Travel Insurance

Insurance Product Information Document

Company: Great Lakes Insurance SE

Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: 10 Fenchurch Avenue, London, EC3M 5BN, company number SE000083. Great Lakes Insurance SE, UK Branch, is authorised and regulated by Bundesanstalt für Finanzdienstleistungsaufsicht. Deemed authorised by the Prudential Regulation Authority. Firm Reference Number 769884. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website.

Product: Sainsbury's Travel Insurance – Silver – Annual Multi Trip and Single Trip

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

What is this type of insurance?

This insurance provides a package of travel insurance benefits to cover either a single trip or in respect of an annual multi trip policy, for multiple trips, within the geographical area and the cover dates you have chosen.

What is insured?

- ✓ **Cancellation –** up to £3,000
- ✓ **Cutting Short Your Trip –** up to £3,000
- ✓ **Emergency Medical Expenses incl 24/7 Assistance –** up to £10 million
- ✓ **Personal Liability –** up to £2 million
- ✓ **Missed Departure –** up to £300
- ✓ **Travel Delay –** up to £250
- ✓ **Loss of Important Documents –** up to £100
- ✓ **Personal Baggage –** up to £1,250
- ✓ **Delayed Baggage –** up to £200
- ✓ **Personal Money –** up to £400
- ✓ **Legal Costs and Expenses –** up to £25,000
- ✓ **Scheduled Airline Failure Cover –** up to £2,500
- ✓ **Gadget Cover –** up to £500
- ✓ **COVID-19 cover –** up to limits shown under the Cancellation, Cutting Short Your Trip and Emergency Medical Expenses sections above

Optional Covers:

- Enhanced Gadget Cover
- Winter Sports
- Golf Cover
- Wedding Cover
- Cruise Cover (only on Single Trip policies)
- Vehicle Hire Excess Waiver
- Enhanced COVID-19 cover

What is not insured?

- ✘ Some sections of the policy are subject to an excess. This is the amount you pay when you make a claim. This applies to each incident for each insured person.
- ✘ Pre-existing medical conditions unless agreed.
- ✘ Travelling against medical advice or with the intention of obtaining medical treatment abroad.
- ✘ The policy includes restrictions regarding the health of close relatives and friends upon whom your trip may depend, even if they are not being insured by this policy.
- ✘ Certain hazardous sports and activities may not be covered under this policy – see policy wording for details.
- ✘ Personal Baggage – "new for old" cover only if item less than 1 year old.
- ✘ You drinking too much alcohol, or any form of alcohol abuse, where it is reasonably foreseeable that such consumption could result in a serious impairment of your faculties and/or judgement.
- ✘ Circumstances you were aware of before your policy was issued or journey was booked (whichever is the later) that might result in a claim.
- ✘ Medical treatment which can wait until you return home.
- ✘ Private medical treatment unless agreed by us.
- ✘ Sea-going cruises unless the Cruise Cover option has been selected.
- ✘ Claims arising from or related to any coronavirus including but not limited to COVID-19, or any related/mutated form of the virus. This exclusion does not apply to COVID-19 claims under the COVID-19 cover or Enhanced COVID-19 cover sections.
- ✘ Claims arising from any epidemic or pandemic as declared by the World Health Organisation.

Are there any restrictions on cover?

! Only available to residents of the United Kingdom, Channel Islands or Isle of Man

! Single Trip policies
- No maximum age limit
- Maximum trip limit is 94 days

! Annual Multi Trip policies
- Maximum age is 80 years
- Maximum trip limit is 62 days

! Winter Sports Cover option
- Maximum age is 65 years
- Up to 24 days in total under Annual Multi Trip policies

Where am I covered?

✓ You can select the area of cover that is most appropriate for your travel plans. Cover will not apply if you travel outside the area that you have chosen. The area you have chosen will be shown on your insurance confirmation.

✓ You will not be covered if you travel to a country or region where the Foreign, Commonwealth & Development Office (FCDO) has advised against all travel or all but essential travel. For further details, visit gov.uk/foreign-travel-advice

What are my obligations?

- You must be fit to undertake any trip to be covered under the policy.
- Ensure the policy meets your needs.
- You must take care to protect yourself and your property.
- You must tell us as soon as reasonably possible of any event which may result in a claim.
- If you need medical assistance while abroad, you must contact us before going to a medical facility (other than a pharmacy), or as soon as you can.
- You must ensure that you have had any recommended inoculations, vaccines (including COVID-19 where it has been offered to you) or medications relating to your destination prior to your trip.

When and how do I pay?

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

When does the cover start and end?

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

Annual Multi Trip policies start from the date that you request and end after 12 months.

How do I cancel the contract?

