

# Pick and Protect

## About our insurance services

### 1 The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

### 2 Whose products do we offer?

- We offer products from a range of insurers.
- We only offer products from a limited number of insurers.
- We can only offer products from Aviva Insurance Limited for travel insurance.

### 3 Which service will we provide you with?

- We will advise and make a recommendation for you after we have assessed your needs for travel insurance.
- You will not receive advice or a recommendation from us for travel insurance. We may ask some questions to narrow down the selection of cover options that we will provide details on. You will then need to make your own choice about how to proceed.

### 4 What will you have to pay us for our services?

- A fee.
- No fee.

You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

### 5 Who regulates us?

TSB Bank plc, Henry Duncan House, 120 George Street, Edinburgh EH2 4LH is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our Financial Services Register number is 191240.

Our permitted business is arranging general insurance contracts. You can check this on the Financial Services Register by visiting the FCA's website [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting the FCA on 0800 111 6768.

### 6 Ownership

TSB Bank is part of the Banco De Sabadell S.A. group.

### 7 What to do if you have a complaint

If you wish to register a complaint regarding your travel insurance policy, please contact us:

- in writing Write to TSB Insurance, PO Box 7463, Perth PH2 0YX
- by phone Telephone 0345 030 7318

If you wish to register a complaint regarding a claim, please call us on 0345 307 8556.

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

### 8 Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

General insurance arranging is covered for 90% of the claim with no upper limit. Further information about compensation scheme arrangements is available from the FSCS.

### 9 Changing your insurer

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.

Here's a handy summary of your policy. For the full terms and conditions, make sure you give your complete policy document a good read through when you receive it. It is important that you do this. If you prefer, you can also view the policy document and optional cover document online.

## Who is the insurer?

The insurer of this policy is Aviva Insurance Limited.

## What is Pick and Protect travel insurance?

This travel insurance policy is designed to meet certain costs that might arise in the course of your travels. Some of the covers summarised here are optional. So we've clearly highlighted them.

For the full picture, take time to read your schedule. It'll show you:

- Full details of the cover provided, special conditions and exclusions
- The maximum amounts we'll pay on any claim for each insured person
- Any excess you'll need to pay towards the first part of any claim

### What are the main benefits and features of the whole travel insurance policy?

- The geographical area of cover which you have selected is shown on your schedule.
- The policy only covers insured persons who are residents of England, Scotland, Wales or Northern Ireland (where they have their main home, are registered with a doctor and liable to pay taxes). You must have been resident for at least 6 months at the time of buying your policy.
- All trips that start and end in the UK and last no longer than the duration shown on your schedule are covered. Optional cover for business trips involving office based clerical or administrative duties is available.
- Insured persons are covered while taking part in certain recreational leisure activities; these are listed in your document or schedule (if you have selected Winter sports cover). This also includes some activity based holidays where this is the main purpose of your trip.
- Our 24 hour worldwide medical emergency assistance service will provide immediate help with any emergency medical situation you have when you are on your trip.

### Pre-existing medical conditions – important declarations you must tell us

It is important that you read and fully understand the Medical Declaration in your policy document as you are required to tell us about pre-existing medical conditions. Upon assessing your declaration we will confirm whether cover can be provided if a claim occurs due to any pre-existing medical condition.

At the time of buying your policy you must tell us:

- If any insured person has received advice, medication or treatment for any serious illness, injury or disease in the last 12 months.
- If any insured person is under investigation or awaiting results, or is on a waiting list for, or is aware of the need for, in-patient treatment for any diagnosed or undiagnosed condition.
- If any insured person knows of any close relative, close business associate, travelling companion or person they plan to stay with (and upon whose good health their trip depends), who has a serious illness, injury or disease which could have an effect on their decision to take or continue their trip.

Between buying your policy and the departure date or prior to paying any final balance you must tell us if any insured person, or anyone upon whose good health the trip depends, has been referred to a Consultant/Specialist, attends A&E or is admitted to a hospital.

