

1. What is this keyfacts document?

This is a summary of the policy cover for Sainsbury's 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

Benefits	Significant or Unusual Exclusions or Limitations that apply to individual benefits	Excess* (per incident per insured person)	Limit	Policy Reference
<p>Medical Emergency and Repatriation Expenses Covers for eligible costs if during the trip you suffer bodily injury, illness or die on your trip.</p> <p>Up to £50 for each completed 24 hours period you are in hospital</p>	<ul style="list-style-type: none"> • You must advise us of any claim over £500. • Any cost where you do not comply with the treatment agreed by the treating doctor and the Medical Assistance Helpline including treatment that can wait until you return to the UK • Any costs arising from your pregnancy or childbirth if the expected date of delivery is less than 12 weeks (16 weeks for a multiple pregnancy) after the end of the trip. • Any costs which are covered under a reciprocal health agreement between the government of the UK and that of your country of loss including costs covered by the European Health Insurance Card (EHIC). 	<p>£50</p> <p>Nil</p>	<p>£10,000,000</p> <p>£1,000</p>	<p>Section 1</p>

<p>Cancellation (Optional)/ Cutting Short Your Trip If you have to cancel or curtail your trip as a result of your accidental injury or illness or death of a close relative.</p> <p>Please note that if you are cutting short your trip payments will be calculated on a pro-rata basis taking into consideration unused accommodation and excursions.</p>	<ul style="list-style-type: none"> Any circumstances known prior to booking the trip that could reasonably be expected to give rise to a claim. Any costs arising from your pregnancy or childbirth if the expected date of delivery is less than 12 weeks (16 weeks for a multiple pregnancy) after the end of the trip. 	<p>£50</p>	<p>£5,000</p>	<p>Section 2</p>
<p>Personal Accident Cover for loss of life, limb or sight that occurs during your trip.</p>	<ul style="list-style-type: none"> Reduced benefit for persons aged under 16 or 65 and over. 	<p>Nil</p>	<p>£25,000</p>	<p>Section 3</p>
<p>Personal Liability Personal liability for any compensation you become legally liable to pay.</p>	<ul style="list-style-type: none"> Pursuit of any trade, business or profession, or the ownership, possession or use of any vehicles, aircraft or watercraft. 	<p>£50</p>	<p>£2,000,000</p>	<p>Section 4</p>
<p>Travel Delay Delayed departure for at least 12 hours from the scheduled departure time. £30 for the first complete 12 hour delay and £20 for each subsequent 12 hours.</p> <p>Missed Departure 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.</p>	<ul style="list-style-type: none"> Under Travel Delay you must have travelled to your departure point and checked-in Strike, industrial action or air traffic control delay publicly declared. Any trips within the UK (except for trips to the Channel Islands) 	<p>Nil</p> <p>Nil</p>	<p>£250</p> <p>£1,000</p>	<p>Section 5</p>
<p>Loss of Important Documents Reasonable additional costs to replace your lost passport abroad and a replacement in the UK.</p>	<ul style="list-style-type: none"> You must report all losses to the police within 24 hours and obtain a written report. 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. 	<p>£50</p>	<p>£600</p>	<p>Section 6</p>

<p>Legal Advice and Expenses Legal advice and expenses to pursue compensation as a result of death, illness or injury against a third party as a result of an accident.</p>	<p>Excludes claims:</p> <ul style="list-style-type: none"> • Where there is no prospect of success in obtaining reasonable benefit. • Not reported within 90 days of the incident. 	<p>£250 (for Legal Expenses only)</p>	<p>£25,000</p>	<p>Section 7</p>
<p>Mugging Benefit If you are hospitalised following a mugging we will pay £50 per day.</p>	<ul style="list-style-type: none"> • You must obtain a police report of the mugging. 	<p>Nil</p>	<p>£1,000</p>	<p>Section 8</p>
<p>Personal Baggage (Optional) If your personal baggage is lost, stolen or damaged we will cover the cost of replacement (less wear, tear and depreciation).</p> <p>Delayed Baggage Cover for the cost of essential items if your carrier has misplaced or delayed your baggage for more than 12 hours during the outward journey.</p>	<ul style="list-style-type: none"> • You must report all losses to the police within 24 hours or as soon as possible and obtain a written report. • Single Article Limit £300 • Valuables £500 	<p>£50</p> <p>Nil</p>	<p>£1,500</p> <p>£200</p>	<p>Section 9</p>
<p>Personal Money (Optional) Accidental loss or theft of personal money.</p>	<ul style="list-style-type: none"> • You must report all losses to the police within 24 hours or as soon as possible and obtain a written report. • Cash Limit £300 (£50 if aged under 16) 	<p>£50</p>	<p>£500</p>	<p>Section 10</p>
<p>Travel Disruption Cover Additional protection if your travel plans are disrupted due to cancellation or delay of your booked trip.</p> <p>Cancellation /Cutting Short Your Trip Cover extended to include cancellation due to the insolvency of your airline or accommodation provider, airspace or your airport being closed for 24 hours.</p> <p>Substitute Accommodation We will pay for reasonable alternative accommodation costs if your accommodation is affected by an outbreak of food poisoning, insolvency or fire.</p>	<ul style="list-style-type: none"> • Costs for which you expect to recover from elsewhere. • Accommodation costs where the transport operator has offered reasonable alternative arrangements. 	<p>£50</p> <p>£50</p>	<p>£5,000</p> <p>£5,000</p>	<p>Section 11</p>

