

Sainsbury's Travel Insurance

Extended Trip
Policy Booklet

Sainsbury's Bank

The logo for Sainsbury's Bank, featuring a stylized white wave or swoosh that ends in a starburst or sunburst effect.

Know Before You Go

Sainsbury's are working with the Foreign and Commonwealth Office to do all we can to help British travellers stay safe overseas. Before you go overseas, check out the FCO web site at www.gov.uk/knowbeforeyougo. Packed with essential travel advice and tips, this web site offers a wealth of travel tips and up-to-date country-specific information.

The Know Before You Go Travellers' Checklist

- Check the FCO country specific travel advice.
- Make sure whoever you book through is with ABTA or ATOL.
- Take some back-up funds for your trip e.g. travellers cheques, sterling or US dollars.
- Ensure you have a valid passport and necessary visa(s).
- Research your destination, e.g. laws, driving and culture.
- Take a guide/phrase book.
- Leave a copy of important information (passport, tickets etc.) at home or with a trusted friend.
- Make sure family and friends know where you are.

Helplines

When dialling from outside the UK, add 44 and omit the 0.

When dialling within the UK, omit 44.

**Emergency Assistance
24 hours a day, 365 days a year**

In an emergency, please check first that the circumstances are covered by Your Policy. Having done this, You should contact the appropriate number shown, giving Your name, policy number and as much information as possible.

Travel Insurance Assistance Centre
24 HOUR HELPLINE

+44 (0) 208 763 3284

Please remember to quote Your name and
Policy Number.

Sainsbury's Bank

If You are admitted to a hospital or clinic as an in-patient, this **24 HOUR HELPLINE MUST BE NOTIFIED AS SOON AS POSSIBLE, AND WITHIN 48 HOURS OF YOUR ADMISSION**, in order to confirm the conditions of cover.

Please ask the treating Doctor or Physician to **CONTACT THIS 24 HOUR HELPLINE IMMEDIATELY YOU ARE ADMITTED** in order that such confirmation may be given and direct payment of medical bills arranged.

Other Useful Helpline Numbers:

Advice about Your destination
+ 44 (0) 208 763 3284

Sainsbury's Travel Insurance Centre
0330 1009350

Claims Helpline
0330 1009524

Calls to 03 numbers cost no more than calls to geographic numbers (01 or 02) from both landlines and mobiles.

Sainsbury's Travel Insurance Policy

This is Your Travel Insurance Policy Booklet. Together with the Policy Schedule it forms the contract of insurance and it is important that You carry both documents with You when You travel. The Policy Booklet is only valid when a numbered Policy Schedule for Sainsbury's Travel Insurance has been issued.

The policy provides a wide range of cover for extended leisure Trips and holidays but is subject to the General Conditions (see pages 18 - 19) and General Exclusions (see pages 20 - 21). Please read them carefully as any breach of these could result in Your claim not being paid. Certain words and phrases in this Policy Booklet have special meanings. These are explained in the Definition of Words Used Section (see pages 13 - 17) and appear in bold type.

Please read Your Policy Booklet and Policy Schedule thoroughly to make sure that they meet Your requirements. If they do not, You have 14 days to cancel from the date You receive Your documents and any premium paid will be returned to You provided You have not made a Trip or a claim during this period. Following this 14 day period, you continue to have the right to cancel

your policy at any time by contacting us, you may be entitled to a pro rata refund of premium unless your policy has a duration of less than one month.

We may cancel your policy by giving you at least 21 days notice in writing at your last known address. If this happens we will refund the premium you have paid for the rest of the insurance period.

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

Medical Declaration

To make sure your policy fully covers You for Your Trip, it is important You tell Us about any medical condition or associated condition affecting the health of the people travelling. We will assess the condition and confirm whether Your policy can be extended to cover claims for that particular condition.

Please call the Sainsbury's Travel Insurance Centre on 0330 1009350 if You answer 'Yes' to any one of the following questions;

1. Have You or anyone to be covered under this insurance, during the last year;

- a. stayed in hospital; had surgery; or seen a specialist or consultant?
 - b. been prescribed medication for the treatment of blood pressure and or Diabetes?
 - c. been diagnosed with, or prescribed medication for the treatment of epilepsy or fits?
 - d. been diagnosed with, or prescribed medication for the treatment of a kidney or bladder disorder?
 - e. been prescribed medication for the treatment of a breathing condition like Asthma or Pneumonia?
2. Have You or anyone to be covered under this insurance, EVER;
 - a. had a heart attack or a heart related condition, including Angina?
 - b. been diagnosed with, or treated for any malignant condition or any type of cancer?
 - c. had any cerebrovascular problems, including stroke, transient ischaemic attack or brain haemorrhage?
 3. Are You or anyone to be covered under this insurance, suffering symptoms; under investigation for any undiagnosed condition;

awaiting tests, test results or changes to treatment?

If We extend the cover under Your policy to include any Pre-Existing Medical Conditions, this will be shown on Your Policy Schedule. 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.

For a Relative, Close Business Colleague or any person with whom You had arranged to travel, or a friend or Relative who lives abroad with whom You had intended to stay who is not insured under this policy 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, Close Business Colleague or any person with whom You had arranged to travel, or a friend or Relative who lives abroad with whom You had intended 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, Close Business Colleague or any person with whom You had arranged to travel, or a friend or Relative who lives abroad with whom You had intended to stay.

Customer Care

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 let Us know. If We cannot help You and You remain dissatisfied, please contact the Customer Relations Team.

Post: Cigna Insurance Services
Customer Relations Department
1 Drake Circus
Plymouth, PL1 1QH
Telephone: 0330 100 7701. For Your protection calls may be recorded and may be monitored.
E.mail: customerrelations.plymouth@cignainsurance.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: customerrelations.plymouth@cignainsurance.co.uk

The law of the United Kingdom allows Us both to choose the law which will apply to this contract. However, unless specified elsewhere in the contract, the law which applies to this contract is the law which applies to the part of the United Kingdom, Channel Islands or the Isle of Man in which You normally live unless written agreement has been given for another EU law to

apply before the start date shown on the Policy Schedule. If there is any disagreement, We will use this Policy Booklet over any other assurances or statements, unless they are confirmed in writing and form part of the Insurance Policy as an endorsement.

EU, EEA or Switzerland

If You are travelling to countries within the European Union (EU), the European Economic Area (EEA) or Switzerland You are strongly advised to obtain a European Health Insurance Card (EHIC) from Your local Post Office. This will entitle You to benefit from the reciprocal health care arrangements which exist between countries within the EU/EEA or Switzerland.

In the event of liability being accepted for a medical expense which has been reduced by the use of either a EHIC or private health insurance, We will not apply the deduction of an Policy Excess under Section 3 – Medical and Reprivation Expenses.

Australia

If You require medical treatment in Australia You must enrol with a local MEDICARE office. You do not need to enrol on arrival but You must do this after the first occasion You receive treatment. In-patient and outpatient

treatment at a public hospital is then available free of charge.

