

Current  
accounts

# Silver Account European Travel Insurance



# Your travel insurance policy.

Please take time to read this policy document as it contains important information.

To help you understand what you're covered for at a glance, we've highlighted some common questions such as:

- Who's covered by this policy?
- Do I need to tell you that I'm travelling?
- Do I need to tell you about any medical conditions?
- What is the maximum trip length?
- Are trips in the UK covered?
- Are business trips and winter sports covered?
- How do I make a claim?

You can find answers to these questions on pages 2 to 4 of this document.

# Welcome to your Silver Account European Travel Insurance.

Please take time to read this policy document as it contains important information. If you have a question and cannot find the answer in this policy document, please contact Silver Membership Services on **0345 835 3835**.

## Known event:

Your Silver Account European Travel Insurance covers you for unexpected and unforeseen events and circumstances, for example, if you have an accident while you are on holiday and need urgent medical treatment this will be covered.

There is no cover in relation to any event, incident or circumstances if, at the time you opened your Silver account or booked your trip (whichever is later), you knew that, or you could reasonably be expected to have known that:

- the event or incident had already occurred or was going to occur; or
- the circumstances existed, or were going to exist,

and the event, incident or circumstances could reasonably be expected to affect your travel plans.

For example:

- you would be reasonably expected to know of any event, incident or circumstances that had been widely reported in the media in the UK at the time you booked your trip or opened your account (whichever is later).

- there is no cover for cancellation of your trip if your travel plans are disrupted because flights are cancelled or any government or authority closes their borders, or imposes restriction of movement and these cancellations or restrictions were in place or had been announced at the time you opened your account or booked your trip (whichever is later).

Please refer to General Exclusion 11.

## Unrecoverable costs:

Your travel policy provides cover for unrecoverable costs. If you need to make a claim for travel, accommodation or related costs which you or any insured person has paid, we will consider claims for your costs which are unrecoverable from your travel and/ or accommodation provider or agent, your debit/credit card company, PayPal, ABTA, ATOL (or similar organisations).

For example, if your trip is cancelled by your tour operator or booking agent you may have a right to a refund for some or all of the cost of your trip.

If you are not able to recover all of your costs and your circumstances are covered by the terms of your policy we will consider costs you have been unable to recover.

When you make a claim, we may ask you for:

- proof of booking and any costs paid;
- details of any refund you have been able to obtain;
- evidence that you are not able to recover your costs elsewhere.

Please check this policy booklet carefully to ensure that you understand what is and isn't covered.

### **Who is covered by this policy?**

Cover is for the account holder(s), and their partner who lives with them (providing they are under 65 years of age) as well as their children under 12 months of age. If the account holder does not have a partner, cover is extended to include one of their unmarried, dependent children under 24 years of age and still in full time education. Children are only covered when they are travelling with the account holder, the account holder's partner or another adult.

If you need cover for additional travellers, we may be able to provide you with an upgrade. Please read the 'Upgrades' section on page 22 for further details.

All insured persons must be residents of the UK, Channel Islands or the Isle of Man.

### **Do I need to tell you that I am travelling?**

No, you don't need to tell us that you are travelling, unless you want to purchase an upgrade to extend the cover provided by this insurance (please read the 'Upgrades' section on page 22 for further details).

### **Do I need to tell you about any medical conditions?**

There is no cover under this insurance for any claim arising from any illness, disease or injury which existed when you opened your account or booked your trip (whichever is later). Please read 'Your health' section on page 27 for further details.

### **What is the maximum trip length?**

Trips should be no longer than 45 days and must start and end in the UK, Channel Islands or Isle of Man. When booking your trip you may be able to purchase an upgrade to increase the trip length to a maximum of 279 days.

### **Are trips in the UK covered?**

Yes, holidays in the UK, Channel Islands and Isle of Man are covered when they include at least two consecutive nights in pre-booked holiday accommodation. There is no cover for trips taken in the UK where you are staying with friends or family in their home.

## Are business trips covered?

Yes, we will provide cover if you travel outside the UK to carry out tasks relating to your business. We do not cover any trips involving manual work or physical labour. We will also provide cover for your own portable business equipment if it is lost, stolen or accidentally damaged. Please read the 'Business travel' section on page 40 for further details.

## Are winter sports trips covered?

Yes, winter sports holidays are covered for up to a maximum of 31 days in any calendar year. Please see the 'Winter sports' section on page 37 for further details.

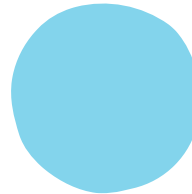
## Can I claim for cancellation of my trip if I have a problem with my travel documents, e.g. my passport is out of date or my visa is not valid?

No. There is no cover under this insurance for problems with your travel documents before you leave. If your passport or visa is lost, stolen or damaged while abroad there is cover in this situation. Please see the 'Baggage and personal money' section on page 35 for further details.

Before you book a trip, check the entry requirements of the country you intend to visit with the local government embassy and/or the Foreign, Commonwealth and Development Office website [www.gov.uk/travelaware](http://www.gov.uk/travelaware)

## How do I make a claim?

To make a claim please call the relevant helpline shown on page 5. We have included a table showing what information you need to provide us with for the most common claims, this is shown on pages 7 and 8. You should also read the relevant section of this policy document for the full details of what you need to do.



# Travel insurance helplines.

## Silver membership services.

Use this helpline if you want to purchase an upgrade and for general policy enquiries.

**0345 835 3835**

If you need to call us from abroad or prefer not to use our **0345** number, you can also call us on **0203 284 1585**.

Lines open: 8am–8pm Monday to Friday, 8am–6pm Saturday and 10am–4pm Sunday and Bank Holidays (excluding Christmas Day and New Year’s Day)

Outside of those core opening hours TSB AVA customers can be supported digitally through the customer HUB pages online at [www.aviva.co.uk/tsb/travel](http://www.aviva.co.uk/tsb/travel)

Textphone **0345 835 3843**

Lines open:  
24 hours a day, seven days a week

## 24-hour emergency medical assistance.

If you are injured or fall ill while you are away, please contact this helpline.

**Within the UK**

**01603 603 710**

**Outside the UK**

**0044 1603 603 710**

All lines open: 24 hours a day, 365 days a year.

## Travel claims.

Use this helpline to report any travel claims, which are not as a result of a medical emergency.

**Within the UK**

**0345 835 3835**

**Outside the UK**

**0044 (0) 203 284 1585**

Lines open: 8am–6pm Monday to Friday

## Legal expenses claims and advice.

Use this helpline to report any legal expenses claims or if you require advice for any personal legal problem that may lead to a claim under this policy.

**Within the UK**

**0345 835 3835**

**Outside the UK**

**0044 (0) 203 284 1585**

Lines open: 24 hours a day, 365 days a year.

## Travel assistance.

This helpline can assist you with a wide range of travel advice before and while you are away. Please don’t use the Travel Assistance helpline for policy queries or claims.

**Within the UK**

**0345 835 3835**

**Outside the UK**

**0044 (0) 203 284 1585**

Lines open: 24 hours a day, 365 days a year.

## Telephone call charges and recording.

The cost of calls to 01, 02 and 03 prefixed numbers are charged at national call rates (charges may vary depending on your network provider) and are usually included in inclusive minute plans from landlines and mobiles. For our joint protection telephone calls may be recorded and/or monitored.

# Travel assistance helpline.

This service can help you sort out all kinds of travel problems before you go and while you are away. From providing information on the countries you are visiting, to sorting out non-medical emergencies.

## Advice before you travel:

- any visa and entry permits you might need;
- any vaccination and inoculation requirements;
- what you should take with you regarding first aid and health;
- what currencies and travellers' cheques to take with you, and what the current exchange rates are;
- the languages spoken, time zones, bank holidays and climate of countries you plan to visit;
- import and export allowances for tourists.

## While travelling:

- how to replace lost or stolen passports, driving licences, air tickets or other travel documents;
- how to trace your baggage with the airline operator if it is delayed or lost;
- why, how, where and when you should contact local Embassies or Consulates;
- transfer money out to you if you need it;
- cancellation of credit cards/debit cards, if lost or stolen, and helping you to report the loss to your card provider;
- provide information to close relatives, friends or employers if you have to go into hospital.

## Other emergency services while travelling:

- a 'phone home' translation and interpretation service if you need it in an emergency.

**Please note:** There is no charge for providing advice or the other emergency service shown above. If you want us to get goods or services for you that are not covered by a claim under this policy, you will need to pay any fees that the provider charges and follow the provider's terms and conditions.

## Air and Maritime Passenger Rights

For the latest advice and further details on your rights please visit: [www.caa.co.uk](http://www.caa.co.uk) and search for travel problems.

[www.dft.gov.uk](http://www.dft.gov.uk) and search for maritime passenger rights.

You should also refer to the terms and conditions of the carrier you are travelling with. **Please note** – We are not responsible for the content of other websites.

# Your claim.

If you need to make a claim please telephone the relevant helpline shown on page 5 as soon as possible. Below, we've given you some of the most common claims scenarios.

Please read the relevant section within this policy document for full details of cover and any evidence we may need.

