

**1. What is this keyfacts document?**

This is a summary of the policy cover for Sainsbury's Extended Trip Travel Insurance and it does not include the full terms and conditions of the contract, which can be found in the policy document.

**2. Who is providing this insurance policy?**

This policy is underwritten by Cigna Europe Insurance Company S.A.-N.V.. The policy is administered on behalf of the insurer by Cigna Insurance Services (Europe) Limited.

**3. What type of insurance policy is this?**

This is a travel policy that, subject to the terms, conditions and exclusions contained in the Policy Document, will meet certain costs that might arise during the course of your travels.

**4. What are the significant features and benefits of this policy?**

**Table 1. - Policy Cover**

<b>Benefits</b>	<b>Significant or Unusual Exclusions or Limitations that apply to individual benefits</b>	<b>Excess</b>	<b>Limit</b>	<b>Policy Reference</b>
<p><b>Cancellation</b> If you have to cancel your trip as a result of your accidental injury or illness or death of a close relative.</p>	<ul style="list-style-type: none"> <li>Any circumstances known prior to booking the trip that could reasonably be expected to give rise to a claim.</li> </ul>	<b>£35</b>	<b>£2,500</b>	<b>Section 1</b>
<p><b>Curtailment</b> If you have to curtail your trip as a result of your accidental injury or illness or death of a close relative.</p>	<ul style="list-style-type: none"> <li>Any circumstances known prior to booking the trip that could reasonably be expected to give rise to a claim.</li> <li>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.</li> </ul>	<b>£35</b>	<b>£2,500</b>	<b>Section 2</b>
<p><b>Medical and Repatriation Expenses</b> Covers for eligible costs if during the trip you suffer bodily injury, illness or die on your trip.</p>	<ul style="list-style-type: none"> <li>You must advise us of any claim over £500.</li> <li>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.</li> </ul>	<b>£35</b>	<b>£5,000,000</b>	<b>Section 3</b>

<b>Hospital Benefit</b> Up to £25 for each completed 24 hours period you are in hospital.		Nil	£600	Section 4
<b>Personal Accident</b> Cover for loss of life, limb or sight that occurs during your trip.	<ul style="list-style-type: none"> <li>Reduced benefit for persons aged under 17.</li> </ul>	Nil	£30,000	Section 5
<b>Baggage (Optional)</b> If your personal baggage is lost, stolen or damaged we will cover the cost of replacement (less wear, tear and depreciation).	<ul style="list-style-type: none"> <li>You must report all losses to the police within 24 hours and obtain a written report.</li> <li>Single Article Limit £200.</li> <li>Valuables £200.</li> </ul>	£35	£1,000	Section 6
<b>Delayed Baggage</b> Cover for the cost of essential items if your carrier has misplaced or delayed your baggage for more than 12 hours during your first outbound journey.	<ul style="list-style-type: none"> <li>You must report all losses to your carrier immediately.</li> </ul>	Nil	£100	Section 7
<b>Personal Money (Optional)</b> Accidental loss or theft of personal money.	<ul style="list-style-type: none"> <li>You must report all losses to the police within 24 hours and obtain a written report.</li> <li>Personal money left unattended at any time unless in a safe or safety deposit box or similar fixed locked receptacle.</li> <li>Cash Limit £200</li> </ul>	£35	£500	Section 8
<b>Loss of Passport or Documents</b> Reasonable additional travel and accommodation costs to replace your lost passport abroad.	<ul style="list-style-type: none"> <li>You must report all losses to the police and consular representative within 24 hours and obtain a written report.</li> <li>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.</li> </ul>	£35	£250	Section 9
<b>Missed Departure</b> Cover for additional travel and accommodation expenses due to the failure of public transport or an accident or breakdown of the vehicle you are travelling in or strike.	<ul style="list-style-type: none"> <li>Strike, industrial action or air traffic control delay publicly declared.</li> </ul>	£35	£500	Section 10