Details of how to enrol and the free treatment available can be found in the Health advice for Travellers booklet available from Your local Post Office. If You are admitted to hospital contact must be made with the Emergency & Medical Assistance Company as soon as possible and their authority obtained in respect of any treatment not available under MEDICARE.

Schedule of Benefits and Excesses

Sainsbury's Travel Insurance has been specifically designed to offer You the traveller high levels of protection with the flexibility of adding extra benefits to suit You. Whether You are travelling alone or with Your partner, You can rely on this insurance to provide peace of mind and security on all Your leisure and business Trips.

Section	Maximum Levels of Cover (per Insured Person)	Policy Excess	Page
1 Cancellation	£2,500	£35	22 - 24
2 Curtailment	£2,500	£35	25 - 26
3 Medical and Repatriation Expenses	£5,000,000	£35	27 - 28
4 Hospital Benefit	£600	-	29
5 Personal Accident	£30,000	-	30
6 Baggage (optional)	£1,000	£35	31 - 32
7 Delayed Baggage (first outbound journey)	£100	-	33
8 Personal Money (optional)	£500	£35	34
9 Loss of Passport or Documents	£250	£35	35
10 Missed Departure (first outbound journey)	£500	£35	36
11 Travel Delay (first outbound journey)	£200	-	37
12 Hijack	£1,000	-	38
13 Catastrophe	£500	£35	39
14 Legal Expenses	£25,000	-	40
15 Personal Liability	£2,000,000	£35	41
16 Winter Sports (optional)			
16A Ski Equipment	£500	£35	42
16B Ski Hire	£300	£35	43
16C Ski Pack	£300	£35	43- 44
16D Piste Closure	£250	-	44
16E Inability to Ski due to Accident	£150	0	44
16F Avalanche Closure	£250	-	45

Travel Insurance Assistance Centre 24 HOUR HELPLINE +44 (0) 208 763 3284

Please remember to quote Your name and Policy Number.

How to make a claim

Should You wish to make a claim the following advice may prove useful and help to bring about a speedy settlement. These notes are simply a guide. Certain Sections have specific requirements. Please refer to the individual Sections in the Policy Booklet for full details.

- Take the Policy Booklet and the Policy Schedule with You on Your Trip.
- You or Your medical representative must notify the Emergency and Medical Assistance Company on +44 (0) 208 763 3284 as soon as possible, and within 48 hours, of You being admitted to a hospital or clinic abroad as an in-patient, or if Your medical expenses are likely to be in excess of £500. Your name, policy number and as much information as possible should be given.
- Settlement of bills not paid by You should be referred to the Emergency and Medical Assistance Company at the following address: Sainsbury's Travel Insurance Assistance Centre, 32 High Street, Purley, Surrey CR8 2PP.
- Any loss, theft or attempted theft must be reported to the Police within 24 hours of discovery and a report and reference number obtained. For loss of passport the consular representative of the relevant issuing country must also be notified.
- Any loss or damage which occurs to items in the hands of a carrier must be reported to the carrier immediately on discovery and a written report obtained. In the case of an airline a Property Irregularity Report will be required.
- Receipts relating to all expenditure which may be the subject of a claim must be obtained and kept.
- For claims under Section 10 – Missed Departure, You must report any Accident involving a personal injury to the Police and any Accident not resulting in personal injury must be reported to a recognised Motoring Rescue Organisation and a report obtained.
- For claims under Section 11 – Travel Delay, You must obtain written confirmation from the airline, shipping company or their agents which shows the reason for the delay, the scheduled departure time and the actual departure time of Your flight or sailing on Your first international departure.
- For claims under Section 13 – Catastrophe, You must obtain

written confirmation of the cause from the local or national authorities.

- You must contact the Emergency & Medical Assistance Company prior to departing for Your Home if travel expenses for return to the UK are to be considered.
- For any claim which is the result of Accident, Bodily Injury or Illness, You will be required to provide supporting medical verification at Your expense.
- You should contact the Claims Office on 0330 1009524 for a claim form.

Definition of words used in this policy

Accident

Means a sudden, unexpected, specific, violent, external event which occurs at a single identifiable time and place, but shall also include exposure resulting from mishap to conveyance in which the Insured Person is travelling.

Baggage

Means each of Your suitcases (or containers of a similar nature) and their contents, articles You are wearing or carrying which are owned by You, including Your Valuables.

Bodily Injury

Means Bodily Injury (other than where directly or indirectly caused by illness or disease) which is caused solely and directly by accidental means, which within twelve months from the date of such Accident shall result in the death, total loss of sight or limbs or Permanent Total Disablement of the Insured Person.

Claims Office

Sainsbury's Travel Insurance Claims Centre (Telephone No. 0330 1009524).

Close Business Colleague

Means an associate in the same employment as You in the United Kingdom, whose absence from work

or place of employment, as certified by a senior manager or principal of the business, necessitates Your return to the United Kingdom.

Couple

Means You and Your spouse or cohabiting partner named on the Policy Schedule.

Emergency & Medical Assistance Company

Means Sainsbury's Travel Insurance Assistance Centre (Telephone + 44 (0) 208 763 3284).

Europe

Means the continent of Europe west of the Ural Mountains including its neighbouring islands (including the Azores, the Canary Islands, the Republic of Ireland and Madeira) and non-European countries bordering the Mediterranean.

Extension Of Insurance

If a Public Transport delay means You are unable to return Home by the date the Policy Schedule expires, then Your cover is extended for up to one week. If Your Trip extends beyond the maximum Trip Duration indicated on Your Policy Schedule, due to Your death, injury or illness or that of anyone covered by this insurance, Your

cover will be automatically extended for the additional days necessary, provided the Emergency & Medical Assistance Company are contacted at the time.

Geographical Limit

Means the geographical limits specified on the Policy Schedule.

Hazardous Sports, Pursuits or Activities

Means any sport, pursuit or activity where it is recognised that there is an increased risk of serious injury or it can be reasonably expected to aggravate any existing infirmity.

Covered	Covered if professionally organised and supervised plus you wear appropriate safety equipment and take safety precautions:	NOT Covered
Aerobics Badminton Baseball Basketball Boogie Boarding Bowls Cricket Croquet Curling Cycling (no racing) Fell Walking Fishing Golf Ice Skating Jogging Manual Work at ground level involving no machinery Marathon Running Mountain Biking on recognised routes Rambling Rounders Sailing (within territorial waters) SCUBA Diving (down to 30m accompanied by a qualified diver or instructor) Snorkelling Softball Squash Surfing Swimming Table Tennis Tennis Ten Pin Bowling Volleyball Walking Water Polo	Abseiling Archery Banana Boating Black Water Rafting Bungee Jumping Camel/Elephant riding Canoeing/Kayaking - no white water Clay Pigeon Shooting Fencing Flotilla Sailing (with professional leader) Go Karting Gymnastics Hiking between 4,000m and 6,000m Horse Riding (no jumping) Hot Air Ballooning Indoor Rock Climbing (with belays) Jet Biking Jet Skiing Paint Balling Parascending over water Pony Trekking River Tubing (no white water) Shooting (not Big Game) Sleigh riding as a passenger Swimming with Dolphins Trampolineing Water Skiing (no jumping) White Water Rafting Ziplining/Zipwiring Zorbing	Base Jumping Big Game Hunting BMX Stunt Riding Bouldering Boxing Canyoning Caving/Pot Holing Coasterring Cycle Racing Flying except as a fare paying passenger Free / High Diving Gliding Hang Gliding Horse Jumping / Hunting Judo / Karate / Martial Arts Kite Surfing Lacrosse Micro Lighting Motor Cycling unless on machines of less than 125cc and where You have held a mmtorcycle licence for at least 3 years and are conviction free and are wearing a helmet Mountaineering Organised Team Sports Parachuting Paragliding Parascending over land Polo Professional/Semi Professional Sports Quad Biking Rock Climbing Sailing outside territorial waters Scuba Diving below 30m Shark Diving Street Hockey Water Ski Jumping Weightlifting Wrestling