Type of claim.	What must I do?	What will I need?
<b>Cancelling your trip or coming home early</b> See page 28.	<ul style="list-style-type: none"><li>• Check that the reason you need to cancel or come home early is covered.</li><li>• Contact the Emergency Medical Assistance helpline before returning home.</li></ul>	<ul style="list-style-type: none"><li>• For medical cancellation claims, we will send a medical certificate for your doctor to complete and confirm the reason for your claim.</li><li>• If you have to return home early for medical reasons you must provide us with any medical reports given to you by the treating doctor/medical facility.</li><li>• Evidence of your booking and the cancellation.</li></ul>
<b>Missed departure for trips outside the UK</b> See page 30.	<ul style="list-style-type: none"><li>• Contact the carrier or their handling agent to see if a late arrival is possible or if alternative travel arrangements can be made.</li></ul>	<ul style="list-style-type: none"><li>• Confirmation of the reason for missing your departure from your transport provider, traffic or police reports or roadside assistance provider.</li></ul>
<b>Travel delay.</b> See page 30.	<ul style="list-style-type: none"><li>• Check that your delay was for 12 hours or more (or 6 hours or more if your trip is 3 nights or less) before submitting a claim.</li></ul>	<ul style="list-style-type: none"><li>• Written confirmation of the number of hours and reason for the delay from your carrier or their handling agents.</li></ul>
<b>Medical emergency</b> See page 31.	<ul style="list-style-type: none"><li>• Contact the Emergency Medical Assistance helpline before any hospital admission or as soon as possible thereafter.</li></ul>	<ul style="list-style-type: none"><li>• All medical reports given to you by the treating facility.</li></ul>



Type of claim.	What must I do?	What will I need?
<b>Legal expenses</b> See page 33.	<ul style="list-style-type: none"> <li>• Contact the Legal Expenses Claims and Advice helpline as soon as you become aware of the incident.</li> </ul>	<ul style="list-style-type: none"> <li>• We will tell you when you call if we need anything else to deal with your claim.</li> </ul>
<b>Baggage and personal money</b> See page 35.	<ul style="list-style-type: none"> <li>• Take all reasonable steps to recover lost/ stolen property.</li> <li>• Report incident details to the police as soon as reasonably possible.</li> <li>• Report the loss/damage to the airline/carrier within the timescales stated within their terms and conditions.</li> <li>• Do not dispose of damaged items.</li> </ul>	<ul style="list-style-type: none"> <li>• A 'Property Irregularity Report' from the airline/ carrier and your baggage tag receipts.</li> <li>• Proof of purchase of the lost, stolen or damaged item(s).</li> <li>• Proof that you owned the money and its value.</li> <li>• A written report from the police or any other relevant authority.</li> </ul>
<b>Delayed baggage on the outward journey</b> See page 35.	<ul style="list-style-type: none"> <li>• Check that you have been without your baggage for more than 12 hours.</li> <li>• Report the loss to the airline/carrier within the timescales stated within their terms and conditions.</li> </ul>	<ul style="list-style-type: none"> <li>• Written confirmation from the airline/carrier of the number of hours delay.</li> </ul>

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# Your European Travel Insurance Summary.

Please ensure that you read this section carefully.

This is a summary of your policy and does not include the full terms and conditions of the cover, which can be found from page 19 of this policy document. It is important that you read the full policy document carefully and keep it for future reference.

## Who is the insurer?

The insurer is Aviva Insurance Limited.

## What is Silver European Travel Insurance?

This policy is designed to meet certain costs that might arise in the course of your European trips.

## What are the main benefits, features, exclusions, limits and excesses?

- Travel insurance is for each Silver account holder, their partner who lives with them and their children under 12 months of age on trips anywhere in Europe.
- If the account holder does not have a partner, cover is extended to include one of their unmarried, dependent children who at the start date of the trip is under 24 years of age and still in full time education. Children are only covered when travelling with the account holder, the account holder's partner or another adult.
- Upgrades are available if you want to extend cover to include an additional traveller, family cover or for worldwide trips. Please read the 'Upgrades' section on page 22.
- Cover is provided for trips of up to and including 45 days in duration, there is no limit to the number of trips which can be taken.
- Winter sports trips are covered up to a maximum of 31 days in total in any calendar year.
- Cover is provided for taking part in certain leisure activities, for a complete list of what activities are included please read the 'Sports and activities' section on page 38.

The table below explains the main benefits, features, exclusions and limitations for each section of your policy. Please read the terms and conditions for further information.

Section.	What are the main benefits and features?	What are the significant or unusual exclusions and limitations?	Maximum per insured person (unless otherwise stated).	Excess per insured event. (Reduced to Nil if the Excess waiver upgrade has been purchased).
<b>Cancelling your trip or coming home early</b> Page – 28.	Non-recoverable costs for unused travel and accommodation. Additional travel costs (if you cannot use your return ticket), and/or accommodation costs necessary to allow you to come home early. Additional travel costs to transport you back to your trip destination if you wish to continue your trip, provided the period of your original trip has not expired and all travel arrangements are made by us.	Pre-existing medical conditions. Any awareness at the time of booking your trip, of possible reasons that could prevent you from travelling or continuing your trip.	Up to £5,000.	£40.
<b>Travel disruption</b> Page – 30.	<b>Travel delay.</b> A benefit if your pre-booked transport is delayed for more than 12 hours (or 6 hours if your trip is less than 3 nights in duration).	You must obtain written confirmation of the number of hours and reason for the delay from your carrier or their handling agents.	£30 for the first 12 (or 6) hour period your transport is delayed, and £20 for each 12 (or 6) hour period after that, up to a maximum of £250.	Nil.
	<b>Missed departures.</b> Cover for extra travel and accommodation costs if you miss your pre-booked transport.	You cannot claim this benefit if the trip is solely within the UK, Channel Islands or Isle of Man. Any claim for a missed departure for a trip which was not pre-booked before you left the UK, Channel Islands or Isle of Man. Any claim if you have not left sufficient time to reach your destination.	£1,000.	Nil.

Section.	What are the main benefits and features?	What are the significant or unusual exclusions and limitations?	Maximum per insured person (unless otherwise stated).	Excess per insured event. (Reduced to Nil if the Excess waiver upgrade has been purchased).
<b>Travel disruption</b> (continued).	<b>Alternative travel arrangements.</b> A benefit if your pre-booked transport is cancelled or delayed for more than 12 hours, you are denied boarding because there are too many passengers for the seats available or your transport operator becomes insolvent.	You must provide evidence from the transport operator of the length of delay and the reason for it.	£5,000.	Nil.
<b>Emergency medical and associated expenses</b> Page - 31.	<b>Alternative accommodation arrangements.</b> A benefit if you have to move to alternative accommodation during your trip due to the insolvency of your accommodation provider or your accommodation becomes uninhabitable.	You must provide evidence from the accommodation provider of the reason you were unable to use your pre-booked accommodation.	£5,000.	Nil.
<b>Accidental death or permanent disability</b> Page - 33.	Cover for emergency medical treatment and, if necessary, repatriation to the UK.	Pre-existing medical conditions.	£10,000,000. Lower limits apply for some associated benefits.	£40.
<b>Accidental death or permanent disability</b> Page - 33.	Death, loss of use of limbs, loss of sight or permanent disability following an accidental injury.	Sickness, disease, nervous shock or a naturally occurring condition or degenerative process.	£15,000 death (£1,000 if under 16 years old). £30,000 for loss of use of limb, loss of sight or disablement.	Nil.

Section.	What are the main benefits and features?	What are the significant or unusual exclusions and limitations?	Maximum per insured person (unless otherwise stated).	Excess per insured event. (Reduced to Nil if the Excess waiver upgrade has been purchased).
<b>Legal expenses</b> Page – 33.	Cover to pursue a civil claim if you suffer personal injury or death during your trip.	Any costs incurred before your claim has been accepted.	£25,000.	Nil.
<b>Personal liability</b> Page – 34.	Cover for your legal liability if you cause accidental injury or death to third parties or damage to their property.	Claims arising from your job or the use/ownership of animals, firearms, motorised vehicles, vessels or aircraft.	Up to £2,000,000 as a result of any one event.	£40 for damage to temporary holiday accommodation.
<b>Your possessions</b> Page – 35.	<b>Delayed baggage.</b> A benefit to replace essential items which are temporarily lost on the outward journey from the UK.		£250.	Nil.
	<b>Baggage and personal money.</b> Cover for loss, theft or accidental damage to your baggage, personal money or travel documents.	Any incident not reported to the police as soon as reasonably possible following discovery of the loss or theft. Money or valuables not carried in your hand baggage whilst you are in transit. Theft claims from locked property or motor vehicles where there is no evidence of forcible and violent entry. Theft claims from unattended motor vehicles unless your belongings are left out of view.	£2,500 for baggage, less any amount paid for Delayed baggage and subject to a maximum of £500 for any individual item. Up to £500 for personal money and travel documents including up to £300 for cash (maximum £100 for any insured person aged under 16 years).	£40.