### What are the significant or unusual exclusions or limitations of the whole travel insurance policy?

- Pre-existing medical conditions are not covered at any time under this policy unless they have been disclosed to and accepted by us.
- Management fees, maintenance costs or exchange fees associated with timeshares and similar arrangements.
- Refund of any course or tuition fees, projects costs, sponsorship fees or similar.
- If you are motorcycling on a machine over 125cc unless this is your mode of transport from the UK.
- If you use a quad bike/all terrain vehicle, on or off road.
- If you participate in any leisure activity or activity based holiday that is not listed in the policy document.
- Holidays in the UK will only be covered if they include two or more consecutive nights stay in pre-booked holiday accommodation.
- Claims arising from paid or unpaid manual work or physical labour of any kind.
- Any claim for travel and accommodation expenses if:
  - a) you have not purchased your return ticket to the UK before you depart on your trip, or
  - b) you are travelling on an open-ended ticket and have not confirmed a return date to the UK with the airline.
- Claims for death, injury, illness or disability are not covered if they result from you being under the influence or effect of alcohol or drugs.
- Any specific exclusion or limitation shown on your schedule.
- For refund of any costs for persons not named on your schedule.
- For travel and/or accommodation costs where these are recoverable from the provider.
- For administration costs charged by your travel and/or accommodation provider in respect of obtaining a refund or documentary evidence in support of your claim.

## Your policy cover

Name of the relevant policy section(s)	What are the main benefits and features?	What are the significant or unusual exclusions and limitations?
Cancellation Abandonment	<ul style="list-style-type: none"> <li>• Refund of non-recoverable travel and accommodation costs should you have to cancel or abandon your trip due to any of the reasons stated in these sections of your policy document.</li> <li>• Where applicable, reasonable additional travel and accommodation costs to allow you to return home early.</li> </ul>	We will not pay claims: <ul style="list-style-type: none"> <li>• For pre-existing medical conditions, unless disclosed to and accepted by us.</li> <li>• For redundancy which you knew about at the time of buying your policy</li> <li>• For the cost of travel or accommodation arranged using Avios or similar promotions.</li> </ul>
Missed international departure	<ul style="list-style-type: none"> <li>• Additional travel and accommodation costs if you miss your international departure from or to the UK due to any of the reasons stated in this section of your policy document</li> </ul>	We will not pay claims: <ul style="list-style-type: none"> <li>• Where the reason for the delay was public knowledge at the time of buying your policy</li> <li>• Where you have not done everything you can to get to the point of international departure for the time specified on your ticket</li> <li>• If your holiday is solely within the UK</li> </ul>
Missed connections outside the UK	<ul style="list-style-type: none"> <li>• Additional accommodation and travel costs to reach your next destination if you miss a pre-booked onward connection outside the UK due to the failure of scheduled public transport service upon which you were booked to travel.</li> </ul>	We will not pay claims: <ul style="list-style-type: none"> <li>• For abandonment following a missed connection</li> <li>• For missed connections in relation to a journey that was not pre-booked before you left the UK.</li> </ul>

