

## **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 Cruise Cover, this meets the demands and needs of those who are going on a cruise and requiring additional cover. Cover is provided for the specific activities and risks associated with cruise holidays. This includes cover if you're confined to your cabin, missed shore excursions, missed port of call or denied boarding. Please note, you are already covered for cruises on the policy.

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.

If you have selected Excess Waiver, this meets the demands and needs of those who prefer not to have an excess apply to any claims made under the policy.

If you have selected Enhanced Gadget Cover, this meets the demands and needs of those who need an increased sum insured to replace or repair a gadget if it is damaged, lost or stolen. This is an addition of the basic gadget cover already included in your policy.

If you have selected Rental Vehicle Excess Waiver Cover, this meets the demands and needs of those who wish to cover an excess or deposit paid when renting a vehicle whilst on holiday.

### **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.

### **How to renew your policy (annual multi-trip policies)**

If you still meet our eligibility criteria, we will contact you before your policy is due to renew each year, to let you know the price and terms and conditions that will apply for the following year. If you'd like to make changes or cancel the cover, please let us know before the renewal date.

If you chose to opt in to auto renewal giving us permission to store your card details and your policy meets the automatic renewal criteria, we'll automatically renew your policy at your next renewal. We will charge the card that you originally paid for your policy with 7 days prior to your renewal date.

If your continuous payment method fails, we will write to you, with an option for you to pay your premium within 7 days, or your policy will not renew.

You are able to opt out of auto renewal at any time during the term of the policy. To do this, please contact us via email or phone. You are also able to opt out through your account in the customer portal.

If you choose to opt out of automatic renewal, you can still renew your policy either through your account in the customer portal or by calling us to arrange payment. If you don't do this before your policy expires then you'll no longer be insured.

### **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.