Section.	What are the main benefits and features?	What are the significant or unusual exclusions and limitations?	Maximum per insured person (unless otherwise stated).	Excess per insured event. (Reduced to Nil if the Excess waiver upgrade has been purchased).
<b>Winter sports</b> Pages – 37 and 38.	Cover for loss, theft or accidental damage to winter sports equipment. Additional benefits are also included for the following: an avalanche delays your arrival or departure; you are medically certified as unable to ski; or in the event of piste closure.	Winter sports equipment left in a motor vehicle unless it is out of view. Hired winter sports equipment if it is damaged whilst being used. Theft claims from locked property or motor vehicles where there is no evidence of forcible and violent entry.	£500 for winter sports equipment owned by you; or £400 for winter sports equipment you have hired. £300 for a replacement lift pass. £200 for delay due to avalanche. £300 for piste closure. £500 for medical inconvenience.	£40 for winter sports equipment owned by you.
Optional Covers – these sections only apply if you have purchased the optional upgrade.				
<b>Business travel</b> Page – 40.	Cover for loss, theft or accidental damage to business equipment. Reasonable additional travel and accommodation costs for a colleague to take your place on a pre-booked business trip in the event of your death, total disablement or hospitalisation.	Any incident not reported to the police as soon as reasonably possible following discovery of the loss or theft. Theft claims from locked property or motor vehicles where there is no evidence of forcible and violent entry. Theft claims from unattended motor vehicles unless your belongings are left out of view.	£1,000 for business equipment subject to a maximum of £500 overall for valuables and £300 for any individual item. £5,000 for travel and accommodation costs.	£40.
<b>Wedding/Civil Partnership cover</b> Page – 41.	Cover for loss, theft or accidental damage to wedding outfits, rings or gifts. Reasonable additional costs to reprint/make a copy of wedding photographs/video.	Any incident not reported to the police as soon as reasonably possible following discovery of the loss or theft. Money or valuables not carried in your hand baggage whilst you are in transit. Theft claims from locked property or motor vehicles where there is no evidence of forcible and violent entry. Theft claims from unattended motor vehicles unless your belongings are left out of view.	£1,500 overall for wedding outfits and accessories. £250 for each wedding ring. £1,000 overall for wedding gifts, including £150 for cash. £750 overall for photography/video costs.	£40 for baggage.

Section.	What are the main benefits and features?	What are the significant or unusual exclusions and limitations?	Maximum per insured person (unless otherwise stated).	Excess per insured event. (Reduced to Nil if the Excess waiver upgrade has been purchased).
<b>Disability benefit following a road traffic accident in New Zealand</b> Page - 41.	A weekly benefit if you are temporarily disabled following an injury sustained in a road traffic accident while travelling in a hire car in New Zealand.	Any claim if you are not in gainful employment or occupation and you are not necessarily confined to your home, a hospital, nursing home or similar residential care home.  Any claim if you have not purchased the Worldwide upgrade.	£250 per week for a maximum of 52 weeks.	Nil.
<b>Golf cover</b> Page - 41.	Cover for loss, theft or accidental damage to your golf equipment. Cover for green fees if you have to cancel your trip or come home early.	Any incident not reported to the police as soon as reasonably possible following discovery of the loss or theft.  Golf equipment if it is damaged whilst being used.  Theft claims from locked property or motor vehicles where there is no evidence of forcible and violent entry.	£1,500 for golf equipment. £300 for green fees.	£40.
<b>Family cover</b> See 'Upgrades' section on Page - 22.	Extends the standard policy cover to include your unmarried, dependent children who are under 24 and in full time education.		As per each policy section.	As per each policy section.



## The following are the main general exclusions and conditions that apply to the whole policy.

Please see the full details on pages 25 – 27.

There is no cover for:

- any claim for an incident which occurs outside of Europe, unless the Worldwide upgrade has been purchased. Please refer to the definition of Europe on page 19 and the 'Upgrades' section on page 22;
- management fees, maintenance costs or exchange fees, any travel or accommodation arranged by using loyalty or points based schemes, timeshares or similar promotions;
- you using a motorcycle over 125cc during the trip, unless the vehicle is owned by you and you are using it as your mode of transport in the UK or Europe;
- any costs you have paid for any person not insured under this policy;
- any claim resulting from you misusing alcohol or drugs or your consumption of alcohol or drugs to an extent which causes impairment of your judgement;
- you climbing on to, on top of, or jumping from any balcony railing, ledge or wall, or climbing or moving across any external part of a building or vehicle not specifically designed for that purpose.

We can after taking a fair and reasonable view, make changes to your policy cover and/or terms and conditions of insurance to reflect:

- changes in our expectation of the future cost of providing cover and administering your policy;
- changes in the law, regulation or taxation that affects us or your policy.

Changes will be notified to you in writing at least 30 days before they become effective. Policy cover may be increased or decreased. Changes can not be made more than once in any six month period.

You are free to cancel this policy in accordance with 'Your cancellation rights' on page 18.

## Other important information about your policy.

### Other important information about your policy.

### Travel advice of the Foreign, Commonwealth and Development Office (FCDO).

#### Foreign, Commonwealth and Development Office – travel advice by country.

- Before you book a trip and travel, you should check the FCDO website [www.gov.uk/foreign-travel-advice](http://www.gov.uk/foreign-travel-advice). It is packed with essential travel advice and tips, plus up to date information about different countries.
- **You should be aware of any travel restrictions or advisory notices for the country you plan to visit.**
- This policy provides cover should you book a trip and then need to cancel the trip or return home early as a result of the FCDO advising against all travel or all but essential travel, or where British nationals are advised to return home.

#### We won't cover:

- Any trip if you travel against the advice of the FCDO or any government, or where you do not follow any advice or measures put in place by any government or local authority in the UK or abroad, for example quarantine rules or curfews.
- Any claim if the advice or measures were in place or had been announced at the time of opening your account or booking your trip (whichever is later).

## Your health – exclusions for existing medical conditions.

There is no cover for any claim arising directly or indirectly from the following:

1. Any medical condition you had or have had when the bank account was opened or any trip was booked (whichever is later).
2. Any medical condition or symptoms which you were aware of when the bank account was opened or any trip was booked (whichever is later) and have sought, but not yet received, a diagnosis.
3. Any medical condition for which, at the time the bank account was opened or any trip was booked (whichever is later), you had been given a terminal prognosis.
4. You not taking medication that has been prescribed to you.
5. You travelling against the advice of a doctor or purposely travelling without medical advice when it was reasonable for you to have consulted a doctor.
6. You travelling with the intention of seeking medical treatment.

## How long does your Silver European Travel Insurance run for?

All cover under this policy will end automatically if:

1. The account holder:
  - closes the bank account;
  - reaches 65 years of age (on joint accounts cover continues for the other eligible account holder and other insured persons until both account holders reach 65 years of age);
  - is no longer a UK resident;
  - is believed to be or reasonably suspected by us to be acting fraudulently.
2. TSB cancels the bank account under one of the reasons set out in the bank account terms and conditions.

If an insured person is on a trip at the time an automatic termination event occurs, all cover will end when the trip ends.

### Eligibility.

As your circumstances may change over time, it is important that you review the terms and conditions of this policy regularly to check that you remain eligible and that the cover remains adequate for your needs.

### Your cancellation rights.

To exercise your right to cancel this policy you must contact TSB to close your TSB Silver account. While the account remains open, cover will continue until the first of the automatic termination events shown on page 18 occurs or if the policy is cancelled in accordance with General Condition 3.

If you have purchased an upgrade you have a statutory 14 day period in which to cancel your upgrade. This period begins on the date you receive your upgrade schedule. If you cancel your upgrade within this 14 day period you will receive a full refund of the premium paid providing you have not travelled or made a claim. For cancellations outside this period no refund of premium will be made unless your cancellation is as a result of switching accounts.

If you wish to cancel your upgrade, please call the Silver Membership Services on **0345 835 3835**.

### How do I make a claim?

Should you need to make a claim under this policy, please contact the appropriate helpline shown on page 5.

### How do I make a complaint?

We hope you will be happy with the service that we provide. If for any reason you are unhappy with it, we would like to hear from you. Please contact the Travel Claims or Silver Membership Services helplines shown on page 5. Aviva is covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may refer it to this independent body. Following the complaints procedure does not affect your right to take legal action.

### Would I receive compensation if Aviva were unable to meet their liabilities?

Aviva is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if we cannot meet our obligations, depending on the type of insurance and the circumstances of your claim. Further information is available from them on **0800 678 1100**, or by visiting their website **[www.fscs.org.uk](http://www.fscs.org.uk)**

# Travel insurance terms and conditions.

## Definitions.

Wherever the following words or phrases appear in bold, they will have the following meanings:

### account holder

Any person named as an account holder on the **bank account** who is under 65 years of age at the start date of the **trip**.

### bank account

The TSB Silver account.

### business trip

Travel outside the **UK** if the reason for **your trip** is to carry out tasks relating to **your** business, but not trips involving manual work or physical labour or any kind.

### close business colleague

Someone **you** work with in the **UK** who has to be in work in order for **you** to be able to go on or continue a **trip**. A senior manager or director of the business must confirm this in the event of a claim.