## Travel insurance policy summary

Name of the relevant policy section(s)	What are the main benefits and features?	What are the significant or unusual exclusions and limitations?
Delayed departure after check-in	<ul style="list-style-type: none"> <li>• Compensation if the ship, aircraft or train in which you are booked to travel is delayed at your final point of international departure from or to the UK</li> <li>• If you are delayed for more than 24 hours at your final point of international departure on your outward journey you can choose to abandon your trip</li> </ul>	<p>We will not pay claims:</p> <ul style="list-style-type: none"> <li>• Where the reason for the delay or cancellation was public knowledge at the time of buying your policy</li> <li>• For internal and/or onward connecting travel</li> <li>• If your holiday is solely within the UK</li> </ul>
Emergency medical and associated expenses	<ul style="list-style-type: none"> <li>• Payment of expenses for emergency medical treatment following accidental injury or illness during your trip</li> <li>• Repatriation and other necessary travel expenses are included</li> <li>• A benefit to compensate you for the disruption to your holiday if you are an in-patient in hospital or confined to your accommodation on medical advice for more than 24 hours during your trip</li> </ul>	<p>We will not pay claims:</p> <ul style="list-style-type: none"> <li>• If you travel against medical advice</li> <li>• For pre-existing medical conditions, unless disclosed to and accepted by us.</li> </ul>
Personal accident	<ul style="list-style-type: none"> <li>• A benefit is paid for death or loss of limbs/sight or permanent total disablement following accidental injury, solely, directly and independently of any other cause during your trip</li> <li>• A reduced death benefit applies to children under 16 years of age at the time of the incident</li> <li>• A reduced permanent total disablement benefit applies to persons age 70 or over.</li> </ul>	<p>We will not pay claims:</p> <ul style="list-style-type: none"> <li>• For sickness, disease, nervous shock or naturally occurring condition or degenerative process</li> </ul>
Personal liability	<ul style="list-style-type: none"> <li>• Cover for your legal liability if you cause accidental injury or death to third parties or damage to their property during your trip</li> </ul>	<p>We will not pay claims arising from:</p> <ul style="list-style-type: none"> <li>• Your job</li> <li>• The use of animals, firearms, motorised vehicles, vessels or aircraft (except where mentioned under leisure or activity based holiday in your policy document)</li> </ul>
Legal expenses and advice	<ul style="list-style-type: none"> <li>• Cover for your legal costs to pursue a civil claim if you suffer personal injury or death during your trip.</li> <li>• Access to a confidential personal legal advice helpline</li> </ul>	<p>We will not pay claims:</p> <ul style="list-style-type: none"> <li>• Which do not have a reasonable prospect of succeeding</li> <li>• For any costs incurred before your claim has been accepted</li> <li>• Relating to a dispute between you and us</li> <li>• Resulting from a dispute between you and someone you were travelling with, a person related to you or another insured person</li> <li>• Relating to death or personal injury as a result of an accident involving a vehicle you were driving without a valid licence and/or insurance</li> <li>• Relating to deep vein thrombosis (DVT) or its symptoms that result from travelling by air</li> <li>• For the difference (if any) between the cost of using your nominated appointed representative and the cost of using our choice of appointed representative.</li> </ul>
Catastrophe cover	<ul style="list-style-type: none"> <li>• A benefit towards extra accommodation and/or transport costs if you are forced to move from your independently booked accommodation due to one of the reasons stated in your policy document.</li> </ul>	<p>We will not pay claims:</p> <ul style="list-style-type: none"> <li>• For transport costs incurred in returning to your home</li> <li>• Where the provider of the accommodation and the local authorities did not deem it necessary for you to leave your prepaid accommodation.</li> </ul>
Emergency travel document expenses	<ul style="list-style-type: none"> <li>• Cover for additional travel, accommodation and communication expenses you need to pay during your trip to obtain a temporary passport if yours is lost or stolen while you are abroad.</li> </ul>	<p>We will not pay claims:</p> <ul style="list-style-type: none"> <li>• For any loss or theft of your passport or visa if you do not report it to the police within 24 hours of discovery or as soon as reasonably possible and request a written report</li> </ul>
Personal money	<ul style="list-style-type: none"> <li>• Cover for loss or theft of your personal money including cash, travellers' cheques, travel tickets, passport, visa or driving licence during your trip</li> </ul>	<p>We will not pay claims:</p> <ul style="list-style-type: none"> <li>• For theft of personal money which you have deliberately left unattended</li> <li>• If the loss or theft is not reported to the police within 24 hours of discovery or as soon as reasonably possible and request a written police report (or other independent proof of loss)</li> <li>• For loss or theft of personal money not carried in your hand luggage and fully accessible to you while you are travelling</li> </ul>
Delayed baggage	<ul style="list-style-type: none"> <li>• A benefit for temporary loss of baggage for more than 12 hours on your outward journey.</li> </ul>	<p>We will not pay claims:</p> <ul style="list-style-type: none"> <li>• For any baggage delayed or detained by customs or other officials</li> </ul>

