

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 or by contacting them on 0800 111 6768.

Data Protection – Privacy Notice

The data controller responsible for this personal information is Aviva Insurance Limited as the insurer of the product. Additional controllers include:-

- TSB who are responsible for the sale and distribution of the product; and
- any applicable reinsurers.

The insurer collects and uses personal information about you so that we can provide you with a policy that suits your insurance needs. This notice explains the most important aspects of how we use your information but you can get more information about the terms we use and view our full privacy policy at www.aviva.co.uk/privacypolicy or request a copy by writing to us at Aviva, Freepost, Mailing Exclusion Team, Unit 5, Wanlip Road Ind Est, Syston, Leicester, LE7 1PD

Personal information we collect and how we use it

The Insurer will use your personal information:-

- to provide you with insurance : we need this to decide if we can offer insurance to you and if so on what terms and also to administer your policy and handle any claims,
- to support legitimate interests that we have as a business : we need this to manage arrangements we have with reinsurers, for the detection and prevention of fraud and to help us better understand our customers and improve our customer engagement (this includes customer analytics and profiling),
- to meet any applicable legal or regulatory obligations : we need this to meet compliance requirements with our regulators (e.g. Financial Conduct Authority), to comply with law enforcement and to manage legal claims; and
- to carry out other activities that are in the public interest: for example we may need to use personal information to carry out anti-money laundering checks.

As well as collecting personal information about you, we may also use personal information about other people, for example family members you wish to insure on a policy. If you are providing information about another person we expect you to ensure that they know you are doing so and are content with their information being provided to us. You might find it helpful to show them this privacy notice and if they have any concerns please contact us in one of the ways described below.

The personal information we collect and use will include name, address, date of birth and financial information. If a claim is made we will also collect personal information about the claim from you and any relevant third parties. We may also need to ask for details relating to the health or any unspent offences or criminal convictions of you or somebody else covered under your policy. We recognise that information about health and offences or criminal convictions is particularly sensitive information. Where appropriate, we will ask for consent to collect and use this information

If we need your consent to use personal information, we will make this clear to you when you complete an application or submit a claim. If you give us consent to using personal information, you are free to withdraw this at any time by contacting us (see "Contacting us" section). Please note that if consent to use information is withdrawn we may not be able to continue to provide the policy or process claims and we may need to cancel the policy.

Of course, you don't have to provide us with any personal information, but if you don't provide the information we need we may not be able to proceed with your application or any claim you make.

Some of the information we collect as part of this application may be provided to us by a third party including TSB. This may include information already held about you within the Aviva group, including details from previous quotes and claims, information we obtain from publicly available records, our trusted third parties and from industry databases, including fraud prevention agencies and databases.

Automated decision making

We carry out automated decision making to decide whether we can provide insurance to you and on what terms, deal with claims or carry out fraud checks. In particular we use an automated underwriting engine to provide on-line quotes using the information we have collected.

How we share your personal information with others

We may share your personal information:-

- With the Aviva group, our agents and third parties who provide services to us, TSB and other insurers (either directly or via those acting for the insurer such as travel administration companies, loss adjusters or investigators) to help us administer our products and services;
- With regulatory bodies and law enforcement bodies, including the police, e.g. if we are required to do so to comply with a relevant legal or regulatory obligation;
- With other organisations including insurers, public bodies and the police (either directly or using shared databases) for fraud prevention and detection purposes;
- With reinsurers who provide reinsurance services to Aviva and for each other. Reinsurers will use your data to decide whether to provide reinsurance cover, assess and deal with reinsurance claims and to meet legal obligations. They will keep your data for the period necessary for these purposes and may need to disclose it to other companies within their group, their agents and third party service providers, law enforcement and regulatory bodies

Some of the organisations we share information with may be located outside of the European Economic Area (“EEA”). We’ll always take steps to ensure that any transfer of information outside of Europe is carefully managed to protect your privacy rights. For more information on this please see our Privacy Policy or contact us.

How long we keep your personal information for

We maintain a retention policy to ensure we only keep personal information for as long as we reasonably need it for the purposes explained in this notice. We need to keep information for the period necessary to administer your insurance and deal with claims and queries on your policy. We may also need to keep information after our relationship with you has ended, for example to ensure we have an accurate record in the event of any complaints or challenges, carry out relevant fraud checks, or where we are required to do so for legal, regulatory or tax purposes.

Your rights

You have various rights in relation to your personal information, including the right to request access to your personal information, correct any mistakes on our records, erase or restrict records where they are no longer required, object to use of personal information based on legitimate business interests, ask not to be subject to automated decision making if the decision produces legal or other significant effects on you, and data portability. For more details in relation to your rights, including how to exercise them, please see our full privacy policy or contact us using the details below.

Contacting us

If you have any questions about how we use personal information, or if you want to exercise your rights stated above, please contact our Data Protection Officer at Aviva by either emailing them at DATAPRT@aviva.com or writing to them at Aviva, Pitheavlis, Perth. PH2 0NH

If you have a complaint or concern about how we use your personal information, please contact us in the first instance and we will attempt to resolve the issue as soon as possible. You also have the right to lodge a complaint with the Information Commissioners Office at any time.

Fraud prevention and detection

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

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

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

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

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

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

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.