you need.

### To avoid claims being reduced or refused, you must:

- Tell us as soon as possible if there are any changes to your circumstances, or if it is likely you will need to make a claim.
- You should take reasonable care to protect yourself and your property against accident, injury, loss and damage and to minimise any claim. Keeping safe and providing us with all supporting documents/ receipts needed to support a claim.
- You must report any loss, theft or damage to the police, your travel carrier or relevant authority within 24 hours of discovery.



## When and how do I pay?

You will need to pay your policy premium in full in order for cover to apply. All cover will end if payment is incomplete or rejected, or if the policy is cancelled.

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



## When does the cover start and end?

The Cancellation benefit for your trip begins from the start date shown on your policy schedule for Annual Multi-trip policies, the issue date shown on your policy schedule for Single Trip policies or the date the trip was booked (whichever is later) and ends on the earliest of the following:

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

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

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



## How do I cancel the contract?

You can cancel the policy at any time. You have 14 days from the date of receiving your policy documents, to ensure that they meet your requirements.

If you wish to cancel the policy during this period, you should contact Sainsbury's Bank Customer Services team. Your premium will be refunded in full, as long as you have not travelled, made a claim or intend to make a claim.

You may still cancel the policy after this 14 day cancellation period but no refund will be made.

To cancel your policy you should contact Sainsbury's Bank Customer Services team:

Tel: 0345 305 2622; or

Email: [travelservice@insurance-sainsburysbank.co.uk](mailto:travelservice@insurance-sainsburysbank.co.uk)

# Travel Insurance

## Insurance Product Information Document

Company: AWP P&C S.A. – UK Branch

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Product: Sainsbury's Bank Platinum Travel Insurance. Single trip and Annual Multi-trip cover.

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### What is this type of insurance?

This travel insurance provides benefits to cover trips within the geographical area and the cover dates you have chosen. It covers you while travelling, for various events such as: medical emergencies; travel disruption; cancelling or cutting short your trip; and delayed, lost or stolen baggage.



#### What is insured?

- ✓ **Cancellation or curtailment** - Up to £7,500 for loss of pre-paid non-refundable travel and accommodation expenses.
- ✓ **Emergency medical/ dental cover abroad/ Emergency transportation** - Up to £20,000,000 for hospital fees, repatriation costs incurred if taken ill or injured on your trip. Inner limits apply for 'Hospital inpatient benefit', funeral and dental costs.
- ✓ **Travel disruption** - Up to £1,250 for extra transport or accommodation costs to continue your trip, if your transport is delayed in arrival;  
Up to £1,250 for extra transport or accommodation costs to continue your trip, if you miss the departure of your outbound or return transport.
- ✓ **Travel delay** - Up to £600 benefit after a major travel delay to outbound or return transport at the departure point. Limited to £200 per full 24 hour period. Alternatively up to £7,500 if you abandon your trip on the outbound leg only.
- ✓ **Loss of travel documents** - Up to £750 for costs to obtain temporary documents on your trip plus reimbursement of the remaining value of lost passport.
- ✓ **Baggage/delayed baggage** - Up to £3,000 for items lost, stolen or damaged on your trip, inner limits apply for special baggage items. Up to £750 for costs to replace essential items temporarily lost by the transport provider on your outward journey.
- ✓ **Personal money** - Up to £600 for your money, travellers cheques and travel tickets lost, stolen or damaged on your trip.
- ✓ **Personal liability** - Up to £2 million costs for damage or injury you cause to a third party or their property (including your trip accommodation if not owned by you, your friend, or family).
- ✓ **Travel accident** - Compensation if you die, lose your sight or limb or are unable to ever work again up to £50,000 following an accident on your trip. The death benefit is reduced to £10,000 for under 18's.
- ✓ **Legal expenses** - Up to £25,000 legal costs/ representation, to pursue a compensation claim against negligent third parties responsible for your death, injury or illness.
- ✓ **Optional Winter sports cover** - Cover for winter sports equipment lost, stolen, damaged or delayed on your trip; loss of use of your ski pack; piste closure.
- ✓ **Optional Cruise cover** - Cover for missed port of call; cabin confinement; unused excursions; high and low water restrictions and denial of boarding.
- ✓ **Optional Rental Vehicle Excess cover** - Cover for the damage or theft excess payable under a rental car agreement in the event the vehicle is damaged or stolen.



#### What is not insured?

- ✗ Claims where you cannot provide sufficient supporting evidence.
- ✗ Taking part in activities where there is an increased risk of injury, unless we have agreed otherwise.
- ✗ Claims relating to pre-existing medical conditions, unless those conditions have been declared to us and accepted in writing.
- ✗ More than the maximum benefit limits (and sub limits when these apply) shown in each section.
- ✗ Claim circumstances you were aware of before your policy was issued or journey was booked (whichever is the later) and which could reasonably have been expected to give rise to a claim, unless the insurers agree to it in writing.
- ✗ Any costs incurred as a result of a covered event that are not specifically stated as being covered.
- ✗ Claims arising from you being under the influence of alcohol, of solvents or drugs, or doing anything as a result of using these substances.
- ✗ Claims arising from an epidemic or pandemic, except where it is specifically described as covered under the 'Trip Cancellation', 'Trip Interruption', 'Travel Delay' or 'Emergency Medical/Dental Cover Abroad' or 'Emergency Transportation' sections and where the appropriate additional premium has been paid for cover under the optional 'Winter sports cover' and 'Cruise cover' sections.