### Optional Covers – full details will be shown on your schedule if any of these covers have been selected:

Name of the relevant policy section	What are the main benefits and features?	What are the significant or unusual exclusions and limitations?
Baggage	<ul style="list-style-type: none"> <li>• Cover for loss of or damage to personal belongings and valuables during your trip</li> </ul>	<p>We will not pay claims:</p> <ul style="list-style-type: none"> <li>• For theft of personal belongings, baggage or valuables which you have deliberately left unattended</li> <li>• If the loss or theft is not reported to the police within 24 hours or as soon as reasonably possible following discovery and a written police report obtained (or other independent proof of loss)</li> <li>• For loss, accidental damage or theft of valuables not carried in your hand baggage and fully accessible to you while you are travelling</li> <li>• For scuba diving, golf or fishing equipment</li> <li>• A limit applies for single articles and for valuables</li> </ul>

# Travel insurance policy summary

Optional Covers – full details will be shown on your schedule if any of these covers have been selected:		
Name of the relevant policy section	What are the main benefits and features?	What are the significant or unusual exclusions and limitations?
Winter sports cover <ul style="list-style-type: none"> <li>Winter sports equipment</li> <li>Delay due to avalanche</li> <li>Piste closure</li> <li>Ski pack</li> <li>Inability to take part in winter sports</li> </ul>	<ul style="list-style-type: none"> <li>For loss, theft or damage to winter sports equipment, and compensation if an avalanche delays your arrival or departure from your resort or if you cannot ski or snowboard due to piste closures or accidental injury or illness during your trip</li> <li>You are automatically covered for certain winter sports activities and these are listed and explained on your schedule (restricted to the period of insurance shown on your schedule).</li> </ul>	We will not pay claims: <ul style="list-style-type: none"> <li>For winter sports equipment that is damaged while being used</li> <li>For losses from motor vehicles</li> <li>If the loss or theft is not reported to the police within 24 hours or as soon as reasonably possible following discovery and a written police report obtained (or other independent proof of loss)</li> <li>If you participate in any winter sports activity that is not listed in the schedule</li> <li>For pre-existing medical conditions unless disclosed to and accepted by us</li> </ul>
Extended golf cover	<ul style="list-style-type: none"> <li>Additional cover for loss, theft or damage to golf equipment and refund of non-recoverable green fees if you cannot play golf due to accidental injury or illness during your trip</li> </ul>	We will not pay claims: <ul style="list-style-type: none"> <li>For losses from motor vehicles</li> <li>If the loss or theft is not reported to the police within 24 hours or as soon as reasonably possible following discovery and a written police report obtained (or other independent proof of loss)</li> </ul>
Scuba diving up to 30m	<ul style="list-style-type: none"> <li>Extends the policy to provide you with cover under the Emergency medical and associated expenses and Abandonment sections of your policy up to a maximum of 31 days, following accidental injury or illness while you are diving during your trip</li> </ul>	We will not pay claims: <ul style="list-style-type: none"> <li>Where you have booked a trip for the main purpose of scuba diving</li> </ul>
Airspace closure cover <ul style="list-style-type: none"> <li>Extended cancellation</li> <li>Enforced stay abroad cover</li> </ul>	<ul style="list-style-type: none"> <li>Extended cancellation cover – if on the day you are due to depart from the UK you are prevented from taking your trip and unavoidably have to cancel due to airspace or an airport you are scheduled to travel from or through being closed for more than 24 hours, or your flight is cancelled as a direct result of volcanic ash in the atmosphere we will cover you for unused travel and accommodation costs which you cannot get back</li> <li>Enforced stay abroad cover – if you are unable to return home on your scheduled return date due to closure of airspace or an airport or port that you are scheduled to travel from or through being closed, or your flight is cancelled as a direct result of volcanic ash in the atmosphere, we will pay you a benefit for each 24 hour period you are unable to return home or additional travel and accommodation expenses if after 24 hours you unavoidably have to make alternative arrangements to return home.</li> </ul>	We will not pay claims: <ul style="list-style-type: none"> <li>If you fail to provide documentary evidence of the costs incurred</li> <li>Any claim where you knew at the time of buying your insurance you would be unable to travel</li> <li>For travel and accommodation costs if you have not purchased your return ticket before you depart on your trip</li> </ul>
Travel disruption cover <ul style="list-style-type: none"> <li>Extended cancellation</li> <li>Extended abandonment</li> <li>Delay outside the UK</li> </ul>	<ul style="list-style-type: none"> <li>Extended cancellation cover – Additional cover for non-recoverable travel and accommodation expenses in the event of cancellation of your trip due to the reasons stated on your schedule</li> <li>Extended abandonment cover – Additional cover for the proportionate refund of unused and non-recoverable accommodation costs should you have to abandon your trip due to any of the reasons stated in your schedule</li> <li>Where applicable reasonable additional travel and accommodation costs to allow you to return home early</li> <li>Delay outside the UK – Compensation if the scheduled transport service on which you are booked to travel outside the UK is delayed or cancelled</li> </ul>	We will not pay claims: <ul style="list-style-type: none"> <li>For cancellation where you know, at the time of buying your policy that you would be unable to travel</li> <li>For abandonment due to Foreign and Commonwealth Office advice where this was already in place prior to your departure from the UK</li> <li>For abandonment due to severe snowfall where you have not allowed sufficient time to reach your point of international departure, taking into account the weather forecast for your journey</li> <li>For delay outside the UK in relation to a journey that was not pre-booked before you left the UK.</li> </ul>