<p>Replacement Flight We will pay for the cost of a replacement flight if your scheduled airline becomes insolvent.</p>	<ul style="list-style-type: none"> Scheduled flights not booked through a bonded travel agent or direct with a scheduled airline. 	<p>Nil</p>	<p>£1,500</p>	
<p>Enforced Stay If you are unable to return home due to airspace, airport or the Channel Tunnel being closed we will pay £100 for each 24 hour period you are unable to return home up to a maximum of £1,500 or up to £1,000 for additional travel expenses to get you home after a period of 24 hours or more where your travel provider has not made suitable alternative arrangements.</p>	<ul style="list-style-type: none"> Costs recoverable from elsewhere. The refunded amount of any unused travel costs recoverable from your travel provider. 	<p>Nil</p>	<p>£1,500</p>	
<p>Winter Sports (Optional)</p> <p>Ski Equipment Loss or damage to your own or hired ski equipment.</p> <p>Ski Pack Unused pre-paid ski pack costs following accidental injury or illness and you do not curtail your trip.</p> <p>Piste Closure Up to £30 per day for additional transport costs if you have to travel to another resort in the event of total closure of your resort due to excess or lack of snow or bad weather at your pre-booked resort.</p>	<ul style="list-style-type: none"> Winter sports activities undertaken in the UK and in Europe outside the period from 15th December to 15th April. £20 per day up to £300 maximum to hire replacement ski equipment. Up to £200 per week to a maximum of £400 £20 per day You must obtain written confirmation from the tour operator (or their representative) of the number of days skiing facilities were closed in your resort and the reason for the closure. 	<p>£50</p> <p>Nil</p> <p>Nil</p>	<p>£500</p> <p>£400</p> <p>£300</p>	<p>Section 12</p>
<p>Golf Cover (Optional)</p> <p>Golf Equipment Loss or damage to your golf equipment</p>	<ul style="list-style-type: none"> Single Article Limit £300 You must report all losses to the police within 24 hours or as soon as possible and obtain a written report. 	<p>£50</p>	<p>£1,000</p>	<p>Section 13</p>

Golf Equipment Hire Up to £50 per day for the cost of hiring replacement golf equipment if your golf clubs are delayed by your carrier for more than 12 hours.	Nil	£400	
Green Fees Refund up to £40 per day for the cost of non-refundable pre-booked green fees if the course is unplayable due to adverse weather.	Nil	£200	

* unless otherwise agreed

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

1. 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. After you have paid for this policy, you must tell us if your health changes. We will then decide if we can provide you with cover on your existing terms. We may ask you to pay an extra premium, add special conditions to the policy or exclude cover for that medical condition. For full details refer to the "Changes in health" section in the policy wording.
2. 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.
3. This policy is only available to persons resident in the United Kingdom
4. There is no upper age limit for Single Trip cover. Annual cover is available up to the age of 80 (65 for trips to the USA, Canada, Mexico, Caribbean, China, Hong Kong and Singapore). Winter Sports cover is only available to persons aged 65 and under. Children are only covered when travelling with a parent insured under this policy.
5. 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.
6. Your wilfully, self-inflicted injury or illness, suicide or attempted suicide, solvent 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).
7. 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 resulting in a claim.
8. Claims arising from psychiatric disorders, depression, anxiety, stress or phobias.

6. What is the duration of this policy?

1. The maximum duration of any one trip on an Annual policy will be 60 days. Winter Sports trips are limited to 24 days per insurance period.
2. The Annual policy includes cover for trips taken wholly within the UK provided that accommodation is pre-booked for 2 consecutive nights or more.
3. The maximum duration for any one trip on a Single Trip policy will be as stated on your schedule. If you have purchased an annual travel insurance policy we will write to you prior to the expiry date to advise whether we are prepared to offer renewal terms.

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

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

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) 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 & 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>
--	---

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.