<p><b>Travel Delay</b> Delayed departure for at least 12 hours from the scheduled departure time on your first outbound journey. £20 for the first complete 12 hour delay and £20 for each subsequent 12 hours.</p>	<ul style="list-style-type: none"> <li>Strike, industrial action or air traffic control delay publicly declared.</li> </ul>	<p>Nil</p>	<p>£200</p>	<p>Section 11</p>
<p><b>Hijack</b> If you are hijacked and this prevents you from reaching your destination, we will pay £50 for each 24 hours.</p>		<p>Nil</p>	<p>£1,000</p>	<p>Section 12</p>
<p><b>Catastrophe</b> Additional accommodation costs if you cannot use your booked accommodation as a result of fire, flood, earthquake or storm.</p>	<ul style="list-style-type: none"> <li>Your disinclination to continue with the trip when local authorities say it is acceptable to do so.</li> </ul>	<p>£35</p>	<p>£500</p>	<p>Section 13</p>
<p><b>Legal Expenses</b> Legal expenses to pursue compensation and damages as a result of an accident which results in death or injury.</p>	<ul style="list-style-type: none"> <li>Legal action not agreed by us.</li> </ul>	<p>Nil</p>	<p>£25,000</p>	<p>Section 14</p>
<p><b>Personal Liability</b> Personal liability for any compensation you become legally liable to pay.</p>	<ul style="list-style-type: none"> <li>Pursuit of any trade, business or profession, or the ownership, possession or use of any vehicles, aircraft or watercraft.</li> </ul>	<p>£35</p>	<p>£2,000,000</p>	<p>Section 15</p>
<p><b>Winter Sports Cover (Optional)</b></p> <p>Ski Equipment Loss or damage to your own or hired ski equipment.</p> <p>Ski Pack Up to £100 per week for unused pre-paid ski pack costs following accidental injury or illness.</p> <p>Piste Closure Up to £30 per day for additional transport costs if you are unable to ski due to excess or lack of snow or bad weather at your pre-booked resort or £25 per day have to travel to another resort in the event of total closure of your resort.</p>	<ul style="list-style-type: none"> <li>Winter sports activities undertaken in the UK and in Europe outside the period from 15th December to 15th April.</li> <li>£20 per day up to £300 maximum to hire replacement ski equipment.</li> <li>You must obtain written confirmation from the resort management.</li> </ul>	<p>£35</p> <p>£35</p> <p>Nil</p>	<p>£500</p> <p>£300</p> <p>£250</p>	<p>Section 16</p>

Inability to Ski due to Accident £15 per day if you are unable to ski due to a skiing accident but are not hospitalised.	<ul style="list-style-type: none"> <li>You must support your claim with a doctor's report.</li> </ul>	Nil	£150	
Avalanche Closure We will pay reasonable travel and accommodation costs if you are delayed arriving or departing the resort due to an avalanche.	<ul style="list-style-type: none"> <li>You must obtain a report from the resort management.</li> </ul>	Nil	£250	

**5. What are the significant exclusions and limitations that apply to all benefits?**

- Cover is excluded for any medical condition (and any associated medical condition) or symptom that has not been declared to and accepted by us and which existed prior to the commencement of this policy and any associated trip covered by it.
- Any claim if at the time of taking out your policy or booking a trip, whichever was the later, your relative, colleague or travelling companion or a friend or relative with whom you had arranged to stay had a medical condition for which he or she:
  - was receiving treatment at hospital (other than where they go to hospital for check-ups for a stable condition, at regular intervals which have been arranged beforehand)
  - was waiting for a hospital consultation, investigations or treatment (other than where they go to hospital for check-ups for a stable condition, at regular intervals which have been arranged beforehand)
  - had been given a terminal prognosis, or been told that their condition is likely to get worse in the next 12 months.
- This policy is only available to persons resident in the United Kingdom.
- Cover is available to persons up to the age of 40.
- Cover is excluded for certain Hazardous Activities. This means any pursuit or activity where it is recognised that there is an increased risk of injury or accident. A list of the activities covered by the policy can be found under the Hazardous Activities section.
- Your wilfully, self-inflicted injury or illness, suicide or attempted suicide, solvent abuse, alcohol abuse, the use of drugs (other than drugs taken in accordance with treatment prescribed and directed by a Medical Practitioner, but not for the treatment of drug addiction), self-exposure to needless peril (except in an attempt to save human life).