You can cancel your policy within 14 days of receiving your policy documents and we will refund you, as long as you have not travelled or claimed. You will not be able to get a refund if you have taken out a single-trip policy and your trip ends within one month of the policy purchase date. To cancel the policy, please telephone 0330 305 2622.

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Product: Sainsbury's Travel Insurance – Gold – Annual Multi Trip and Single Trip

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What is this type of insurance?

This insurance provides a package of travel insurance benefits to cover either a single trip or in respect of an annual multi trip policy, for multiple trips, within the geographical area and the cover dates you have chosen.

What is insured?

- ✓ **Cancellation –** up to £5,000
- ✓ **Cutting Short Your Trip –** up to £5,000
- ✓ **Emergency Medical Expenses incl 24/7 Assistance –** up to £15 million
- ✓ **Personal Accident –** up to £25,000
- ✓ **Personal Liability –** up to £2 million
- ✓ **Missed Departure –** up to £1,000
- ✓ **Travel Delay –** up to £350
- ✓ **Loss of Important Documents –** up to £600
- ✓ **Personal Baggage –** up to £2,000
- ✓ **Delayed Baggage –** up to £500
- ✓ **Personal Money –** up to £500
- ✓ **Legal Costs and Expenses –** up to £25,000
- ✓ **Financial Failure Cover –** up to £2,500
- ✓ **Gadget Cover –** up to £750
- ✓ **Hijack –** up to £1,500
- ✓ **Mugging –** up to £250
- ✓ **Pet Care –** up to £500
- ✓ **COVID-19 cover –** up to limits shown under the Cancellation, Cutting Short Your Trip and Emergency Medical Expenses sections above

Optional Covers:

- Enhanced Gadget Cover
- Winter Sports
- Golf Cover
- Wedding Cover
- Cruise Cover (only on Single Trip policies)
- Vehicle Hire Excess Waiver
- Enhanced COVID-19 cover

What is not insured?

- ✘ Some sections of the policy may be subject to an excess. This is the amount you pay when you make a claim. This applies to each incident for each insured person.
- ✘ Pre-existing medical conditions unless agreed.
- ✘ Travelling against medical advice or with the intention of obtaining medical treatment abroad.
- ✘ The policy includes restrictions regarding the health of close relatives and friends upon whom your trip may depend, even if they are not being insured by this policy.
- ✘ Certain hazardous sports and activities may not be covered under this policy – see policy wording for further details.
- ✘ Personal Baggage – "new for old" cover only if item less than 1 year old.
- ✘ You drinking too much alcohol, or any form of alcohol abuse, where it is reasonably foreseeable that such consumption could result in a serious impairment of your faculties and/or judgement.
- ✘ Circumstances you were aware of before your policy was issued or journey was booked (whichever is the later) that might result in a claim.
- ✘ Medical treatment which can wait until you return home.
- ✘ Private medical treatment unless agreed by us.
- ✘ Sea-going cruises unless the Cruise Cover option has been selected.
- ✘ Claims arising from or related to any coronavirus including but not limited to COVID-19, or any related/mutated form of the virus. This exclusion does not apply to COVID-19 claims under the COVID-19 cover or Enhanced COVID-19 cover sections.
- ✘ Claims arising from any epidemic or pandemic as declared by the World Health Organisation.

Are there any restrictions on cover?

! Only available to residents of the United Kingdom, Channel Islands or Isle of Man

! Single Trip policies
- No maximum age limit
- Maximum trip limit is 94 days

! Annual Multi Trip policies
- Maximum age is 80 years
- Maximum trip limit is 62 days

! Winter Sports Cover option
- Maximum age is 65 years
- Up to 24 days in total under Annual Multi Trip policies

Where am I covered?

✓ You can select the area of cover that is most appropriate for your travel plans. Cover will not apply if you travel outside the area that you have chosen. The area you have chosen will be shown on your insurance confirmation.

✓ You will not be covered if you travel to a country or region where the Foreign, Commonwealth & Development Office (FCDO) has advised against all travel or all but essential travel. For further details, visit gov.uk/foreign-travel-advice

What are my obligations?

- You must be fit to undertake any trip to be covered under the policy.
- Ensure the policy meets your needs.
- You must take care to protect yourself and your property.
- You must tell us as soon as reasonably possible of any event which may result in a claim.
- If you need medical assistance while abroad, you must contact us before going to a medical facility (other than a pharmacy), or as soon as you can.
- You must ensure that you have had any recommended inoculations, vaccines (including COVID-19 where it has been offered to you) or medications relating to your destination prior to your trip.

When and how do I pay?

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

When does the cover start and end?

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

Annual Multi Trip policies start from the date that you request and end after 12 months.

How do I cancel the contract?

