

Travel Insurance

Insurance Product Information Document

Company: Aviva Insurance Limited Product: TSB Gold Account Worldwide Travel Insurance



Registered in Scotland No. 2116 Registered office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 202153.

This is a summary of our insurance policy. It does not include the full terms and conditions of the cover which can be found in your policy document. It is important that you read the policy document carefully and keep it for future reference.

What is this type of insurance?

This TSB Gold Account Worldwide Travel insurance policy protects you against costs that could arise in the course of your travels. It covers such things as emergency medical treatment, personal liability, legal expenses and the theft of your money – although some cover may be optional.



What is insured?

- ✓ Emergency medical treatment – up to £10,000,000.
- ✓ Cancelling or coming home early – up to £5,000 if you need to cancel your trip or come home early due to illness, injury or if the FCDO advise against all, or all but essential travel to your destination.
- ✓ Missed departure (for trips outside the UK) - up to £1,000 if you miss pre-booked transport.
- ✓ Travel delay - £30 if your transport is delayed for 12 hours.
- ✓ Alternative travel arrangements – up to £5,000 if your pre-booked transport is cancelled, delayed, boarding is denied due to lack of seats or operator insolvency.
- ✓ Alternative accommodation costs – up to £5,000 if you need alternative accommodation due to provider insolvency or the accommodation is uninhabitable.
- ✓ Business travel – up to £1,000 if your business equipment is lost, stolen or damaged during your trip.
- ✓ Death or disability - up to £15,000 (or £1,000 for under 16s) if a serious accident results in your death, or £30,000 for permanent disability.
- ✓ Personal liability - up to £2,000,000 if you cause an accident on your trip which leads to death or injury to any person, or loss or damage to property.
- ✓ Legal expenses and advice – up to £25,000 for legal costs to pursue a claim for death or injury during your trip.
- ✓ Baggage, money and travel documents – up to £2,500 if your personal belongings are lost, stolen or damaged during your trip.
- ✓ Baggage delay - up to £250 to replace essential items if your bags are delayed for more than 12 hours on your outward journey.
- ✓ Winter sports - up to £500 for loss or damage of your winter sports equipment.

Optional cover is also available for:

- Additional travellers.
- Weddings and civil partnerships.
- Disability benefit following a road traffic accident in New Zealand.
- Golf equipment and green fees.
- Excess waiver.
- Trip extension upgrades.



What is not insured?

- ✗ Pre-existing medical conditions - unless they're on our accepted conditions list, or you've told us about them and we've said they are covered.
- ✗ Any leisure activity that is not on our list in the policy document.
- ✗ Any claim resulting from you misusing alcohol or drugs or your consumption of alcohol or drugs to an extent which causes impairment of your judgment.
- ✗ Management fees, maintenance costs or exchange fees or any travel or accommodation paid for with loyalty points or similar.
- ✗ Using a motorcycle over 125cc which you do not own.
- ✗ Climbing/jumping on, to or from balconies, railings, ledges, buildings or vehicles not designed for that purpose.
- ✗ Costs for any persons not insured on this policy.
- ✗ Any costs which are recoverable from your travel and/or accommodation provider or agent, your debit/credit card company, PayPal, ABTA, ATOL (or similar organisations).
- ✗ Any claim if you travel against the advice of the Foreign, Commonwealth and Development Office (FCDO) or any government or do not follow their advice or rules/measures.
- ✗ Any claim where you knew that the event had already occurred, or was going to occur when you opened your Gold Account or booked your trip (whichever is later).



Are there any restrictions on cover?

- ! Specific individual limits may apply within the overall limits. For example, the cover limit for emergency medical treatment is £10 million but a lower limit of £1,000 applies to dental treatment for emergency pain relief outside the UK. Some limits may depend on your age.
- ! This insurance is for travellers aged 79 and under.
- ! Trips should be no longer than 45 days and must start and end in the UK (31 days in any calendar year for winter sports holidays).
- ! Holidays in the UK will only be covered if they include two or more consecutive nights in pre-booked accommodation.
- ! You will not have cover to come home early if a FCDO advisory was in place for that country prior to you travelling.
- ! Where policy excess applies, it is £40 per person per trip.



Where am I covered?

- ✓ This policy will cover you anywhere in the world.



What are my obligations?

- You must take reasonable care to give us complete and accurate answers to any questions we ask – whether you're taking out or making changes to your policy.
- You must tell us about any event which might lead to a claim as soon as possible.
- We will tell you what information you need to provide us to achieve a settlement of any claim. For full details please see the policy document. You must observe and fulfil the terms, provisions, conditions and clauses of this policy – failure to do so could affect your cover.
- If you have any existing medical conditions other than an accepted condition and you wish us to consider covering your medical conditions you must call us on **0345 835 3834**.
- You must take all reasonable precautions to protect yourself and your property.



When and how do I pay?

Worldwide travel insurance is included within your TSB Gold Account, for which there is a monthly fee.



When does the cover start and end?

Cover starts from the date your TSB Gold Account is opened.

All cover under the policy will end if the account is closed, the account holder(s) reach 80 years of age, we believe you are acting fraudulently or TSB cancels the policy.



How do I cancel the contract?

You can cancel your policy at any time – contact TSB on **0345 835 3834** to close your Gold Account.