

# Important Information.

Please read the information below carefully and retain for your future reference.

TSB Pick and Protect travel insurance is brought to you by TSB Bank plc ("TSB") (which is part of the Banco De Sabadell S.A. group) and underwritten and administered by Aviva Insurance Limited.

All references to "Aviva / we / our / us / the insurer" in this document mean Aviva Insurance Limited, unless specifically stated otherwise.

To try to help you meet every aspect of your travel insurance needs TSB has chosen Aviva to underwrite TSB Pick and Protect travel insurance. This document tells you what information you need to give Aviva as the insurer and tells you about how your policy will be managed. It also gives you some important details about your policy and explains how your personal information will be looked after.

## Important Notice - Information and changes we need to know about

It's important that you let us know when certain things change.

You need to take reasonable care to give us full and correct answers to the question we ask when you take out your policy, or make any changes or renew it. You need to read the section about assumptions we make about you carefully and confirm that those are right too.

Please tell us as soon as possible if anything that you have told us changes after you've taken out the policy.

You must also tell us immediately about the following changes:

- Any change to your health or the health of anyone else the trip depends on (for example, a travelling companion, or a close relative even if they are not travelling with you). Please see the Medical Declaration section of your policy document.
- You are travelling to a country that is not included in the area covered under your policy, other than refuelling stops that do not include an overnight stay.
- You are planning a trip that is over the trip duration as shown in your schedule.

If you are in any doubt or need to contact us about TSB Pick and Protect travel insurance, please call 0345 307 8560.

When we are notified of a change, you will be told if this affects your policy, for example whether we are able to accept the change and if so, whether the change will result in revised terms and/or premium being applied to your policy.

If the information provided by you is not complete and accurate we may:

- revise the premium and/or amend the medical underwriting decision(s) for any declared pre-existing condition(s) which may result in an accepted condition being excluded, or
- cancel your policy and refuse to pay any claim, or
- not pay any claim in full.

Each renewal invitation is offered using the information we have at the time it is issued. We may revise or withdraw it if, before the date your renewal takes effect, any event occurs that gives rise to a claim, even when we are notified after your renewal date.

It is recommended that you keep a record (including copies of letters) of all information supplied to us for future reference.

## Aviva's Regulatory Status

The insurer of TSB Pick and Protect travel insurance is Aviva Insurance Limited. 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. You may check this information and obtain further information about how the Financial Conduct Authority protects you by visiting [www.fca.org.uk](http://www.fca.org.uk) or by contacting them on 0800 111 6768.

## Data Protection Act and using your information

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For the purposes of the Data Protection Act 1998, the Data Controllers in relation to any personal data you supply are Aviva and TSB (the Data Controllers).

The personal information that you have given will be held by Aviva as the insurer for TSB Pick and Protect travel insurance. It will also be held by TSB so they can manage their relationship with you.

Your personal information will be treated as private and confidential at all times. It may be disclosed to third parties if permitted under the terms evidenced in this document or under the terms of the TSB Privacy Notice found on ([tsb.co.uk/privacy](http://tsb.co.uk/privacy)).

You can ask for a copy of the information held about you. A fee will be charged for this service.

For more details on accessing information held about you by TSB write to:

Subject Access Requests  
DSAR Team  
TSB Bank plc  
2138 Coventry Road  
Birmingham  
B26 3JW

Or for information held by Aviva, write to:  
The Data Protection Team  
Aviva  
Pitheavlis  
Perth  
PH2 0NH

### Insurance administration

Your information may be used for the purposes of insurance administration by the insurer, their associated companies and agents and by re-insurers, including to contact you by post, telephone, SMS or email. You can ask for contact by these methods to stop at any time.

It may be disclosed to regulatory bodies for the purposes of monitoring and/or enforcing our compliance with any regulatory rules/codes. Your information may also be used for offering renewal, research and statistical purposes and crime prevention. It may be transferred to any country, including countries outside the European Economic Area for any of these purposes and for systems administration. Where this happens, we will ensure that anyone to whom we pass your information agrees to treat your information with the same level of protection as if we were dealing with it.