**6. What is the duration of this policy?**

The maximum duration for any one trip will be as stated on your schedule.

**7. Your right to cancel the policy**

If this insurance is not suitable, please telephone or write to us within 14 days of receipt of your policy documents. We will cancel the policy and refund your premium in full provided that you have not already taken your trip or made a claim. If you wish to cancel your policy at any other time, you may be entitled to a pro rata refund of premium unless your policy has a duration of less than one month.

**8. How do I notify you of a claim that I wish to make?**

If you wish to notify us of a claim, please contact us;

... **in writing** Write to Sainsbury's Travel Insurance Claims Department, 1 Drake Circus, Plymouth PL1 1QH

... **by phone** Telephone 0330 100 9524

**9. How do I make a complaint about this insurance policy?**

The policy is administered on behalf of Cigna Europe Insurance Company S.A.-N.V. by Cigna Insurance Services (Europe) Limited., who is responsible for handling complaints regarding this insurance product. We aim to give customers a high standard of service at all times. If you are unhappy with the service provided for any reason or have cause for complaint, please contact:

Cigna Insurance Services (Europe) Limited  
Customer Relations Department,  
1 Drake Circus, Plymouth  
PL1 1QH.

Telephone: 0330 100 7701. For your protection calls may be recorded and may be monitored.

Email: [customerrelations.plymouth@cignainsurance.co.uk](mailto:customerrelations.plymouth@cignainsurance.co.uk)

If we cannot resolve your complaint to your satisfaction, you may be entitled to refer it to the Financial Ombudsman Service.

**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](mailto:customerrelations.plymouth@cignainsurance.co.uk)

**10. Is Cigna Europe Insurance Company S.A.-N.V. covered by the Financial Services Compensation Scheme (FSCS)?**

Cigna Europe Insurance Company S.A.-N.V. is covered by the Financial Services Compensation Scheme. This provides compensation in case any of its members go out of business or into liquidation and are unable to meet any valid claims under its policies. Further information can be obtained from the Financial Services Compensation Scheme ([www.fscs.org.uk](http://www.fscs.org.uk)) or by contacting the FSCS at 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU or by calling 0800 678 1100 or 020 7741 4100.

**Further Important Information regarding this policy.**

<p>This policy is administered by Cigna Insurance Services (Europe) Limited, authorised and regulated by the Financial Conduct Authority and registered in England &amp; Wales No. 4617110, Financial Services Register number 310671. Registered Office: Chancery House, St Nicholas Way, Sutton, Surrey SM1 1JB.</p>	<p>This policy is underwritten by Cigna Europe Insurance Company S.A.-N.V., UK Branch, registered in Belgium with limited liability (Brussels trade register no. 0474624562), Avenue de Cortenbergh 52, 1000 Brussels, Belgium. Subject to the prudential supervision of the National Bank of Belgium, Boulevard de Berlaimont 14, 1000 Brussels (Belgium) and to the supervision of the Financial Services and Markets Authority (FSMA), rue du Congrès 12-14, 1000 Brussels (Belgium), in the field of consumer protection and subject to limited regulation by the Financial Conduct Authority. Details of the extent of our regulation by the Financial Conduct Authority are available on request.</p>
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You can check this information on the Financial Services Register by visiting the website <https://register.fca.org.uk/> or by phoning 0800 111 6768 or 0300 500 8082.

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