Winter Sports (other than curling or ice skating) are excluded unless an additional premium has been paid and accepted. If Winter Sports cover has been purchased You are covered for up to a maximum of 24 days cover in total in any one year. The following activities are covered:

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

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

If there are activities that You intend to participate in that are not listed above, please call Us to confirm whether cover is provided.

Home

Means Your usual, permanent place of residence within the UK.

Insured Person/You/Your

Means any person aged between 16 and 40 years inclusive, named on the Policy Schedule.

Insurer

Cigna Europe Insurance Company S.A.-N.V.

Pair or Set

Means two or more items of Baggage (Including Valuables) which are complementary or used or worn together.

Period of Insurance

Means the period shown on the Policy Schedule. Section 1 (Cancellation) is effective from the date of booking any travel or accommodation for the Trip where the event giving rise to the cancellation occurs during the Period of Insurance. Cancellation cover terminates upon the commencement of Your Trip. All other Sections are effective from the time the Insured Person leaves his/her Home in the United Kingdom (whichever is left last) and shall continue until the Insured Person returns to a) their Home or b) a hospital or nursing Home in the United Kingdom following their repatriation (whichever is reached first) but both events must occur during the Trip Duration (except where there is an Extension of Insurance).

Permanent Total Disablement

Means a condition which is of a permanent, severe and irreversible nature which is shown by medical evidence to be likely to continue for the remainder of Your life and which in Our reasonable opinion prevents You from engaging in any work or occupation for remuneration or profit.

Personal Money

Means bank and currency notes, cash, cheques, postal and money orders,

current postage stamps, coupons or vouchers which have a monetary value.

Policy Excess

Means the first amount of each and every claim, for each separate incident, for each Insured Person, which is not covered under certain Sections of the Policy.

Pre-Existing Medical Condition

Means any condition for which You would answer yes to in the Medical Declaration on pages 4 - 5 (unless terms were agreed in writing by the Sainsbury's Travel Insurance Centre and any additional premium requested by them was paid before starting Your Trip).

Public Transport

Means train, bus, coach, ferry service or airline flight operating to a published timetable.

Redundancy

Means being made unemployed under the Employment Protection Act (where You or Your travelling companion or co-habiting partner or spouse have been continuously employed on a permanent basis by the same employer and are not on a short-term fixed contract) and You, Your travelling companion or co-habiting partner or spouse 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 purchasing this insurance, whichever is later, You, Your travelling companion or co-habiting partner or spouse had no reason to believe that You, Your travelling companion or co-habiting partner or spouse would be made redundant.

Relative

Means husband, wife, son, daughter, parent, brother, sister, niece, nephew, grandparent, grandchild, parent-in-law, fiancé(e) or co-habiting partner.

Ski Equipment

Means skis (including bindings), snowboards, boots and ski poles.

Terrorist Action

Means 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.

Transport Charges

Means the value of the scheduled or charter airline tickets, scheduled coach ticket, international train ticket or ferry ticket.

Trip

Means the period of time (as defined under Trip Duration) spent away from Your Home on leisure travel.

Trip Duration

Means the Trip Duration shown on the Policy Schedule.

United Kingdom/UK

Means England, Wales, Scotland, Northern Ireland, Isle of Man and Channel Islands. The Isle of Man and Channel Islands are regarded as UK for Trips departing from and returning thereto, but as Europe when they are the Trip destination.

Valuables

Means cameras, photographic equipment, camcorders, DVD players, video, telephone telecommunications equipment, radios, cassette players, CD players, audio equipment, computers, computer games machine, MP3 players, electronic personal organisers, binoculars, telescopes, mobile telephones, antiques, jewellery, watches, furs, precious or semi-precious stones, articles made of or containing gold, silver or other precious metals, films, tapes, cassettes, cartridges, discs or compact discs.

We/Our/Us

Means Cigna who administer the insurance on behalf of the Insurer.

General conditions applicable to all sections

You are advised to take this Policy Booklet and Your Policy Schedule with You on Your Trip. You will be required to provide these documents as evidence of Insurance if You need the service of a hospital or other assistance provider. You will also need to be able to quote Your policy number when You contact the Emergency & Medical Assistance Company or the Claims Office.

At all times We will act in good faith in Our dealings with You. The payment of all claims following events that occur in the Period of Insurance are dependent on You observing the following:

1. Taking all possible care to safeguard against Accident, injury, loss or damage as if You had no insurance cover;
2. Giving the Claims Office full details in writing of any incident which may result in a claim under this insurance within 31 days;
3. Passing on to the Claims Office every writ, summons, legal process or other communication in connection with the claim;
4. Providing all necessary information and assistance that the Claims Office may require at Your expense (including where necessary medical certification and details of Your household insurance);

5. Not admitting liability for any event, or offering to make any payment, without Our or the Claims Office's prior written consent;
6. Accepting that no alterations and/or additions to the printed terms and conditions of Your insurance will be valid unless agreed by Us;
7. You are permanently resident in the UK;
8. Starting the Trip from Your Home in the United Kingdom and returning to Your Home in the United Kingdom at the end of the Trip, within the permitted Trip Duration.

And You recognising Our rights to:

1. Make Your insurance void where any claim is found to be fraudulent;
2. 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 on any application form and other information relating to a claim, may be provided to the register participants;
3. Take over and act in Your name the defence or settlement of any claim made under this insurance;
4. Take proceedings in Your name but at Our expense to recover for Our benefit the amount of any payment

- made under this insurance;
5. Obtain information from Your medical records (with Your permission) for the purpose of dealing with any medical claims. No personal information will be disclosed to any outside person or organisation without Your prior approval;
 6. Not to refund the insurance premium (either in full or part) after the Policy Schedule has been issued, unless after receipt of this Policy Booklet You find that the Terms and Conditions do not meet Your requirements, in which case the Policy Schedule must be returned to the Sainsbury's Travel Insurance Centre within 14 days of the Date of Issue of the Policy Schedule for a refund under the Premium Refund Guarantee;
 7. Not pay You more than the amounts shown in the Schedule of Benefits and Excesses;
 8. Only pay a proportionate amount of any claim where there is another Insurance Policy in force covering the same risk and to require details of such other insurance or proof of ownership.

