

## Essential Information

### Demands and Needs

This product is designed to meet the demands and needs of those who wish to ensure that they are financially protected in the event of medical emergencies, delayed or missed departures, cancellation and curtailment, lost, stolen or delayed possessions, personal accident, personal liability, loss of travel money and passport and legal expenses when travelling. You can choose different types of protection based on where you're going and what you need. We help set up your insurance and assist with any changes you might need later, but we don't give advice on which one to pick. It's important to look at the policy documents carefully to make sure it's right for you.

When you buy travel insurance, you can add extra cover depending on what you need.

If you have selected Winter Sports Cover, this meets the demands and needs of those who need emergency medical treatment caused by the participation in Winter Sports activities. Cover for the delay, loss, theft or damage to your ski equipment, cover for missed activities and piste closure.

### About us

Sainsbury's Supermarkets Ltd is an appointed representative of Sainsbury's Financial Services Ltd.

Sainsbury's Money is a trading name of Sainsbury's Financial Services Ltd, which is authorised and regulated by the Financial Conduct Authority (Register no 184514). Sainsbury's Financial Services Ltd is registered in England and Wales (No. 3279730). Registered Office: 33 Charterhouse Street, London, EC1M 6HA.

Sainsbury's Financial Services act as an introducer to Hood Travel Ltd, which sells and administers the Sainsbury's Travel insurance and is authorised and regulated by the Financial Conduct Authority (Register no 597211). Hood Travel Ltd is registered in England and Wales (No. 8318836). Registered Office: 2nd Floor, Dencora Court, Tylers Avenue, Southend-on-Sea, Essex, SS1 2BB.

The core elements of Sainsbury's Travel insurance are underwritten by AWP P&C S.A., while the gadget cover is underwritten by AmTrust Specialty Limited. AWP P&C is authorised by the Prudential Regulation Authority, subject to regulation by the Financial Conduct Authority under FRN 534384 and limited regulation by the Prudential Regulation Authority. AmTrust Specialty Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (Financial Services Register no 202189).

Further information about these insurers can be found in your policy documentation.

Hood Travel Ltd is an insurance intermediary providing a non-advised service. We act for and on behalf of the insurer and hold premiums as agent of the insurer. The total premium you pay includes Insurance Premium Tax at the current rate and also includes a commission for Hood Travel Ltd and Sainsbury's Money. This is a percentage added to the premium provided by the insurer.

### How to make a claim

You must notify our claims service as soon as possible when something happens that will or might result in a claim. Full details of who to contact are in your policy documentation.

### **Cancelling or amending your policy**

You are free to cancel this policy at any time by contacting us on 0345 305 2622 or emailing us on [travelservice@travelins.sainsburysmoney.co.uk](mailto:travelservice@travelins.sainsburysmoney.co.uk).

If you cancel within 14 days of the receipt of your documentation and you have not travelled, made a claim or intend to make a claim, we will give you a full refund.

If the notice of cancellation is received outside the 14-day cooling-off period, no premium will be refunded.

### **How to make a complaint**

At Sainsbury's Money we take great pride in treating our customers fairly and we have tried to ensure that our policies are easy to understand. However, sometimes we or our insurers might get it wrong in which case we want you to tell us. If you make a complaint your legal rights will not be affected.

If you are not satisfied with our final response, or if more than eight weeks have passed since we received your original complaint, you can refer the matter to the UK Financial Ombudsman Service for independent arbitration. For more information about how to make a complaint, or if you need to redirect your complaint depending on what it is about, please check your policy documentation.

Customer Services and Customer Relations Team  
Sainsbury's Travel insurance  
2<sup>nd</sup> Floor, Dencora Court,  
Tylers Avenue,  
Southend-on-Sea, Essex SS1 2BB.  
Phone: 0345 305 2622  
Email: [travelservice@travelins.sainsburysmoney.co.uk](mailto:travelservice@travelins.sainsburysmoney.co.uk)

Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR  
Phone: 0800 023 4567 / 0300 123 9123  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

### **Financial Services Compensation Scheme**

For your added protection, the insurer is covered by the FSCS. You may be entitled to compensation from the scheme if the insurer cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Insurance cover provides protection for up to 90% of the claim, with no upper limit. Further information about the compensation scheme arrangements is available from the FSCS, call 0800 678 1100 (freephone) or 020 7741 4100, write to them at PO Box 300, Mitcheldean, GL17 1DY, or visit their website [www.fscs.org.uk](http://www.fscs.org.uk).

### **Governing Law & Language**

Unless agreed otherwise, the laws of England and Wales will apply and all communications and documentation in relation to this policy will be in English. In the event of a dispute concerning this policy the courts of England and Wales shall have exclusive jurisdiction.