### close relative

**Your** mother, father, sister, brother, **partner**, fiancé(e), daughter, son, grandparent, grandchild, parent-in-law, daughter-in-law, son-in-law, brother-in-law, sister-in-law, step-parent, step-child, step-sister, step-brother, aunt, uncle, cousin, nephew, niece, legal guardian or foster child.

### doctor

A registered member of the medical profession who is not related to **you** or anyone **you** are travelling with.

### Europe

Albania, Algeria, Andorra, Armenia, Austria, Azerbaijan, Azores, Belarus, Belgium, Bosnia and Herzegovina, Bulgaria, Canary Islands, Cape Verde, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Faroe Islands, Finland, France, Georgia, Germany, Gibraltar, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Madeira, Malta, Moldova, Monaco, Montenegro, Morocco, Netherlands, Norway, Poland, Portugal, Romania, Russia (west of the Ural Mountains), San Marino, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland, Tunisia, Turkey, **UK**, Ukraine.

### excess

The amount that **you** will have to pay towards each claim, unless **you** have purchased the Excess waiver upgrade.

### home

**Your** home address in the **UK**.

## home territory

For residents of the **UK** excluding the Channel Islands and the Isle of Man, **your home territory** means the **UK**, excluding the Channel Islands and the Isle of Man. For residents of the Channel Islands and the Isle of Man, **your home territory** means either the particular Channel Island on which **you** live or the Isle of Man depending on where **your home** is.

## medical condition

Any illness, disease or injury that **you** have had prior to opening the **bank account** or booking any **trip** (whichever is later).

## partner

The person that the **account holder** lives with at **home** in a domestic relationship, whether married or co-habiting (as if husband and wife), regardless of gender and who is under 65 years of age at the start date of the **trip**.

If **your partner** lives at a different address, **we** can offer an additional adult upgrade. Please refer to the 'Upgrades' section for further information.

## period of insurance

Each **trip you** make, whilst the **bank account** is in force, will be treated as a separate period of insurance; individually subject to all policy terms, conditions, declarations and exclusions.

Cover for each individual **trip** applies as follows:

1. Cover for cancelling **your trip** begins from the date of opening **your bank account**, or the date of booking each **trip** (whichever is later) and ends when **you** leave **your home** to start **your trip**;
2. Cover under all other sections starts when **you** leave **your home** and ends when **you** return **home** (or are repatriated to a hospital in the **UK**), providing **you** do not exceed the **trip** limit.

## personal money and travel documents

Cash (including foreign currency), travellers' cheques, non-refundable prepaid event and entertainment tickets, travel tickets, passports, visas and driving licences.

## point of international departure

The airport, port or station from which **you** will undertake international travel from or to the **UK**. If **your home** is in Northern Ireland, **you** are also covered for international travel from or to the Republic of Ireland.

## policy

The TSB Silver account European Travel Insurance policy.

## pre-booked holiday accommodation

A commercially run premises where a fee is charged which has been booked before the start of **your trip**. This includes a pre-booked tent or caravan pitch, but does not include residential properties belonging to friends or family.

## travelling companion

A person **you** travel with, without whom **you** cannot make or continue **your trip**.

## trip(s)

Journeys beginning and ending in the **UK** that last no more than 45 days that are either:

1. Holidays (including cruises) outside the **UK**; or
2. A business **trip** outside the **UK**; or
3. Holidays within the **UK**, that include two or more consecutive nights stay in **pre-booked holiday accommodation**.

## UK

England, Scotland, Wales, Northern Ireland, Channel Islands and Isle of Man.

### UK resident

An **insured person** whose main **home** is in the **UK**, who is registered with a **UK doctor** and who is liable to pay taxes in the **UK**.

### we, us our, insurer

Aviva Insurance Limited. Registered in Scotland, no. 2116. Registered office: Pitheavlis, Perth, PH2 ONH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority.

### Winter sports equipment

Skis, snowboards, boots, helmets, bindings or poles.

### you, your(s), yourself, insured person

The **account holder**, his/her **partner** and any of their dependent children, step children and foster children aged up to 12 months. If the **account holder** does not have a **partner**, cover is extended to include one of their unmarried, dependent children who at the start of the **trip** is under 24 years of age and still in full-time education.

If **you** need cover for additional travellers, **we** can offer an additional adult or child upgrade. Please refer to the 'Upgrades' section for further information.

## Helpful and important information about your insurance.

This **policy** is included with **your bank account**. Please read this policy document carefully, keep it in a safe place and take it with **you** when **you** travel. It gives **you** full details of what is covered, what is not covered and the limits, excesses and conditions of cover. It is the **account holder's** responsibility to ensure that all **insured persons** are aware of their responsibilities and comply with all of the policy conditions. If **you** do not comply, **we** may refuse **your** claim or reduce **your** cover in the event of a claim.

In respect of each **trip** taken during the **period of insurance**, **we** will provide the cover set out in this policy document provided:

1. **you** are an **account holder**;
2. **you** are a **UK resident**;
3. the **trip** begins after the date the **bank account** was opened;
4. **you** have booked **your** return journey before leaving the **UK**, or if **you** have an open ticket, **you** have confirmed **your** return date with the airline.

### Children

This **policy** covers **your** children, step children and foster children who are aged up to 12 months at the start of the trip. If the **account holder** does not have a **partner** cover is extended to include one of their unmarried, dependent children, step children and foster children who at the start of the **trip** is under 24 years of age and still in full time education.

If **you** want cover for additional children **you** can purchase an Additional adult or child upgrade, or family cover. Please refer to the 'Upgrades' section on page 22.

Children are only covered when they are travelling with the **account holder**, the **account holder's partner** or another adult.

## Automatic cover

The insurance cover automatically applies for each trip. This means **you** do not have to contact **us** every time **you** book a trip, unless **you** want to purchase an upgrade. Please see the 'Upgrades' section on page 22.

## Information and changes we need to know about.

**You** must take reasonable care to provide complete and accurate answers to the questions **we** ask **you**. For example, when **you** open **your bank account**, or when **you** purchase or renew an upgrade.

**You** also need to tell TSB if **you** move address – if this means that **you** are no longer a **UK resident** then all cover under this policy will end.

When **we** are notified of a change, **we** will tell **you** 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.

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

1. refuse to pay any claim; or
2. not pay any claim in full.

If **you** are in any doubt about Information or changes **we** need to know about, please contact **us** on **0345 835 3835**.

## Upgrades.

**Please remember, upgrades must be purchased before you travel. Please make sure you have the cover you need before you leave home because we cannot upgrade your policy after your trip starts.**

**You** may be able to upgrade from the standard cover for the following:

- Additional adult or child – add a named adult or child, relative or friend, as an **insured person** to **your policy**, and they will be covered when they are travelling with the **account holder** or their **partner** – a maximum age limit of 65 years applies.
- Business travel – an extension to the 'Baggage and personal money' section to provide cover for **your** own portable business equipment. Please see the 'Business Travel' section for further details.
- Disability benefit following a road traffic accident in New Zealand – provides a weekly benefit if **you** are temporarily disabled as a result of a road traffic accident while **you** are travelling in a hire car in New Zealand. Please read the 'Disability benefit following a road traffic accident in New Zealand' section on page 41 for further details. Please remember, **you** must also purchase the Worldwide upgrade.
- Excess waiver – the **excess** will be reduced to nil.
- Family cover – extends the cover to include **your** unmarried, dependent children who at the start date of the trip are under 24 years of age and still in full time education.
- Golf cover – extends the cover for the 'Cancelling your trip or coming home early' and 'Baggage and personal money' sections to include cover for **your** golf equipment – please read the 'Golf cover' section on page 41 for further details.

- Sports and activities – if **you** wish to participate in an activity which is not listed in the ‘Leisure activities’ or ‘Winter sports activities’ sections, then please call **us** on **0345 835 3835** and **we** may be able to extend **your** cover.
- Trip extension – the **trip** limit can be extended to cover **you** for trips of up to 62, 93, 186 or 279 days. There is no cover for any incident which occurs after the **trip** duration has been reached.
- Wedding/Civil Partnership cover – an extension to the ‘Baggage and personal money’ section to provide cover for items related to **your** wedding – please read the ‘Wedding/Civil Partnership’ section on page 41 for further details.
- Worldwide cover – extends **your** insurance to cover **trips** anywhere in the world.

Please call Silver Membership Services on **0345 835 3835** before **you** travel for further information and a quotation.

If **you** choose to purchase an upgrade, the initial upgrade(s) will be valid for **trips** that begin during the 12 months from the start date of **your** upgrade. If **you** purchase an additional upgrade, this will be added to your initial upgrade and will be valid for **trips** that begin between the date of purchase and the renewal date. **We** will send **you** a renewal invite letter at least 21 days before the expiry of **your** upgrade(s).

### Automatic extension of cover.

If **you** cannot get back home before **your** cover ends, **your** policy will remain in force as follows:

1. up to 14 days if any vehicle **you** are travelling in breaks down, or any vehicle, vessel, train or aircraft in which **you** are booked to travel as a ticket holding passenger is delayed or cancelled; or
2. for as long as the treating **doctor** believes is medically necessary where **you** are claiming for Emergency medical treatment under this **policy**.