General exclusions applicable to all sections

This insurance will not pay for any deterioration of or loss or damage to property, or any legal liability, injury, illness, death or expense, directly or indirectly due to, contributed to or caused by:

1. A Pre-Existing Medical Condition or associated condition which was not accepted by Us, or where any additional premium was required by Us and You did not pay this before Your Trip departure date;
2. Terrorist Action (except under Section 3 - Medical and Repatriation Expenses and Section 5 - Personal Accident), war, invasion, act of foreign enemy, hostilities (whether or not war has been declared), civil war, rebellion, military or usurped power, riot or civil commotion (except in respect of Hijack (Section 12) or revolution or similar event) if You have deliberately put yourself in danger;
3. Any travel undertaken against Foreign and Commonwealth Office advice or where it is deemed unsafe for You to travel;
4. 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;
5. Pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds;
6. Confiscation or destruction of property by any Customs, Government or other Authority of any country;
7. Your participation in any Hazardous Sports, Pursuits or Activities other than those covered in the table on pages 14-15 or agreed by Us;
8. Wilfully self-inflicted injury or illness or solvent abuse;
9. You being under the influence of alcohol or drugs (except those prescribed by Your registered Doctor, but not when prescribed for the treatment of drug addiction);
10. Your failure to obtain any required vaccines/inoculations or medications prior to Your Trip departure;
11. Your suicide or attempted suicide or putting yourself at risk unless You are attempting to save a human life;
12. 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;
13. Your choosing to extend Your Trip beyond the permitted duration;
14. Claims, other than under Section 3 (Medical and Repatriation Expenses), Section 4 (Hospital Benefit) and

Section 5 (Personal Accident)
which arise from, or are in any way
connected (whether directly or
indirectly) with, or exacerbated by,
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 or in the possession
of the Insured);

15. Psychiatric disorders, depression,
anxiety, stress or phobias;
16. Your participation in Winter Sports
as defined under Hazardous Sports,
Pursuits or Activities unless the
appropriate premium has been paid
and is shown on Your Policy Schedule.

Section 1: Cancellation

We will pay . . .

for Your proportion of the costs up to a maximum of £2,500 which You have paid or agreed to pay and which You cannot recover from any source or in the event of Your flight being booked with Air Miles We will pay the cost of an equivalent flight, to be taken within 3 months from the time of loss, following:

1. Your necessary and unavoidable cancellation of the Trip which occurs after the start date of cover shown on the Policy Schedule, due to:
 - a. The death, injury or illness of You, Your Relative or Close Business Colleague or of any person with whom You had arranged to travel, or a friend or Relative who lives abroad with whom You had arranged to stay;
 - b. Your attendance at a court of law as a witness (but not as an expert witness) or for Jury Service where postponement of the Jury Service has been denied by the Clerk of the Courts Office;
 - c. Your Redundancy or that of Your travelling companion or Your co-habiting partner or spouse;
 - d. Your compulsory quarantine, or Government restriction following an epidemic which prevents You from travelling;
 - e. Your Home becoming uninhabitable following serious

fire, storm or flood within 14 days prior to Your scheduled departure date.

Note: Cover under this Section only applies to those persons named on the Policy Schedule. Any reimbursement will be no greater per person than the pre-paid costs of the highest adult charge.

Any payment We make to You is dependent on You observing the following:

1. Seeking an opinion on the advisability of making the Trip from Your registered doctor if You have a Pre-Existing Medical Condition, taking into account Your chosen Trip destination, the climatic conditions, the stability of Your condition, the effect of any additional drugs or vaccines necessary and the standard of the medical services available;
2. Notifying the travel agent, tour operator or provider of transport or accommodation immediately You know You will be cancelling the Trip. We will only pay the cancellation charges that would have applied at the time You knew it was necessary to cancel Your Trip if a valid claim existed.

We will not pay for the following:

1. If travel is against the advice or knowledge of Your doctor;
2. If You failed to contact and obtain written authorisation from the Sainsbury's Travel Insurance Centre, and pay any premium required by them before starting Your Trip, having disclosed any Pre-Existing Medical Condition prior to the date of issue of the Policy Schedule;
3. Any claim which is due to:
 - a. Your failure to obtain the required passport or visa;
 - b. Your failure to obtain any recommended or required vaccines, inoculations or medications prior to Your Trip;
 - c. You travelling for the purpose of obtaining medical treatment or in the knowledge that You are likely to need treatment;
 - d. The operation of law;
 - e. 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/organiser through whom You booked the Trip;
 - f. Death or illness of any pets or animals;
 - g. Your disinclination to travel, or personal financial circumstances (other than Your being made Redundant);
4. Any claim if at the time of taking out Your policy or booking a Trip, whichever was the later, Your Relative, Close Business Colleague or any
 - h. Any loss in respect of Air Passenger Duty (this can be reclaimed by You through Your travel agent or airline);
 - i. The death, injury or serious illness of any person if their specific medical condition was known on the date You booked Your Trip and is the reason for Your cancellation of the Trip;
 - j. Your late arrival at the airport or port after check-in or booking-in time (except for a late arrival covered under Section 10 Missed Departure);
 - k. Any unlawful or criminal proceedings of anyone on whom the Trip plans depend, other than attendance as a witness at a Court of Law;
 - l. Any circumstances, including but not limited to strike or industrial action, known to You or publicly declared prior to the date the Policy Schedule is issued or the time of booking the Trip (whichever is the earlier) which could reasonably have been expected to give rise to a claim.

person with whom You had arranged to travel, or a friend or Relative who lives abroad with whom You had intended 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 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.

5. Any Policy Excess shown in the Schedule of Benefits and Excesses relating to this Section.

Section 2:

Curtailment

We will pay . . .

up to a maximum of £2,500 if You unavoidably cut short Your Trip by returning to the UK. The cover provides a refund which is a percentage of the unused part of the pre-paid Trip costs (but excluding the last day of travel) due to:

1. The death, injury, serious illness or hijack of yourself or the person with whom You are travelling;
2. The death, injury, serious illness or hijack of Your Relative or Close Business Colleague who is resident in the UK;
3. Your attendance at a court of law as a witness or for Jury Service where postponement of the Jury Service has been denied by the Clerk of the Courts Office;
4. You being called back by the Police after Your Home or usual place of business in the UK has suffered from burglary, serious fire, storm or flood.

We will also pay . . .

for reasonable additional travel and accommodation expenses You incur in returning to the UK which on medical advice are necessary and unavoidable as a result of 1 and 2 above.

Any payment We make to You is dependent on You observing the following:

1. Seeking an opinion on the advisability

of making the Trip from Your registered doctor if You have a Pre-Existing Medical Condition, taking into account Your chosen Trip destination, the climatic conditions, the stability of Your condition, the effect of any additional drugs or vaccines necessary and the standard of the medical services available;

2. Contacting the Emergency & Medical Assistance Company prior to Your leaving the Trip destination for Your return to the UK;
3. If You are cutting short Your journey for medical reasons, You must get a doctor's certificate and the approval of the Emergency & Medical Assistance Company to confirm You need to return Home to the UK;
4. not travelling specifically to receive medical treatment during Your Trip or in the knowledge that You are likely to need treatment;
5. Obtaining any recommended vaccines, inoculations or medications prior to Your Trip;
6. Having a pre-paid return ticket to the UK at the start of Your Trip unless otherwise agreed by Us.