## Are there any restrictions on cover?

- ! Cover is only available to residents of the UK.
- ! Claims relating to pre-existing medical conditions may be excluded.
- ! For Annual Multi-trip policies, cover will not extend beyond the 45 day trip limit, unless we have agreed otherwise.
- ! For Annual Multi-trip policies, adults may travel independently. Your insured dependent children must travel with or to you, your partner or a nominated responsible adult for cover to apply.
- ! For Annual Multi-trip policies, cover will only apply if the insured person(s) are 80 years of age or under when the policy starts.
- ! Certain levels of cover may be restricted according to the age of the insured person.
- ! Trips within the UK must include 2 consecutive nights pre-booked accommodation at least 70 miles from your primary residence.
- ! There are General conditions that you have to meet for cover to apply.
- ! General exclusions apply to the whole policy and each section contains exclusions specific to that section.



## Where am I covered?

✓ Cover is provided for travel to the destination or region that is shown on your policy schedule. All trips must start and end in the UK. You will not be covered if you do not follow any advice or recommendation made by any of the following: the Foreign, Commonwealth and Development Office (FCDO) or the World Health Organization (WHO) or any government or other official authority at any destination you are travelling from, through or to. For further details on FCDO travel advice, visit [gov.uk/foreign-travel-advice](https://www.gov.uk/foreign-travel-advice)



## What are my obligations?

- Unless we say otherwise, you must disclose any pre-existing medical conditions of anyone to be insured on this policy.
- Answer any pre-sale questions as truthfully and accurately as possible.
- Read your policy documents carefully to ensure you have the cover you need.

### To avoid claims being reduced or refused, you must:

- Tell us as soon as possible if there are any changes to your circumstances, or if it is likely you will need to make a claim.
- You should take reasonable care to protect yourself and your property against accident, injury, loss and damage and to minimise any claim. Keeping safe and providing us with all supporting documents/ receipts needed to support a claim.
- You must report any loss, theft or damage to the police, your travel carrier or relevant authority within 24 hours of discovery.



## When and how do I pay?

You will need to pay your policy premium in full in order for cover to apply. All cover will end if payment is incomplete or rejected, or if the policy is cancelled.

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



## When does the cover start and end?

The Cancellation benefit for your trip begins from the start date shown on your policy schedule for Annual Multi-trip policies, the issue date shown on your policy schedule for Single Trip policies or the date the trip was booked (whichever is later) and ends on the earliest of the following:

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

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

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



## How do I cancel the contract?

You can cancel the policy at any time. You have 14 days from the date of receiving your policy documents, to ensure that they meet your requirements.

If you wish to cancel the policy during this period, you should contact Sainsbury's Bank Customer Services team. Your premium will be refunded in full, as long as you have not travelled, made a claim or intend to make a claim.

You may still cancel the policy after this 14 day cancellation period but no refund will be made.

To cancel your policy you should contact Sainsbury's Bank Customer Services team:

Tel: 0345 305 2622; or

Email: [travelservice@insurance-sainsburysbank.co.uk](mailto:travelservice@insurance-sainsburysbank.co.uk)

# Gadget Insurance

## Insurance Product Information Document

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

**Product:** Sainsbury's Bank Standard & Enhanced Gadget Travel Cover

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

### What is this type of insurance?

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

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



### What is insured?

- ✓ We will pay up to £750 per insured person, depending on the cover level you have chosen, for:
- ✓ **Accidental Damage** – If your gadget is damaged accidentally, we will repair your gadget. Where your gadget is beyond economical repair, we will replace your gadget with a refurbished device of the same specification.
- ✓ **Loss** – if you have accidentally left your gadget somewhere and you no longer have it, we will replace your gadget with a refurbished device of the same specification.
- ✓ **Malicious Damage** - If your gadget is maliciously damaged by someone else, we will repair your gadget. Where your gadget is beyond economical repair, we will replace your gadget with a refurbished device of the same specification.
- ✓ **Theft** - if your gadget is stolen, we will replace your gadget with a refurbished device of the same specification.

#### Optional cover

**Enhanced Gadget cover** – increased cover to replace or repair your gadget if it is accidentally or maliciously damaged, lost, or stolen.



### What is not insured?

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



### Are there any restrictions on cover?

- ! The most we will pay for any one claim will be the replacement value of your gadget and it will not exceed the maximum amount shown in the policy documentation.
- ! Replacement gadgets are issued with 12 months warranty, repairs with 3 months warranty.



## Where am I covered?

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



## What are my obligations?

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

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

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



## When and how do I pay?

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



## When does the cover start and end?

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



## How do I cancel the contract?

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