### Automatic termination of cover.

All cover under this **policy** will end automatically if:

1. The **account holder**:
  - closes the **bank account**;
  - reaches 65 years of age (on joint accounts cover continues for the other **account holder** and other **insured persons** until both **account holders** reach 65 years of age);
  - is no longer a **UK resident**;
  - is believed to be or reasonably suspected by **us** to be acting fraudulently.
2. TSB cancels the **bank account** under one of the reasons set out in the **bank account** terms and conditions.

If an **insured person** is on a **trip** at the time an automatic termination event occurs, all cover will end when the **trip** ends.



## Your cancellation rights.

This **policy** will remain in force subject to the 'Automatic termination of cover' section on page 23. To cancel this **policy** the **bank account** must be closed. If it is not closed, the **policy** will remain in force until any of the automatic termination events occurs, or the **policy** is cancelled by **us** or TSB in accordance with the rights shown in the 'General conditions' section of this policy document.

If **you** have purchased an upgrade **you** have a statutory 14 day period in which to cancel **your** upgrade. This period begins on the date **you** receive **your** upgrade schedule. If **you** cancel **your** upgrade within this 14 day period **you** will receive a full refund of the premium paid providing **you** have not travelled or made a claim. For cancellations outside this period please refer to **your** upgrade schedule.

If **you** wish to cancel **your** upgrade, please call Silver Membership Services on **0345 835 3835**.

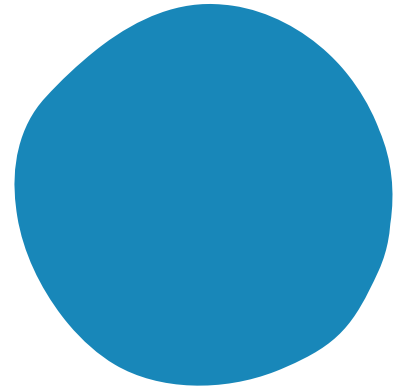
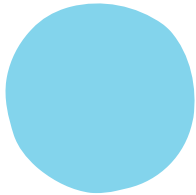
## Use of language.

Unless otherwise agreed, the contractual terms and conditions and other information relating to this **policy** will be in English.

## Choice of law.

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

1. **You** and the **insurer** agree otherwise; or
2. At the date of opening the **bank account** the **account holder** is a resident of Scotland, Northern Ireland, Channel Islands or the Isle of Man in which case (in the absence of agreement to the contrary) the law of that country will apply.



## General exclusions and conditions.

(These apply to the whole of your policy).

### General exclusions.

This policy does not cover the following:

1. Any claim for an incident which occurs outside of **Europe**, unless the Worldwide upgrade has been purchased.
2. Any consequence whatsoever which is the direct or indirect result of any of the following, or anything connected with any of the following, whether or not such consequence has been contributed to by any other cause or event:
  - a) War, invasion, act of foreign enemy, hostilities or a warlike operation or operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power.
  - b) Any action taken in controlling, preventing, suppressing or in any way relating to (a) above.
3. Claims directly or indirectly caused by:
  - a) Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel; or
  - b) The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or part of an assembly; or
  - c) Pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
4. Any claim for **your** death, injury, illness or disability resulting from:
  - a) **Your** suicide or attempted suicide; or
  - b) **Your** misuse of alcohol or drugs or **your** consumption of alcohol or drugs (other than drugs taken under medical supervision and not for treating alcohol or drug addiction) to an extent which causes immediate or long-term physical or mental impairment, including impairment to **your** judgement causing **you** to take action **you** would not normally have taken; or
  - c) Any exacerbation of a medical condition caused by **your** misuse of alcohol or drugs.
5. Any claim where during the **trip**, **you** deliberately put yourself at risk of death, injury, illness or disability (unless **your** life is in danger or **you** were trying to save human life).
6. Any loss that is not specifically described in this policy document, e.g. **we** will not pay for loss of earnings if **you** are unable to return to work due to illness or injury during **your trip**, or any payment which **you** would normally have made during **your trip**.
7. Any incident which happens after the **trip** duration limit has been reached.
8. Any claim for an incident which happens during a **trip** that results from:
  - a) **you** riding or being a passenger on a scooter, moped or motorcycle:
    - i) 125cc or under, unless **you** wear a crash helmet and, as a rider, **you** are fully licensed to use such a vehicle in the **UK**;
    - ii) Over 125cc, unless the vehicle is owned by **you** and you are using it as **your** mode of transport in the **UK** or Europe. **You** must wear a crash helmet and appropriate protective clothing and as a rider **you** must be fully licensed and insured to use this vehicle in the **UK**.
  - b) **you** driving any motorised vehicle, unless **you** are fully licensed to drive such a vehicle in the **UK**;
  - c) **you** driving or being a passenger in any motorised vehicle unless **you** have complied with all laws applying to use of that vehicle in the country **you** are visiting, for example **you** must wear a seatbelt where this is required by law;
  - d) **your** involvement in paid or unpaid manual work or physical labour of any kind, other than charity or conservation work (see further limitations in the 'Sports and activities' section);
  - e) **you** taking part in an activity which is not listed in the 'Sports and activities' section;
  - f) **you** taking part in exploration or scientific expeditions or being a crew member on a vessel travelling from one country to another;
  - g) **you** climbing on to, on top of, or jumping from any balcony railing, ledge or wall, or climbing or moving across any external part of a building or vehicle not specifically designed for that purpose.
9. Any claim resulting from a tropical disease where **you** have not had the recommended inoculations and/or taken the recommended medication.

10. Any claim for:
  - a) management fees, maintenance costs or exchange fees, any travel or accommodation arranged by using loyalty or points based schemes, timeshares or similar promotions;
  - b) costs where **you** have a right to recover them from **your** travel and/or accommodation provider or agent, **your** debit/credit card company, PayPal, ABTA, ATOL (or similar organisation) or an insolvency administrator;
  - c) costs **you** have paid on behalf of persons not insured under this **policy**;
  - d) administration costs charged by **your** travel and/or accommodation provider in respect of obtaining a refund for unused travel and accommodation.
11. Any claim because **you** do not wish to travel, or **you** are not enjoying your trip.
12. Any claim in relation to any event, incident or circumstances if, at the time **you** opened **your** account or booked **your** trip (whichever is later), **you** knew that, or **you** could reasonably be expected to have known that:
  - the event or incident had already occurred or was going to occur, or
  - the circumstances existed, or were going to exist and
  - that the event, incident or circumstances could reasonably be expected to affect **your** travel plans.
13. Any claim if **you** travel against the advice of the FCDO or the government of any country to which **you** will travel, or where **you** do not follow any advice or measures put in place by any government or local authority in the **UK** or abroad, for example quarantine rules or curfews.

## General Conditions

1. The **account holder** must have a **bank account**.
2. **You** must have taken reasonable care to provide complete and accurate answers to the questions asked when **you** opened **your bank account**. If the information provided by **you** is not complete and accurate, **we** may refuse to pay a claim, or not pay a claim in full.

3. **Our right to cancel:**  
TSB may cancel this **policy** on **our** behalf by sending at least 62 days' written notice to **your** last known postal and/or email address setting out the reason for cancellation.

Valid reasons include, but are not limited to, the following:

- a) where **we** reasonably suspect fraud;
- b) where **you** fail to co-operate with **us** or provide **us** with information or documentation **we** reasonably require and this affects **our** ability to assess a claim or defend **our** interests. See General Conditions 7, 8, 9 and 10;
- c) where **you** have not taken reasonable care to provide complete and accurate answers to the questions **we** ask as required in the 'Information and changes we need to know about' section in this policy document and General Condition 2.

TSB may also cancel this insurance policy in accordance with:

- a) The **bank account** terms and conditions. Please read **your bank account** terms and conditions for further details; or
- b) General Condition 15, in which case TSB will provide **you** with 30 days' notice.

If **your policy** is cancelled by TSB on **our** behalf and **you** have purchased an upgrade, **we** will provide a pro-rata refund of the premium paid for this upgrade. **We** will settle any valid claim, provided the incident occurred before the date that the cancellation became effective.

4. Claims fraud:

In order to prevent and detect fraud TSB and the **insurer** may at any time share information about **you** with other organisations and public bodies including the police. It is **your** responsibility to ensure that all **insured persons** are aware of this condition. If **your** claim is in any way dishonest or exaggerated **we** will not pay any costs or benefits under this **policy** and **we** may cancel **your policy** immediately and backdate the cancellation to the date of the fraudulent claim. **We** may also report **you** to the police and/or take legal action against **you**.

5. **You** must take all reasonable precautions to protect **yourself** and **your** property against any accident, injury, theft, loss or damage. **You** must take the same level of care as **you** would if **you** did not have this **policy**.