We will not pay for the following:

1. Any costs arising from Your pregnancy or childbirth if the expected date of delivery is less than 12 weeks after the end of Your Trip;

2. Your loss of enjoyment of the Trip however caused;
3. Any unused portion of Your original ticket where repatriation has been made;
4. If You travelled against the advice or knowledge of Your doctor;
5. If You failed to contact and obtain written authorisation from the Sainsbury's Travel Insurance Centre, and pay any premium required by them before starting Your Trip, having disclosed any Pre-Existing Medical Condition prior to the date of issue of the Policy Schedule;
6. Any claim if at the time of taking out Your policy or booking a Trip, whichever was the later, Your Relative, Close Business Colleague 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 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.
7. Your disinclination to travel, or if curtailment is requested because of psychiatric disorders, depression, anxiety, stress, phobias or personal financial circumstances;
8. Death or illness of any pets or animals;
9. Any costs or event caused by Your failure to get approval from the Emergency & Medical Assistance Company prior to Your departure which confirms the necessity to return Home;
10. Any Policy Excess shown in the Schedule of Benefits and Excesses relating to this Section.

Section 3:

Medical and Repatriation Expenses

We will pay . . .

up to a maximum of £5,000,000 in the event of an Accident or sickness whilst on the Trip, in respect of the following:

1. Usual and reasonable medical, hospital and treatment expenses, including the cost of the rescue service to take You to hospital, (including the cost of emergency dental treatment for the relief of pain only up to £500) outside the UK for continuous treatment only, not exceeding 12 months, which will cease when on medical advice You are able to return to the UK;
2. The reasonable costs of funeral expenses abroad or the reasonable cost of conveying the Insured Person's body or ashes to their Home address in the UK;
3. Repatriation expenses (including air ambulance or the special use of air transport) to return You to the UK provided it is medically necessary and the arrangements are authorised beforehand and made by the Emergency & Medical Assistance Company;
4. Reasonable additional travel and accommodation (room only plus £10 per day towards meals) of a Relative or friend of Yours living in the UK, or on holiday with You, who on medical advice must travel or stay with You or accompany You Home.

The Emergency & Medical Assistance Company must authorise this beforehand.

The Emergency & Medical Assistance Company must be contacted if Your medical expenses are likely to be in excess of £500.

Furthermore if You are admitted to a hospital or clinic abroad as an in-patient, the Emergency & Medical Assistance Company must be notified as soon as possible, and within 48 hours of Your admission, in order to confirm the conditions of this insurance with the medical providers.

We will not pay for the following:

1. Any treatment in the United Kingdom;
2. Any medication or drugs which at the start of Your Trip You know You will need;
3. The cost of any treatment or surgery (including exploratory tests) which are not directly related to the illness or injury for which You went into a hospital or clinic abroad;
4. Any form of treatment or cosmetic surgery which, in the opinion of the doctor treating You and the Emergency & Medical Assistance Company can reasonably be delayed until You return Home;

5. Any costs arising from Your pregnancy or childbirth if the expected date of delivery is less than 12 Weeks after the end of Your Trip;
6. Any extra costs from You arranging a single or private room accommodation at a hospital, clinic or nursing Home, except where this is necessary for Your treatment and approved by the Emergency & Medical Assistance Company;
7. Any loss, damage or provision of false dentures, false limbs, hearing aids, contact or corneal lenses or prescription spectacles;
8. Inpatient, hospital, clinic or repatriation expenses which have not been reported to and authorised by the Emergency & Medical Assistance Company;
9. If You are travelling against the advice of a doctor or for the purpose of having medical treatment on the Trip;
10. Any costs arising from a Pre-Existing Medical Condition (unless terms were agreed in writing by the Sainsbury's Travel Insurance Centre and any additional premium requested by them was paid before starting Your Trip);
11. Any Policy Excess shown in the Schedule of Benefits and Excesses relating to this Section.

Section 4:

Hospital Benefit

We will pay . . .

£25 for every complete 24 hours You spend in a hospital abroad as an in-patient as a result of You becoming ill or being injured during the Trip (up to a maximum of £600).

We will not pay for the following:

Any days spent in hospital:

1. In the United Kingdom;
2. For any treatment or surgery (including exploratory tests) which are not directly related to the illness or injury for which You went into a hospital or clinic abroad;
3. For any form of treatment or cosmetic surgery which, in the opinion of the doctor treating You and the Emergency & Medical Assistance Company can reasonably be delayed until You return Home;
4. Arising from Your pregnancy or childbirth if the expected date of delivery is less than 12 Weeks after the end of Your Trip.
5. For inpatient, hospital or clinic expenses which have not been reported to and authorised by the Emergency & Medical Assistance Company;
6. If You are travelling against the advice of a doctor or for the purpose of having medical treatment on the Trip;
7. Arising from a Pre-Existing Medical Condition (unless terms were agreed

in writing by the Sainsbury's Travel Insurance Centre and any additional premium requested by them was paid before starting Your Trip).

Section 5: Personal Accident

We will pay . . .

the following benefits if during the Trip You suffer Bodily Injury caused by an Accident:

1. Death by Accident:
£30,000
2. Permanent loss of one or more limbs by physical separation at or above the wrist or ankle, or the total and permanent loss of all sight in one or both eyes:
£30,000
3. Permanent Total Disablement:
£30,000

All benefits will be limited to £2,500 for Insured Persons under the age of 17 at the time of the Accident. The maximum amount of all benefits We will pay under this Section for one or more Accidents sustained by You shall not exceed £30,000.

Note: In the event of Your death the benefit will be paid to Your estate or next-of-kin.

We will not pay . . .

any benefit in respect of 1, 2 or 3 above that does not occur within 12 months of the Accident.

We will not pay for the following:

1. If You are travelling against the advice of a doctor or for the purpose of

- having medical treatment on the Trip;
2. Any costs arising from a Pre-Existing Medical Condition (unless terms were agreed in writing by the Sainsbury's Travel Insurance Centre and any additional premium requested by them was paid before starting Your Trip).

Section 6:

Baggage

This section only applies if you have chosen to include this cover and this is shown on your Policy Schedule.

We will pay . . .

up to a maximum of £1,000 (after making reasonable allowance for wear, tear and depreciation) for accidental loss, or theft of, or damage to Baggage owned by You. In the event of a claim You must provide the Claims Office with any original receipts, proofs of purchase or insurance valuations (obtained prior to loss, theft or damage) which they request.

