

TRAVEL INSURANCE

A quick guide to your policy

Welcome

Now that you're insured with us, we're here for you when it matters most. So if you have a query or need to make a claim, rest assured we'll do everything we can to help you quickly and efficiently.

How to get the most from your policy

To make your life a little easier, we've put together this handy guide to help you enjoy your time away. It outlines the support and help you can expect from us before, during, and after your holiday. You'll also find it useful if you ever need to make a claim.

For full information about your policy, please refer to your policy documents or visit johnlewisfinance.com.

In the meantime, if you have any questions you can always call us on **0345 111 0030** – we're here to help.

Contact us	
Enquiries	0345 610 0360
Advice Line	+44 (0) 345 122 8936
24-hour Claims Helpline	0345 123 1160
24-hour Travel Emergency Assistance	+44 (0) 23 8064 4633
johnlewisfinance.com/travelcontact	

Before you go

- Get the latest health and travel safety updates from the Foreign & Commonwealth Office at fco.gov.uk before you travel.
- Make a list and take photos of the items you're packing in your suitcase and hand luggage.
- Keep your valuables in your hand luggage – these won't be covered if you check them in.
- If you're travelling in Europe take your European Health Insurance Card (EHIC) with you. That way you may not have to make an initial payment if you need to seek medical help.
- If you're travelling to the USA, you'll need to apply for an ESTA visa before you travel. This will last for two years and can be purchased from <https://esta.cbp.dhs.gov>

Within the UK

If you're travelling within the UK and you have an Annual Multi-Trip policy, your trip is covered provided you have pre-booked and paid for at least two consecutive nights accommodation. Check your Policy Wording for more information.

Just in case

Before making a decision to cancel or cut your trip short, you should contact us to make sure you are covered under your policy. Our Claims number is **0345 123 1160**. If you do need to make a claim, it helps to have the relevant information to hand.

Tips for staying safe on holiday

After weeks of looking forward to your time away you'll want nothing to spoil it. With our practical tips you could avoid things going wrong.

Money and passport

- Try not to carry large amounts of money; take the amount you need that day and leave the rest in a hotel safe.
- Take a mixture of cash, travellers' cheques or pre-loaded money cards – think about how you want to take your currency abroad. Make a note of your credit card numbers and expiry dates – keep this information in a safe place.

Luggage

- Always keep your possessions either on you or locked away in your hotel room, as items left unattended will not be covered by your travel insurance.
- If your luggage is lost or stolen in transit, obtain a Property Irregularity Report (P.I.R) from the airport. This is important to keep until you've been reunited with your baggage and have checked your belongings. It's also a good idea to keep your airline baggage tags, so you can track your baggage once you've checked in.
- Keep receipts for any emergency purchases you may have to make if your luggage goes missing.
- If you do have any luggage or possessions stolen, report it to the police or relevant authorities, e.g. the airline, within 24 hours.

If you accidentally lose your personal belongings, or if they are stolen or damaged, you can claim to replace or repair them (optional for Essential cover).

If you lose your money, travel or admission tickets (if you're going to a match or an event), or they are stolen, we'll refund you up to your chosen policy limit. We'll also pay for a replacement passport or qualification certificate if these are misplaced or stolen whilst you are away (not included in Essential cover).

What to do in a medical emergency

Call our Medical Emergency Helpline on **+44 (0) 23 8064 4633** as soon as possible – you will have access to a worldwide network of English-speaking agents who are available 24 hours a day, 365 days a year and will always be on the end of the phone whenever you need them.

Before undertaking any treatment make sure you speak to our agents to ensure that you will be covered by your policy.

Our Medical Emergency Team will be able to offer help and advice as well as the following:

- Arrangement for hospital admission and relocation.
- Organise repatriation.
- Authorise medical expenses.
- Arrange payment directly to the hospital or clinic to cover large medical expenses.

If you fall ill while you are away, you should make sure you call our Medical Emergency Helpline first before you travel home to confirm that it is medically necessary for you to return and that you are fit to travel.

For simple out-patient treatment, you will need to pay the hospital or clinic yourself and we will reimburse you when you return home. If you make an initial payment using your European Health Insurance Card (EHIC) and there are still some costs to claim, we will waive your excess on this part of the claim.

Beware of requests for you to sign for excessive treatments or charges. If in any doubt please call us for guidance.

How to make a claim

Step 1	Contact us
<p>Make a claim – 0345 123 1160 (open 24 hours, 7 days a week) Make sure you check your excess first, as any claim which is less than your excess won't be paid.</p> <p>24 hour Medical Emergency Helpline – +44 (0) 23 8064 4633 (open 24 hours, 7 days a week)</p>	
Step 2	Details of your claim
<p>The claims handler will explain the amount of excess that will be applied and ask for details of your claim. The more information you can give, the sooner the claims process will begin. We may ask you when you booked your holiday, the dates of travel and details about the expenses you're claiming for.</p> <p>Here are some examples of the kind of information we may need to assess your claim.</p> <p>If your luggage or possessions were lost, stolen or damaged:</p> <ul style="list-style-type: none">• If your luggage was lost or stolen in transit, you'll need to send us the Property Irregularity Report (P.I.R.) you obtained from the airport.• If your luggage or possessions were lost or stolen after you arrived, you'll need the police incident number given to you at the time you reported it.• Send us receipts for any emergency purchases you made while you were without your luggage.• Provide receipts where possible for lost, stolen, or damaged items – especially for higher value items.• Confirm if your possessions are damaged beyond repair and provide receipts or proof of ownership. <p>If you had to cancel or cut short your holiday:</p> <ul style="list-style-type: none">• Request a cancellation receipt from the tour operator or the airline.• If you cancel following a delay, send us confirmation in writing of the cause from the airline or transport company.• Send us evidence from an appropriate authority explaining why the cancellation was necessary.• If you cut short your holiday, please provide the reason you had to come home early. If it was for medical reasons, you must get a doctor's certificate to confirm that it was necessary and that you were fit to travel.• Provide receipts for additional accommodation and travel expenses. <p>If you're claiming for medical expenses:</p> <ul style="list-style-type: none">• You'll need written confirmation from the doctor for medical treatment.• Send us any receipts for additional accommodation or travel expenses that you incurred as a result.• You may also be asked to provide a medical history or certificate from your GP.	
Step 3	Putting things right
<p>Once you've returned all the information we need, we'll assess and validate your claim as quickly as possible. We may contact you to discuss the settlement payment, otherwise it'll be made directly to you – minus your excess.</p> <p>If you have any queries during your claim, please contact our Existing Claims team on +44 (0) 23 8035 2796 (we're open 9am to 5pm Monday to Friday), or go to johnlewisfinance.com/travelcontact and send us an email.</p>	

Calls may be recorded and monitored.

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