You can cancel your policy within 14 days of receiving your policy documents and we will refund you, as long as you have not travelled or claimed. You will not be able to get a refund if you have taken out a single-trip policy and your trip ends within one month of the policy purchase date. To cancel the policy, please telephone 0330 305 2622.

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Product: Sainsbury's Travel Insurance – Platinum – Annual Multi Trip and Single Trip

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What is this type of insurance?

This insurance provides a package of travel insurance benefits to cover either a single trip or in respect of an annual multi trip policy, for multiple trips, within the geographical area and the cover dates you have chosen.

What is insured?

- ✓ **Cancellation –** up to £7,500
- ✓ **Cutting Short Your Trip –** up to £7,500
- ✓ **Emergency Medical Expenses incl 24/7 Assistance –** Unlimited Cover
- ✓ **Personal Accident –** up to £50,000
- ✓ **Personal Liability –** up to £2 million
- ✓ **Missed Departure –** up to £1,250
- ✓ **Travel Delay –** up to £500
- ✓ **Loss of Important Documents –** up to £750
- ✓ **Personal Baggage –** up to £3,000
- ✓ **Delayed Baggage –** up to £750
- ✓ **Personal Money –** up to £750
- ✓ **Legal Costs and Expenses –** up to £25,000
- ✓ **Financial Failure Cover –** up to £2,500
- ✓ **Gadget Cover –** up to £750
- ✓ **Hijack –** up to £2,000
- ✓ **Mugging –** up to £500
- ✓ **Pet Care –** up to £750
- ✓ **COVID-19 cover –** up to limits shown under the Cancellation, Cutting Short Your Trip and Emergency Medical Expenses sections above

Optional Covers:

- Enhanced Gadget Cover
- Winter Sports
- Golf Cover
- Wedding Cover
- Cruise Cover (only on Single Trip policies)
- Vehicle Hire Excess Waiver
- Enhanced COVID-19 cover

What is not insured?

- ✘ Pre-existing medical conditions unless agreed.
- ✘ Travelling against medical advice or with the intention of obtaining medical treatment abroad.
- ✘ The policy includes restrictions regarding the health of close relatives and friends upon whom your trip may depend, even if they are not being insured by this policy.
- ✘ Certain hazardous sports and activities may not be covered under this policy – see policy wording for further details.
- ✘ Personal Baggage – "new for old" cover only if item less than 1 year old.
- ✘ You drinking too much alcohol, or any form of alcohol abuse, where it is reasonably foreseeable that such consumption could result in a serious impairment of your faculties and/or judgement.
- ✘ Circumstances you were aware of before your policy was issued or journey was booked (whichever is the later) that might result in a claim.
- ✘ Medical treatment which can wait until you return home.
- ✘ Private medical treatment unless agreed by us.
- ✘ Sea-going cruises unless the Cruise Cover option has been selected.
- ✘ Claims arising from or related to any coronavirus including but not limited to COVID-19, or any related/mutated form of the virus. This exclusion does not apply to COVID-19 claims under the COVID-19 cover or Enhanced COVID-19 cover sections.
- ✘ Claims arising from any epidemic or pandemic as declared by the World Health Organisation.

Are there any restrictions on cover?

! Only available to residents of the United Kingdom, Channel Islands or Isle of Man

! Single Trip policies
- No maximum age limit
- Maximum trip limit is 94 days

! Annual Multi Trip policies
- Maximum age is 80 years
- Maximum trip limit is 92 days

! Winter Sports Cover option
- Maximum age is 65 years
- Up to 24 days in total under Annual Multi Trip policies

Where am I covered?

✓ You can select the area of cover that is most appropriate for your travel plans. Cover will not apply if you travel outside the area that you have chosen. The area you have chosen will be shown on your insurance confirmation.

✓ You will not be covered if you travel to a country or region where the Foreign, Commonwealth & Development Office (FCDO) has advised against all travel or all but essential travel. For further details, visit gov.uk/foreign-travel-advice

What are my obligations?

- You must be fit to undertake any trip to be covered under the policy.
- Ensure the policy meets your needs.
- You must take care to protect yourself and your property.
- You must tell us as soon as reasonably possible of any event which may result in a claim.
- If you need medical assistance while abroad, you must contact us before going to a medical facility (other than a pharmacy), or as soon as you can.
- You must ensure that you have had any recommended inoculations, vaccines (including COVID-19 where it has been offered to you) or medications relating to your destination prior to your trip.

When and how do I pay?

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

When does the cover start and end?

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

Annual Multi Trip policies start from the date that you request and end after 12 months.

How do I cancel the contract?

You can cancel your policy within 14 days of receiving your policy documents and we will refund you, as long as you have not travelled or claimed. You will not be able to get a refund if you have taken out a single-trip policy and your trip ends within one month of the policy purchase date. To cancel the policy, please telephone 0330 305 2622.