If you give the Data Controllers information about another person, in doing so you confirm that they have given you permission to provide it to the Data Controllers and for the Data Controllers to be able to process their personal data (including any sensitive personal data) and also that you have told them who the Data Controllers are and what they will use their data for, as set out in this notice.

### Changing your insurer

We/us/our in this section means TSB

As part of our commitment when we provide our insurance services to you, we keep the insurance products we offer under review so that we can continue to deliver value for money and ensure the best quality. This may from time to time involve changing an insurer and the terms and conditions of your cover. You authorise us to do this.

If we decide to change the insurer or the terms of cover, we'll give you plenty of advance notice with full details of the new insurer and any changes to the terms of your cover. It will not affect your statutory rights. You authorise us to pass your personal data to a new insurer for this purpose and we will make sure they agree to keep your data secure. We will give you details of how to contact us if, after reviewing the relevant details, you would prefer not to receive cover from the new insurer.

### Use of third party information

In assessing your application and/or at renewal, to prevent fraud, check your identity and to maintain policy records, we or our agents may undertake checks against publicly available information (such as electoral roll, County Court Judgments, bankruptcy orders or repossessions). Similar checks may be made in assessing any claims made. Information may also be shared with other insurers either directly or via those acting for us (such as loss adjusters or investigators).

### Sensitive data

In order to assess the terms of the insurance contract or administer claims that arise, the Data Controllers may need to collect data that the Data Protection Act defines as sensitive (such as medical history or criminal convictions). By proceeding with this policy, you will signify your consent to such information being processed by the Data Controllers or their agents.

### Contacting you about other products and services

TSB may use your information to inform you about other products and services that may be of interest to you. This contact may be by mail, telephone, email or SMS, unless you ask us not to do so. Full details of how TSB uses your information are available in the Privacy Statement at [tsb.co.uk/privacy](http://tsb.co.uk/privacy).

## Fraud prevention and detection

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In order to prevent and detect fraud we may at any time share information about you with other organisations and public bodies including the Police. You should show these notices to anyone who has an interest in the insurance under this policy.

## Your premium

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Your premium includes insurance premium tax (IPT) at the appropriate rate where applicable. There could be other taxes and costs that are not charged by us or paid through us.

## If you have a complaint

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TSB hopes that you are very happy with the service provided. However, if for any reason you are unhappy with it, in the first instance, please write to TSB Bank plc, Customer Service Centre, PO Box 7463, Perth PH2 0YX or call 0345 030 7318.

TSB and Aviva are covered by the Financial Ombudsman Service. If you have complained to TSB or Aviva and your complaint has not been resolved to your satisfaction, you may refer it to the Financial Ombudsman Service. Following the complaints procedure does not affect your right to take legal action.

If you have taken a product out with us online or by telephone, you can also use the European Commission's online dispute resolution (<http://ec.europa.eu/odr>) service to make a complaint. The purpose of this platform is to identify a suitable Alternative Dispute Resolution (ADR) provider and we expect that this will be the Financial Ombudsman Service. Please be aware that the Financial Ombudsman Service will only be able to consider your complaint after we have had the opportunity to consider and resolve it.

## Choice of law

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The law of England and Wales will apply to this contract unless:

1. you and we agree otherwise; or
2. at the date of the contract you are a resident of Scotland or Northern Ireland, in which case (in the absence of agreement to the contrary) the law of that country will apply.

## Your cancellation rights

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You have a statutory right to cancel your policy within 14 days from the day of purchase of the contract or the day on which you receive your policy documentation, whichever is the later.

If you wish to cancel, you will be entitled to a full refund of the premium paid provided you have not travelled, and there has been no claim or incident likely to give rise to a claim.

To exercise your right to cancel, please call 0345 307 8560.

If you do not exercise your right to cancel your policy, it will continue in force and you will need to pay the premium.

For information about your cancellation rights outside the statutory cooling-off period, please refer to the 'General Conditions' section of your policy document.

## **Ensuring you have continuous cover**

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If you're thinking of cancelling or not renewing with us, make sure you can get the alternative cover you need before your policy ends.

## **Telephone call charges and recording**

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Calls to our **0345** numbers are charged at national rates dependent on network and usually included in inclusive minute plans. For our joint protection calls may be recorded and/or monitored.