6. If **we** make a payment before cover is confirmed and **our** claims investigation reveals that no cover exists under the terms of the **policy**, **you** must pay **us** back any amount **we** have paid, which **you** are not covered for.
7. **You** must tell **us** as soon as possible after becoming aware of any legal proceedings, summons, prosecutions or any other circumstances which may lead to a claim under this **policy**. **You** must send **us** every communication relating to a claim as soon as reasonably possible.
8. **You**, or any person acting for **you**, must not negotiate, admit or reject any claim without **our** permission in writing.
9. It may affect **your** claim if you cannot provide evidence of any costs or expenses which **you** are claiming, for example bills, receipts or a credit/debit card statement.
10. **You** or **your** legal representative must pay for any certificates, information and evidence, which **we** may need. When there is a claim for injury or illness, **we** may ask for, and will pay for, any **insured person** to be medically examined on **our** behalf.
11. If, at the time of an incident which results in a claim under this **policy**, there is any other insurance covering the same loss, damage, expense or liability, **we** are entitled to approach that insurer for a contribution towards the claim, and will only pay **our** share. This condition does not apply to the 'Accidental death or permanent disability' section or 'Medical inconvenience benefit' under the 'Emergency medical and associated expenses' section.
12. **We** are entitled to take over and carry out in **your** name the defence or settlement of any legal action. **We** may also take proceedings at **our** own expense and for **our** own benefit, but in **your** name, to recover any payment **we** have made under this **policy** to anyone else.
13. If **you** make a medical claim **you** may be asked to provide consent to enable **us** to access **your** medical records. This will help the treating **doctors**, and **us**, to provide **you** with the most appropriate treatment and assess whether cover applies. If **you** do not agree to provide this **we** will not deal with **your** claim.
14. **We** can, at any time and after taking a fair and reasonable view, but no more than once in any 6 month period, make changes to **your policy** terms and conditions, to reflect changes in **our** expectations of the future likely cost of providing cover. Policy cover may increase or decrease, but the changes will not be made for the sake of recouping past losses.

When doing so **we** will only consider one or more of the following:

- a) **our** experience and expectations of the cost of providing this product and/or other Aviva products of a similar nature.
- b) information reasonably available to **us** on the actual and expected claims experience of insurers of similar products.
- c) widely available economic information such as inflation rates and exchange rates.

Additionally, **we** can, at any time and after taking a fair and reasonable view, make changes to **your policy** terms and conditions:

- a) to reflect changes (affecting **us** or **your policy**) in the law or regulation or the interpretation of law or regulation, or changes in taxation;
- b) to reflect decisions or recommendations of an Ombudsman, regulator or similar person, or any code of practice, with which **we** intend to comply;
- c) in order to make **your policy** clearer and fairer to **you** or to rectify any mistakes that may be discovered in due course.

Changes (together with the reasons for such changes) will be notified to **you** in writing at least 30 days in advance.

15. TSB may cancel this **policy** on **our** behalf and may offer cover with another provider. If this happens TSB will contact **you** by sending 30 days' notice to **your** last known postal and/or email address.

## Your health – exclusions for existing medical conditions.

### Please read this section carefully.

This **policy** is not a general health or private medical insurance policy and will only cover sudden and unexpected illness or accidents. There is no cover for any **medical condition** or symptoms **you** had or have had at the time the **bank account** was opened or any **trip** booked.

### Health exclusions.

Unless otherwise shown, these exclusions apply to the following sections of the **policy**:

- Cancelling your trip or coming home early
- Emergency medical and associated expenses
- Winter sports

There is no cover for any claim arising directly or indirectly from the following:

1. Any **medical condition** you had or have had when the **bank account** was opened or any **trip** was booked (whichever is later).
2. Any symptoms which **you** were aware of when the **bank account** was opened or any **trip** was booked (whichever is later) and have sought, but not yet received, a diagnosis.
3. **You** not taking medication that has been prescribed to **you**.
4. Any **medical condition** for which, at the time the **bank account** was opened or any **trip** was booked (whichever is later), **you** had been given a terminal prognosis.
5. **You** travelling against the advice of a **doctor** or purposely travelling without medical advice when it was reasonable for **you** to have consulted a **doctor**.
6. **You** travelling with the intention of seeking medical treatment.

### Reciprocal Health Agreements.

The **UK** has reciprocal healthcare agreements with a number of countries and territories worldwide. If **you** are a **UK resident**, these agreements mean that **you** may be entitled to urgent medical treatment at a reduced cost, or in some cases for free. **We** strongly recommend that **you** check if the country **you** are travelling to has a reciprocal health agreement in place and what the requirements are before **you** leave the **UK**, **you** can find more information on-line at [www.nhs.uk](http://www.nhs.uk) and search for Healthcare abroad.

### Medicare (where Worldwide upgrade purchased).

(Residents of England, Wales, Scotland and Northern Ireland only)

If **you** require medical treatment in Australia, **you** must enrol with a local Medicare office. **You** do not need to enrol on arrival but **you** must do this after the first occasion **you** receive treatment. In-patient and out-patient treatment at a public hospital is then free of charge. Details of how to enrol and the free treatment available can be found at [www.humanservices.gov.au](http://www.humanservices.gov.au) by searching for Medicare forms. Please note, if **you** are travelling to Australia **you** must purchase the Worldwide upgrade. Please see page 22 for further details.

## Canceling your trip or coming home early.

If **you** need to cancel **your trip** or come **home** early, **we** will pay for unrecoverable costs that each **insured person** has paid or legally has to pay for their own unused personal travel and accommodation (including excursions and unused kennel, cattery or professional pet sitter fees). **We** will consider claims for **your** costs which are unrecoverable from **your** travel and/or accommodation provider or agent **your** debit/credit card company, PayPal, ABTA, ATOL (or similar organisations) as a result of any of these events:

1. **You** are injured, fall ill, are quarantined or die.
2. A **close relative**, **close business colleague** or the person **you** were going to stay with is seriously injured, falls seriously ill or dies.
3. **Your home** is badly damaged by explosion, fire, landslide, flood or severe/adverse weather.
4. The police need to speak to **you** because **your home** or place of work has been burgled.
5. **You** are made redundant.
6. **You** are called for jury service or as a witness in a court of law.
7. Severe/adverse weather prevents **you** from leaving **your home**, reaching **your point of international departure** or **your pre-booked holiday accommodation** in the **UK**.
8. Delay or cancellation of **your** pre-booked transport prevents **you** from leaving the **UK** on **your** outward journey and the carrier or their handling agent is unable to provide suitable alternative travel arrangements within 12 hours of the date and time of the scheduled departure as shown on **your** ticket/itinerary.
9. **You** are a member of the Armed Forces, Police, Ambulance, Fire, Nursing Services or an employee of a Government Department and authorised leave is cancelled due to an unexpected posting or a major incident in the **UK**.
10. **You** are denied boarding because there are too many passengers for the seats available and no suitable alternative flight could be provided within 12 hours.
11. **Your** transport operator, accommodation provider or their booking agents become insolvent.
12. **You** are the victim of a violent crime that has been dealt with by the police.

13. In the 31 days before **your** departure date, or while **you** are travelling:
- an avalanche, earthquake, explosion, fire, landslide, flood or severe/adverse weather renders **your** accommodation uninhabitable or unreachable;
  - a Foreign, Commonwealth and Development Office advisory notice is in place advising against all travel or all but essential travel to **your** destination or, the FCDO are advising British citizens to leave the area in which **you** are staying,
- Or **you** choose not to travel or continue **your** trip because:
- your** accommodation is directly affected by a food poisoning outbreak;
  - a terrorist attack happens within a 50-mile radius of **your** pre-arranged accommodation and **you** do not wish to travel or **you** wish to return **home** early.

We will pay the following:

- non-recoverable costs that each **insured person** has paid, or legally has to pay for their own unused personal travel and/or accommodation. This includes the cost of prepaid excursions; and
- additional travel costs (if **you** cannot use **your** return ticket), and/or accommodation costs (of a similar standard **you** had booked for **your** trip) necessary to allow **you** to come **home** early;
- additional travel costs to transport **you** back to **your** trip destination if, having returned home early, **you** wish to continue **your** trip, providing the period of **your** original trip has not expired and all travel arrangements are made by us.

**You** will also be covered if **your** travelling companion has to cancel the trip or come **home** early for one of the reasons listed above.

The most we will pay for each **insured person** is £5,000, if **you** are unable to recover these costs from the provider.

## Claims conditions.

- You** must notify **your** travel and/or accommodation provider as soon as **you** become aware that it is necessary to cancel the trip. If **you** fail to do so and the cancellation charges increase as a result, **our** liability will be restricted to the charges at the date cancellation became necessary.

- All claims resulting from illness, injury, quarantine or death must be supported by medical reports, or a death certificate (or both). Medical reports must be obtained at the time of the incident and indicate the necessity to cancel the trip or come **home** early.
- You** must provide written confirmation (at **your** own expense) from the carrier or their handling agent of the actual date and time of the planned departure and reason for the cancellation or delay, and that they were unable to offer suitable alternative travel arrangements within 12 hours of **your** scheduled departure.
- You** must comply with the terms of **your** contract with the transport provider (or their booking agents) and seek financial compensation, assistance or a refund of **your** ticket from them in accordance with those terms and/or any rights **you** may have under EU Air Passenger Rights legislation in the event of denied boarding, cancellation or long delay of flights.
- You** must provide written confirmation (at **your** own expense) from the transport and/or accommodation provider or their respective booking agents or administrators, that compensation, assistance or reimbursement of any costs, charges and expenses incurred by **you** will not be provided. In the event of insolvency, compensation will normally be available to **you** from financial protection schemes such as the Air Travel Organisers' Licensing (ATOL) or trade association bonds such as the Association of British Travel Agents (ABTA).
- Where **you** have been prevented from reaching **your** point of international departure or pre-booked holiday accommodation in the UK due to severe/adverse weather, **you** must provide evidence that travel was not possible, such as local police, press or travel reports.
- If **your** leave is cancelled, or **you** are made redundant **you** must provide written confirmation from **your** employer.
- If **you** are called as a witness or for jury service **you** must provide written confirmation.