We will not pay for the following:

1. More than £200 for any one article, Pair or Set of articles;
2. More than £200 in total in respect of Valuables;
3. Ski Equipment (this is covered under Section 16 (Winter Sports) if the appropriate premium is paid);
4. Loss, or theft of or damage to fragile articles, contact or corneal lenses, spectacles, sunglasses, bicycles;
5. Loss, or theft of or damage to sports equipment whilst in use;
6. Loss or damage 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);
7. Loss or theft of Your Baggage that You do not report to the Police within 24 hours of discovery and You do not get a written report from them;
8. Loss or damage to Your Baggage caused by normal wear and tear, gradual deterioration or mechanical or electrical breakdown, decay, moth, vermin, atmospheric or climatic conditions;
9. Baggage left out of Your sight and out of personal control in public places (e.g. station, airport, restaurant, beach, etc);
10. Any loss, or theft of Baggage from unattended motor cycles or motor vehicles (other than locked vehicles where there is evidence of forcible entry or exit and provided the items were not visible from the vehicle exterior, and where the forcible entry or exit is verified by a Police report);
11. Any loss of Valuables packed in a suitcase or similar container (other than normal hand-luggage) unless they are at all times attended by You or left in hotel security, safety deposit box, safe or similar locked fixed receptacle;
12. Any loss, or theft of 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 appropriate Police authority and a report obtained from them;

13. Loss of or damage to Valuables (other than wedding rings) while You are swimming;
14. Any items left in the custody of a person who does not have official responsibility for the safekeeping of the property;
15. Any Policy Excess shown in the Schedule of Benefits and Excesses relating to this Section.

Section 7: Delayed Baggage

(outbound journey only)

We will pay . . .

up to a maximum of £100 to cover the purchase of essential items if You are temporarily deprived of Your Baggage, due to misdirection in delivery, for over 12 hours from the time You arrive at Your first Trip destination abroad. You must keep all receipts for these items and send them with Your claim form.

Any amount paid will be deducted from the final claim settlement under Section 6 (Baggage) if the items are permanently lost.

We will not pay for the following:

loss or damage 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).

Section 8:

Personal Money

This section only applies if you have chosen to include this cover and this is shown on your Policy Schedule.

We will pay . . .

up to a maximum of £500 for the loss or theft of Your Personal Money during Your Trip dependent on You observing the following:

1. Taking reasonable care in protecting Your money and documents against loss, theft or damage;
2. Notifying the Police within 24 hours of discovery and obtaining a written report and reference number from them and enclosing this with Your claim form.

We will not pay for the following:

1. More than £200 for cash;
2. Loss or theft of 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;
3. For any depreciation in value, currency changes or shortage caused by any error or omission;
4. For money packed in suitcases or other similar Baggage, or in containers which are out of Your sight and personal control;
5. For loss or damage arising from confiscation or detention by Customs or other officials;

6. Any Policy Excess shown in the Schedule of Benefits and Excesses relating to this Section.

Section 9: Loss of Passport or Documents

We will pay . . .

up to a maximum of £250 for reasonable travel and accommodation expenses in obtaining replacement passports, travel tickets, green cards and driving licenses, but only up to the cost of replacing and/or restoring the missing documents or records which are lost or stolen whilst on the Trip.

We will not pay for the following:

1. 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;
2. Any depreciation in value or shortage caused by any error or omission;
3. Items packed in suitcases or other similar Baggage, or in containers which are out of Your sight and personal control;
4. Loss of passport not reported to the Police and the Consular Representative of the relevant issuing country within 24 hours of discovery;
5. For loss or damage arising from confiscation or detention by Customs or other officials;
6. Any Policy Excess shown in the Schedule of Benefits and Excesses relating to this Section.

Section 10: Missed Departure

(outbound journey only)

We will pay . . .

up to a maximum of £500 for reasonable additional accommodation (room only) and travel expenses, to allow You to continue with Your prebooked Trip, should You arrive at Your last departure point from the UK, too late to board Your booked flight or sailing if:

1. Scheduled Public Transport services fail to get You there in time due to strike, industrial action, adverse weather conditions or mechanical breakdown;
2. The private motor vehicle in which You are travelling to Your last departure point in the UK suffers a mechanical breakdown/failure or is directly involved in a road traffic accident which results in mechanical breakdown/failure or Bodily Injury.

Note: Cover in respect of 2. above only applies to vehicles under 7 years old. Any accidents must be reported to the Police if there is a personal injury and any accidents or breakdown not resulting in personal injury must be reported to a recognised Motoring Rescue Organisation and a report obtained. Any repair costs to the vehicle are not covered by this insurance.

We will not pay for the following:

1. Your failure to allow sufficient time for the Public Transport to arrive on schedule and deliver You to Your first international departure point;
2. Strike, industrial action, delays or disruptions arising from weather conditions which had started or were publicly declared on the date the Policy Schedule is issued or You booked the Trip (whichever is later);
3. Any claim arising from Your private motor vehicle in which You are travelling not having been properly serviced and maintained, in the event of vehicle breakdown;
4. Any Policy Excess shown in the Schedule of Benefits and Excesses relating to this Section.

Section 11: Travel Delay

(outbound journey only)

We will pay . . .

£20 after the first full 12 hours delay, and £20 for each full 12 hours delay thereafter (up to a maximum of £200), if the international transport service (which forms part of Your pre-booked itinerary) is delayed due to circumstances beyond Your control at Your last departure point from the UK.

If after 12 hours delay to Your outbound journey You choose to abandon Your Trip we will pay Your cancellation costs under the cancellation section of this policy.

Note: For residents of the Channel Islands, Northern Ireland and Isle of Man, cover will also be provided for a flight or sea vessel journey interconnecting with the last flight or sea vessel journey from the international departure point from mainland United Kingdom or other European terminal.

We will not pay for the following:

1. Any claim which is as a result of Your failure to check-in at the departure airport or port by the time shown on Your travel itinerary;
2. Any compensation unless You have obtained written confirmation from the airline or shipping company

or their handling agents which shows the reason for the delay, the scheduled departure time and the actual departure time of Your flight or sailing;

3. Any compensation where the airline or shipping company or their handling agents provide alternative transport which departs within 12 hours of the booked departure time;
4. Any delay which is due to strike or industrial action, delays or disruptions arising from weather conditions which had started or were publicly declared on the date the Policy Schedule is issued or You booked the Trip (whichever is the later).
5. Any claim where You decide to cancel the journey and we pay a claim under section 1 of this policy.

Section 12: Hijack

We will pay . . .

an amount of £50 for every complete 24 hours (up to a maximum of £1,000) if You are prevented from reaching Your scheduled destination abroad through hijack of the aircraft in which You are travelling. In the event of a hijack an automatic extension of cover is provided if You can not complete Your Trip by the original scheduled date. If any loss arising out of a hijack is not payable under this insurance because war and similar risks are excluded, then these will be waived in this instance.

We will not pay for the following:

See General Exclusions.

Section 13: Catastrophe

We will pay . . .

up to a maximum of £500 for reasonable travel and accommodation expenses to enable You to continue Your Trip if You are forced to move from Your pre-booked and pre-paid accommodation as a result of fire, lightning, earthquake, storm, tempest, hurricane, flood, explosion, medical epidemic or local Government directive (which is confirmed in writing by local or national authorities).

We will not pay for the following:

1. Costs or expenses payable by or recoverable from Your tour operator, airline, hotel or other provider of accommodation or transport;
2. You deciding not to remain in Your booked accommodation although it is considered safe and acceptable to continue living there by the appropriate authorities;
3. Any Policy Excess shown in the Schedule of Benefits and Excesses relating to this Section.