## How long will my Pick and Protect travel insurance run for?

It will remain in force for the period shown on your schedule.

## What happens if I take out cover and then change my mind?

You have the right to cancel your policy within 14 days from the date of purchase or when you receive your policy documentation, whichever is later. If you do cancel, you'll be entitled to a full refund of the premium paid, as long as you have not travelled and there's been no claim or incident that might lead to a claim.

## How do I make a claim?

Simply contact us on the appropriate telephone number shown below and quote your policy number.

Medical emergency assistance claims	Call (+44) 1603 208 944	24 hours a day, 365 days a year.
Travel claims helpline from the UK	Call 0345 307 8556	Monday to Friday 8.00am - 6.00pm.
Travel claims helpline from Abroad	Call (+44) 1603 208 246	
Travel Assistance helpline from the UK	Call 0345 307 8557	24 hours a day, 365 days a year.
Travel Assistance helpline from Abroad	Call (+44) 1603 208 676	
Helpline legal expenses claims & advice	Call 01603 208 926	24 hours a day, 365 days a year.
Customer Services	Call 0345 307 8560	Monday to Friday, 8.00am – 10.00pm Saturday 8.00am – 6.00pm Sunday 10.00am – 4.00pm

## How do I make a complaint?

We hope you will be very happy with the service we provide. But if for any reason you are unhappy with your policy, we would like to hear from you. If you have a complaint about your policy, just contact us on 0345 030 7318. If you have a complaint regarding a claim, call 0345 307 8556.

We're covered by the Financial Ombudsman Service. So, if you've complained to us and we have been unable to sort things out, you may refer your complaint to them. Following the complaints procedure does not affect your right to take legal action.

## What about compensation?

We're members of the Financial Services Compensation Scheme (FSCS). So you may be entitled to compensation if we cannot meet our obligations, depending on the type of insurance and circumstances of your claim.

## 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 everyone's protection, calls may be recorded and/or monitored.

**TSB travel insurance is underwritten by 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 under registration no 202153.

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