If **you** have to come home early:

- If **you** need to come **home** early and intend to make a claim **you** must phone the Emergency Medical Assistance Helpline immediately.
- All claims must be supported by documentary evidence that **you** have been unable to obtain a refund from the travel and/or accommodation provider.

3. **You** must provide written confirmation from the accommodation provider and/or local or national authorities that the accommodation was uninhabitable and the reason for this, and that they were unable to offer suitable alternative accommodation of a similar standard.
4. If **you** cannot use **your** return ticket and **we** pay additional travel costs to allow **you** to come **home** early, **your** unused travel ticket will then belong to **us**.
5. If **you** need to come **home** early but have not already purchased a return ticket, **we** will deduct the cost of an economy flight from any costs **we** incur in bringing **you** home.

#### Excess.

**We** will not pay the first £40 for each claim, unless the Excess waiver upgrade has been purchased.

#### What is not covered.

1. Anything mentioned in the 'General exclusions' and 'Your health' sections.
2. Any claim where, at the time of opening **your** Silver Account or booking **your** trip (whichever is later), **you** knew that an illness or injury of a **close relative, travelling companion** or person **you** were travelling to stay with, could reasonably be expected to affect **your** travel plans.

#### If you have to cancel your trip:

1. Any claim due to severe/adverse weather where **you** have not allowed sufficient time to reach **your point of international departure** taking into account the weather forecast for **your** journey.
2. Any claim where the carrier or handling agent has offered suitable alternative travel arrangements within 12 hours of the date and time of the scheduled departure as shown on the ticket/itinerary.
3. Any claim for dismissal, misconduct, resignation or voluntary redundancy.
4. Any claim for redundancy if **you** or **your travelling companion** knew of the redundancy at the time of opening **your bank account** or booking **your** trip (whichever is later) or where **you** cannot provide written evidence that the reason **you** or **your travelling companion** left the job was due to redundancy.

#### If you have to come home early:

1. Any claim for coming **home** early which was not authorised by **us**.
2. Any claim for coming **home** early due to Foreign, Commonwealth and Development Office advice where this advice was already in place prior to **your** departure from the **UK**.
3. Any claim for coming **home** early after **you** have chosen to move to alternative accommodation.
4. The cost of **your** original return travel to the **UK** if **we** have paid for alternative transport for **you** to return **home**.

## Travel disruption.

#### Travel delay.

If **your** pre-booked transport is delayed for more than 12 hours and **you** choose to continue **your** trip, **we** will pay £30 for the first full 12 hour period **you** are delayed and £20 for each full 12 hour delay after that. If **your** trip is three nights or less, the benefit will be paid after a delay of 6 hours and for each full 6 hour delay after that.

For each **insured person** the most **we** will pay is £250.

#### Missed departures – This benefit does not apply to trips taken within the UK.

If an unexpected transport delay, such as the vehicle **you** are travelling in breaking down, or the cancellation of scheduled public transport, means that **you** miss **your** pre-booked transport, **we** will pay for additional travel and accommodation costs **you** incur to reach **your** destination abroad, or **home** on **your** return journey.

For each **insured person**, the most **we** will pay is £1,000.

#### Alternative travel arrangements.

If **you** have to make alternative travel arrangements, as a result of:

1. The public transport on which **you** are booked to travel to or from **your home territory** is cancelled or delayed for at least 12 hours, diverted or redirected after take off; or
2. **You** being denied boarding because there are too many passengers for the seats available and no suitable alternative flight could be provided within 12 hours; or
3. **Your** transport operator, accommodation provider or their booking agents become insolvent,

we will pay for additional travel and accommodation costs **you** incur to reach **your** destination or **home** on the return journey.

For each **insured person**, the most **we** will pay is £5,000.

**We** will also pay up to £200 for emergency medical supplies if **you** are unable to return **home** and **your** prescription medication has run out as a direct result of having to make alternative transport arrangements.

### Alternative accommodation arrangements

If **you** have to move to other accommodation during **your** trip as a result of:

- the insolvency of the accommodation provider or their booking agents;
- fire, flood, earthquake, explosion, volcanic eruption, severe/adverse weather; or
- an outbreak of food poisoning,

**we** will pay additional accommodation costs (of a similar standard) to allow **you** to continue **your** trip.

For each **insured person**, the most **we** will pay is £5,000.

### Claims conditions.

1. Any costs incurred may have to be paid by **you** and submitted as a claim.
2. **We** will only pay for additional transport or accommodation costs if **your** carrier or their handling agents have not been able to offer **you** suitable alternative accommodation and/or travel arrangements. All claims must be supported by documentary evidence of the costs **you** have incurred.

### Travel delay.

1. **You** must obtain written confirmation of the number of hours and reason for the delay from **your** carrier or their handling agents.

### Missed departures:

1. If **you** miss **your** pre-booked transport **you** must contact the carrier or their handling agent to see if a late arrival is possible or if alternative travel arrangements can be made.
2. **You** must provide confirmation of the reason for **your** delay from **your** transport provider, traffic or police reports or roadside assistance provider.

### Alternative transport and accommodation arrangements.

1. **You** must provide written confirmation from **your** transport provider of the length of the delay and the reason for the delay.
2. If **you** are denied boarding **you** must provide proof that **your** carrier was unable to offer **you** suitable alternative travel arrangements.
3. **You** must provide written confirmation from **your** accommodation provider or their booking agents of the reason **you** were unable to use **your** pre-booked accommodation.

### Excess.

**We** will not pay the first £40 if the trip is cancelled following a 12 hour delay, unless the Excess waiver upgrade has been purchased.

### What is not covered.

1. Anything mentioned in the 'General exclusions' section.
2. Any claim where **you** have not done all **you** can to get to **your** departure point, or where **you** have not allowed sufficient time to make the travel connections shown on **your** ticket/itinerary, for example transfers between terminals, airports, ports or stations.
3. Any claim where the carrier or their handling agents have offered reasonable alternative transport.
4. Any claim for costs where **you** have received a refund from the carrier or handling agent.

### Missed departures:

1. Any claim for a missed connection for a trip which was not pre-booked before **you** left the UK.
2. Any claim for trips solely within the UK.

## Emergency medical and associated expenses.

If **you** are injured, fall ill, are quarantined or die during **your** trip, **we** will cover **you** up to the limits shown below, for:

### Emergency medical treatment.

- Emergency medical treatment outside **your** home territory (including rescue services to take **you** to hospital).



- Emergency dental treatment outside **your home territory** which is required for immediate pain relief and/or emergency repairs to dentures or artificial teeth to alleviate distress in eating only.

#### Associated expenses.

- Extra charges for half board accommodation (of a similar standard to the accommodation **you** had booked for **your trip**) if it is medically necessary for **you** to stay after the date **you** were going to return **home** or travel to **your** next destination;
- The cost of burying or cremating **you** in the country where **you** die, if **you** die outside **your home territory**;
- The cost of returning **your** body or ashes to **your home**;
- The cost of getting **you home** or to a **UK** hospital, if it is medically necessary because **you** are seriously injured or fall seriously ill during **your trip** and **you** cannot use **your** return ticket.

If **our** Medical Emergency Assistance provider and the treating **doctor** agree that it is necessary, **we** will also pay travel and accommodation costs for one relative or friend who has to stay with **you** or travel to be with **you**.

For each **insured person** **we** will pay up to:

- £10,000,000 Emergency medical treatment and associated expenses outside of **your home territory**.
- £1,000 emergency dental treatment outside of **your home territory**.
- £10,000 associated expenses for claims in **your home territory**.

#### Medical inconvenience.

If **you** are claiming for Emergency medical expenses outside of **your home territory**, and these are covered under this section, **we** will also pay **you** £50 for each consecutive 24 hours **your trip** is disrupted if **you** are:

- in hospital receiving in-patient treatment; or
- confined to **your** accommodation on the advice of the treating **doctor**.

For each **insured person** **we** will pay up to £1,000 for medical inconvenience outside of **your home territory**.

#### Holiday disruption.

If **you** are claiming for Emergency medical expenses and receiving treatment as an in-patient for more than 24 hours **we** will pay **your** own non-recoverable, unused personal travel and accommodation costs.

The most **we** will pay for each **insured person** is £5,000.

## Claims conditions.

**You** must phone the Emergency Medical Assistance Helpline before **you** make any arrangements if an injury or illness means that **you**:

1. need to seek emergency medical advice; or
2. are told by the treating **doctor** that **you** need to visit them for repeat treatments; or
3. are going to require tests or investigations as an out-patient; or
4. are told that **you** need to go into hospital as an in-patient.