Section 14:

Legal Expenses

We will pay . . .

up to a maximum of £25,000 for legal costs and expenses in pursuing a claim for compensation and damages if You are involved in an Accident during Your Trip which results in Your death or personal injury.

The Insurers will pay an Insured Person's legal expenses provided there are reasonable prospects that the claim or the legal proceedings will achieve the remedy or result sought by the Insured Person. If at any time We consider that the claim does not have such prospect, We will advise the Insured Person in writing, and notify the Insured Person that Our liability to pay any further legal expenses will cease 14 days after the notice is received by the Insured Person.

We will not pay for the following:

1. Where We consider it unlikely that a reasonable settlement will be obtained;
2. Where the estimated amount to be recovered is less than £500;
3. Actions taken in constitutional, international or supranational courts or tribunals;
4. Amounts incurred as a result of delays or non co-operation by You;
5. Amounts incurred without Our prior authorisation;
6. Any claim against Us, the Insurer or Our agents.

Section 15: Personal Liability

We will pay . . .

up to a maximum of £2,000,000 plus costs of defence of a claim agreed between Us in writing for any event occurring during the Trip which You are legally liable to pay that relate to an incident caused by You and which results in:

1. Injury, illness, death or disease to another person;
2. Loss of or damage to property which does not belong to You or any member of Your family and is neither in Your charge nor under Your control or that of any member of Your family.

We will not pay . . .

for claims arising directly or indirectly for any liability for loss of or damage to property, or injury, illness or disease:

1. Where cover is provided under any other insurance;
2. 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;
3. Which is caused by any deliberate, unlawful, malicious or wilful act or omission by You;
4. Which is caused by Your employment, profession or business or that of any member of Your family;

5. Which is caused by Your ownership, care, custody or control of any animal;
6. Which falls on You by agreement and would not have done if such agreement did not exist;
7. Which is due to any criminal proceedings;
8. Which is due to Your ownership, possession or use of vehicles, aircraft, watercraft, firearms or explosive devices;
9. Which is caused by Your ownership or occupation of land or buildings (other than occupation only of any temporary residence, excepting time-share);
10. Which is caused by You having HIV (Human Immunodeficiency Virus) and/or any HIV related illnesses including AIDS (Acquired Immune Deficiency Syndrome) and/or any mutant derivatives or variations thereof however caused;
11. Any Policy Excess shown in the Schedule of Benefits and Excesses relating to this Section.

Our total liability under all such insurances arising from any one incident or series of incidents shall not exceed £2,000,000.

Section 16: Winter Sports Cover

This section only applies if you have chosen to include this cover and this is shown on your Policy Schedule.

Cover is provided (up to a maximum of 24 days in total in one year).

Section 16A: Ski Equipment

We will pay . . .

up to £500 in respect of loss, theft or damage of skis, snowboard and Ski Equipment occurring during Your Trip.

We will not pay for the following:

1. More than £500 for any one article, Pair or Set of articles;
2. More than £100 in total for hired Ski Equipment;
3. Loss of or damage to Ski Equipment arising from delay or confiscation or detention by Customs or other officials;
4. Loss, or theft of or damage to Ski Equipment more than 4 years old;
5. Loss of or damage to Your Ski Equipment caused by normal wear and tear, gradual deterioration or mechanical or electrical breakdown, decay, moth, vermin, atmospheric or climatic conditions;
6. Loss of or damage to Ski 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);

7. Loss or theft of Your Ski Equipment that You do not report to the Police within 24 hours of discovery and You do not get a written report from them;
8. Ski Equipment left unattended in public places (e.g. station, airport, restaurant etc);
9. Any loss or theft of Ski Equipment from unattended motor cycles or motor vehicles (other than locked vehicles where there is evidence of forcible entry or exit and provided the items were not visible from the vehicle exterior or were secured within a purpose built and locked container fastened to the exterior of the vehicle, and verified by a Police report);
10. Any Ski Equipment left in the custody of a person who does not have an official responsibility for the safekeeping of the property;
11. Any Policy Excess shown in the Schedule of Benefits and Excesses relating to this Section.

Section 16B: Ski Hire

We will pay . . .

up to £20 for each 24 hour period (up to a maximum of £300) in respect of reasonable costs incurred by You for the necessary hire of skis following:

1. Loss or breakage of Your skis;
2. The misdirection or delay in transit of Your skis for more than 12 hours.

We will not pay for the following:

1. Loss or theft of skis which is not reported to the appropriate Police authority within 24 hours of discovery and verified by a Police report.
2. Loss of, theft of or damage to skis which is not reported to any appropriate authority (specifically for claims arising against carriers and hotels), within 24 hours of discovery and an official report obtained;
3. Loss of, theft of or damage to skis shipped as freight or under a bill of lading;
4. Skis left unattended in public places (e.g. station, airport, restaurant etc);
5. Skis left in the custody of a person who does not have an official responsibility for the safekeeping of the property;
6. Any loss or theft of skis from an unattended motor vehicle unless the skis were secured within a purpose built and locked container fastened to

the exterior of the vehicle and the loss is verified by a Police report;

7. Any Policy Excess shown in the Schedule of Benefits and Excesses relating to this Section.

Section 16C: Ski Pack

We will pay . . .

up to £100 for each 7 day period (up to a maximum of £300) for the proportionate value of any unused ski pass, ski hire or tuition fee due to the following;

1. You becoming ill or being injured in an Accident;
2. Loss or theft of Your ski pass.

We will not pay for the following:

1. Loss or theft of Your ski pass which is not reported to the appropriate Police authority within 24 hours of discovery and an official report obtained;
2. Loss or theft of Your ski pass which is not reported to any appropriate authority (specifically for claims arising against carriers and hotels) within 24 hours of discovery and an official report obtained;
3. Ski pass left unattended in public places (e.g. station, airport, restaurant etc);
4. Ski pass left in the custody of a person who does not have an official responsibility for the safekeeping of the property;

5. An illness resulting from a Pre-Existing Medical Condition (unless terms were agreed in writing by the Sainsbury's Travel Insurance Centre and any additional premium requested by them was paid before starting Your Trip).
6. Any Policy Excess shown in the Schedule of Benefits and Excesses relating to this Section.

Section 16D: Piste Closure

We will pay . . .

£30 for each 24 hour period (up to a maximum of £250) if You are not allowed to ski for a continuous period in excess of 12 hours due to complete closure of all pistes as a result of lack of snowfall, excessive snowfall or bad weather in a pre-booked Winter Sports resort.

Alternatively, We will pay . . .

an amount of £25 for each 24 hour period (up to a maximum of £250) for You to travel to an alternative site. This Section is only valid for the period December to March inclusive.

We will not pay for the following:

1. Claims which are not substantiated by a report from the resort management;
2. Piste closure which was in existence prior to Your arrival in Your pre-booked ski resort.

Section 16E: Inability to Ski due to Accident

We will pay . . .

£15 for each 24 hour period (up to a maximum of £150 in total) when You are unable to ski following a skiing Accident but are not hospitalised.

We will not pay for the following:

1. Claims which are not substantiated by a report from a doctor;
2. Claims arising from pregnancy or childbirth if the expected date of delivery is less than 12 weeks after the end of Your Trip;
3. If You are travelling or skiing against the advice of a doctor or for the purpose of having medical treatment on the Trip;
4. Any costs arising from a Pre-Existing Medical Condition (unless terms were agreed in writing by the Sainsbury's Travel Insurance Centre and any additional premium requested by them was paid before starting Your Trip).

Section 16F: Avalanche Closure

We will pay . . .

up to £250 for additional reasonable travel and accommodation expenses in the event that Your outward or return journey, to or from Your pre-booked ski resort, is delayed for at least 12 hours beyond the scheduled departure time as a direct result of an avalanche in Your ski resort.

We will not pay for the following:

for incidents which are not substantiated by a report from the resort management.

Note: You cannot claim under Sections 10 (Missed Departure), Section 11 (Travel Delay) or Section 13 (Catastrophe) for the same delay/disruption as covered by this Section.

Data Protection Notice

Introduction

The ways in which we use the personal information you give to us when you apply for and/or buy an insurance policy from us are described below. Your insurance policy is administered by Cigna Insurance Services (Europe) Limited ("Cigna"). Please note that Cigna may work with other third parties that may collect your personal information in order to sell you an insurance policy, however that insurance policy will be administered by Cigna).

When we use the terms 'we', 'our' or 'us' in this Data Protection notice, we mean Cigna.

Please make sure that you read and understand this Data Protection notice as it explains to you what we will do with the information that you give us in respect of this insurance policy.

Collecting Your Personal Information

If you apply for our products and/or services we may need both personal information including sensitive personal data (such as answers to medical questions) about yourself and anyone else who is covered by the application in order to issue and administer the insurance policy and any

claims which may arise.

We may collect your personal information from third parties where this is necessary in order to provide insurance services to you.

Protection and Uses of Your Personal Information

The security of your personal information is very important to us. All personal information that you supply to us either in respect of yourself or other individuals in connection with our products and/or services will be treated in confidence by us and maybe used by us for the purpose of providing, administering and marketing our products and services.

We may use the information we collected when you applied for a policy with us to contact you by postal mail or telephone about products and services offered by us or by companies within the Cigna corporate group. If you do not wish to receive this information please contact us and we will amend our records accordingly.

We may use your information including sensitive personal data to make automated decisions based on your answers so we can offer you other suitable products and services. If we

do so, this means we will use answers you provide in an application to pre-populate another product application, but you will always have the opportunity to change these answers.

We may also contact you about products and services offered by us or by companies within the Cigna corporate group by electronic email and/or text, in accordance with the communications preferences you expressed when you last contacted us. If you wish to change these preferences, and start or stop receiving electronic email and/or text marketing from us, please contact us and we will amend our records accordingly. Please note, however, that we will continue to send you service-related (non-marketing) communications.

We and companies within the Cigna corporate group may analyse the personal information you provide in combination with any other information that we lawfully hold or receive for the purposes of monitoring applications, reviewing, assessing, tailoring and improving our products and services and similar products and services offered by the Cigna corporate group. We may also engage the services of third parties to perform any such analysis on our behalf, however in

doing so we will ensure that all such activities are carried out in compliance with the applicable data protection legislation. In order to protect your privacy, we will anonymise any information we analyse as far as possible.

Your personal information and sensitive personal data may also be shared with the insurer and reinsurer of our products. The insurer and/or reinsurer are the organisations which ultimately pay out on claims under your policy. It may also be necessary to pass this information to other companies for processing on our behalf, or to organisations with which we work to provide the benefits under your policy (for example, to a hospital which is responsible for any treatment you receive through your policy).

Some of the companies or organisations to which we transfer your personal information may be based outside Europe in countries which may not have the laws to protect your personal information to the same standard as in Europe. However, in all cases we will ensure that the personal information we transfer is kept securely and only used for the purposes described in this notice. If you make an application for our products and/or services you will

be giving your consent to your information, including the use of any sensitive personal data, being processed by us (which may include other companies within the Cigna corporate group) or our agents and also so we can market other suitable products to you within a reasonable timeframe.

Each time you receive an electronic marketing communication from us you will have the opportunity to decline to receive further marketing information.

You should show this notice to any other person covered under your insurance policy. If your application includes other individuals you should obtain their consent to us using their personal information, including sensitive personal data, as described in this notice before you give their information to us.

Telephone Calls

Please note that for your and our mutual protection telephone calls to us may be monitored and/or recorded for the purposes of:

- establishing facts relevant to our business;
- checking that we comply with laws, regulations and self-regulatory

procedures;

- checking and/or demonstrating the standards that we should be meeting, for example, for quality control and staff training purposes;
- preventing or detecting crime;
- investigating or detecting the unauthorised use of our systems, to secure our system and to ensure the effective operation of our systems.

Fraud Prevention, Detection and Claims History

In order to prevent and detect fraud we may at any time:

- Share information about you internally within Cigna and with other organisations and public bodies including the Police, loss adjustors and other third parties that we engage to investigate claims;
- Check and/or file your details with fraud prevention agencies and databases, and if you give us false or inaccurate information and we suspect fraud, we will record this. We, and other organisations involved in the administration of your policy, may also search these agencies and databases to:
 - Help make decisions about the provision and administration of

insurance, credit and related services for you and members of your household;

- Trace debtors or beneficiaries, recover debt, prevent fraud and to manage your accounts or insurance policies;
- Check your identity to prevent money laundering, unless you furnish us with other satisfactory proof of identity;
- Undertake credit searches and additional fraud searches.

We can supply on request further details of the databases we access or contribute to.

When we investigate some claims, we may conduct searches of publicly accessible information about you available on the internet, including using sources such as search engines and social media.

Customer Satisfaction Surveys

We aim to continuously improve the services we offer to our customers. Occasionally we carry out customer satisfaction surveys which may be for our own benefit or for more general interest, and we may need to collect further information about you in connection with them. Surveys will usually be carried out by us but in some

circumstances we will use an external firm.

Your participation in such a survey is entirely optional but your help and feedback would be appreciated.

Your rights

If you believe that we are holding inaccurate information about you in relation to your insurance policy, please contact us and we will be happy to correct any errors.

You have a right to access the personal information we hold about you. To obtain a copy, please contact us.

Changes to our data protection notice

If we decide to make any changes to this notice we will update all relevant documentation including any website so you are always aware of how we collect and use your information.

Contacting Us and Your Rights in Relation to Your Personal Information

If you have any questions about the way in which we use your personal information, please contact the Customer Helpline or our Data Protection Officer at:

Post: Cigna Insurance Services,
1 Drake Circus,
Plymouth, Devon
PL1 1QH

Telephone: +44 (0) 330 100 6403

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You may now make calls using Typetalk or Textphone on 0800 316 0775 (lines open 8am - 8pm Mon - Fri, 8am-7pm Sat & 9am-5pm Sun). Sainsbury's Finance is a trading name of Sainsbury's Bank plc. Sainsbury's Supermarkets Ltd is an appointed representative of Sainsbury's Bank plc. 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).

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