An experienced Emergency Medical Assistance co-ordinator will deal with **your** enquiry and make sure that where necessary:

1. hospitals are contacted; and/or
2. medical fees are guaranteed; and/or
3. medical advisors are consulted.

If **you** cannot call before **you** are admitted as an in-patient because the condition is serious, **you** must contact the Emergency Medical Assistance Helpline as soon as possible after **you** go into hospital.

If **you** are injured or fall ill during **your trip**, **our** Medical Emergency Assistance provider may move **you** from one hospital to another and/or arrange for **you** to return **home** at any time. They will only do this if they and the treating **doctor** think that it is safe for **you** to be moved or returned **home**.

**You** must provide **us** with all medical reports given to **you** by the treating **doctor** and/or the hospital/medical facility.

#### Excess.

**We** will not pay the first £40 for each claim for Emergency medical treatment and associated expenses, unless the Excess waiver upgrade has been purchased. There is no **excess** for the 'Medical inconvenience' or 'Holiday disruption' benefits.

If the cost of **your** medical treatment is reduced because **you** have used a European Health Insurance Card, any other worldwide reciprocal health care agreement or private health insurance, there will be no **excess** applicable under this section.

## What is not covered.

1. Anything mentioned in the 'General exclusions' and 'Your health' sections.
2. Any claim for:
  - a) treatment received in **your home territory**;
  - b) the cost of in-patient hospital treatment, out-patient treatment or going **home** early that **our** Medical Emergency Assistance provider has not agreed beforehand;
  - c) the cost of any non-emergency treatment or surgery including exploratory tests which are not directly related to the illness or injury **you** originally went to hospital for;
  - d) any form of treatment that **your** treating **doctor** and **our** Medical Emergency Assistance provider think can reasonably wait until **you** return **home**;
  - e) cosmetic surgery, unless considered necessary as a medical emergency and agreed with **our** Medical Emergency Assistance provider;
  - f) medication which, at the time **your trip** started, **you** knew that **you** would need while **you** were away;
  - g) any extra costs because **you** have requested a single or private room;
  - h) treatment or services provided by a health spa, convalescent or nursing **home** or any rehabilitation centre;
  - i) any treatment after **you** have returned **home**, or are repatriated to a **UK** hospital.
3. Costs incurred following **your** decision not to move hospital or return to **your home territory** after the date when it was deemed safe for **you** to do so by **our** Medical Emergency Assistance provider and **your** treating **doctor**.
4. Any claim for 'Medical inconvenience' benefit:
  - a) where the period in hospital or confinement to **your** accommodation is less than 24 consecutive hours;
  - b) for any **insured person** not being treated as an in-patient or confined to accommodation on medical advice.
5. Any claim for Medical inconvenience or Holiday disruption where there is no valid claim for Emergency medical treatment.

## Accidental death or permanent disability.

**We** will cover **you** if **you** suffer a serious accidental bodily injury during **your trip** which requires immediate and urgent medical attention and leads solely, directly and independently of any other cause to:

- **your** death; or
- total and permanent loss of use of an entire arm, hand, leg or foot; or
- loss of sight to the extent where **you** are eligible to be registered as severely sight impaired (blind); or
- disablement which means that **you** are permanently and entirely prevented from following any occupation suited to **your** education, experience and capability and this disablement has lasted for at least one year from the date **you** sustained the injury, or has been confirmed as permanent with no prospect of improvement by the treating **doctor**.

For each **insured person** **we** will pay up to:

- £15,000 in the event of death, other than for **insured persons** under 16 years of age where the maximum **we** will pay is £1,000.
- £30,000 for loss of use of limb, loss of sight and/or disablement.

If the death or disablement results from an accident involving public transport in which **you** were travelling or which **you** were entering or leaving and the full cost of the public transport had been charged to **your** TSB Visa debit or credit card then the benefit is increased to £100,000 (£4,000 for a dependent child under 24 years of age).

## Claims conditions.

1. The death or disability must happen within two years of the accident.
2. Only one benefit will be paid under this section, regardless of the number of injuries sustained.
3. Any benefit will be paid to **you** or **your** legal representative. If **you** die, the benefit will be paid into **your** estate.

## What is not covered.

1. Anything mentioned in the 'General exclusions' section.
2. Any claim resulting from sickness, disease, nervous shock or degenerative process.

## Legal expenses and advice.

Legal expenses is underwritten by Aviva Insurance Limited. Personal Legal Advice and claims handling is undertaken by Arc Legal Assistance Limited or such other company as we notify you of from time to time.

### Legal expenses cover.

If, during the **trip**, an incident causes the death or injury of an **insured person** which was not the **insured person's** fault we will provide a lawyer and up to £25,000 for legal costs to pursue a civil claim.

Our lawyer will assess the evidence and proceed on **your** behalf if it is more likely than not that **you** will recover damages. If, in the lawyer's opinion:

1. the prospects of success are no longer in **your** favour; or
2. the non-recoverable costs are likely to exceed the potential compensation,

then **we** will not pay further costs toward **your** legal claim.

### Personal legal advice.

**We** will give **you** confidential advice over the phone on any personal legal problem that may lead to a claim under this section.

**We** will tell **you** what **your** legal rights are, what course of action is available to **you** and whether these can be best implemented by **you** or whether **you** need to consult with a lawyer.

### Special conditions.

Contingency fees:

- For claims made in some countries **you** may have to enter into a contingency fee arrangement with the lawyer representing **you**. This means that the lawyer will receive an agreed percentage of any compensation which they receive for **you**.
- **We** will not pay any costs incurred by the lawyer relating to such an arrangement.

Choice of lawyer:

- if court proceedings are issued within the **UK** or there is a conflict of interest, **you** can choose **your** own lawyer;
- for proceedings outside the **UK** **we** will choose the lawyer;
- **we** will appoint that lawyer subject to acceptance of **our** standard terms of appointment which are available upon request;
- subject to the other terms and conditions of this **policy** **we** will pay legal costs up to £25,000.

Our rights and **your** obligations:

- on request, **your** lawyer must provide **us** with information or opinion about **your** claim;
- **you** must co-operate fully with **us** and the lawyer;
- **you** must notify **us** immediately if anyone offers to settle a claim. If **you** don't accept an offer which the lawyer advises is reasonable **we** may refuse to pay any further costs;
- if successful, **you** must instruct **your** lawyer to attempt recovery of all costs relating to **your** case.

Legal expenses cover will end if **you**:

- settle or withdraw **your** claim without **our** agreement;
- do not give instructions when requested by the lawyer;
- dismiss a lawyer without **our** consent. **We** will not withhold consent without good reason.

If, due to the above, **we** incur costs that wouldn't otherwise have been incurred, **we** reserve the right to recover these from **you**.

**You** cannot transfer **your** rights under this section. A person, partnership (whether limited or not) or company who is not insured under the **policy** has no rights under the Contracts (Rights of Third Parties) Act 1999 to enforce any of its terms.

## What is not covered.

1. Anything mentioned in the 'General exclusions' section.
2. An application for judicial review.
3. Claims made by anyone other than **you** enforcing their rights under this cover.
4. Any costs incurred before **your** claim has been accepted by **us**.

## Personal liability.

**We** will cover any money that **you** legally have to pay that relates to an accident **you** have caused during **your** **trip** which causes:

- death or physical injury to any person;
- loss or damage to property;
- loss or damage to temporary holiday accommodation which is not owned by **you**.

We will also pay legal costs and expenses incurred by **you** in relation to the accident. **You** must obtain **our** consent in writing before incurring any cost or expense.

For any one event, **we** will pay up to £2,000,000.

### Excess.

A £40 **excess** applies to all claims arising from damage caused by **you** to **your** temporary holiday accommodation, unless the Excess waiver upgrade has been purchased.

### What is not covered.

1. Anything mentioned in the 'General exclusions' section.
2. Any fines or exemplary damages (punishing, or aimed at punishing, the person responsible rather than awarding compensation) **you** have to pay.
3. Liability arising from:
  - a) death or injury of members of **your** household or people who work for **you**;
  - b) loss or damage to property which belongs to **you** or is under:
    - i) **your** control;
    - ii) the control of a member of **your** household;
    - iii) the control of people who work for **you**.
  - c) **your** job;
  - d) **you** owning or occupying any land or building, unless **you** are occupying any temporary holiday accommodation;
  - e) **you** owning or using:
    - i) animals (except domestic animals);
    - ii) firearms (except sporting guns used for clay pigeon or small-bore shooting);
    - iii) motorised vehicles;
    - iv) vessels (other than manually propelled watercraft);
    - v) aircraft of any description, including unpowered flight.

### Your possessions.

There is no cover under this section for the following:

- **Winter sports equipment** – please read the 'Winter sports' section on page 37.
- **Golf equipment** – please read the 'Golf cover' section on page 41.
- **Business equipment** – please read the 'Business travel' section on page 40.

### Delayed baggage.

If **your** baggage is temporarily lost on the outward journey and **you** are without it for more than 12 hours **we** will pay for the replacement of essential items.

For each **insured person**, **we** will pay up to £250.

### Baggage and personal money.

**We** will cover **you** for loss, theft or accidental damage to **your**:

1. **Baggage**, including **valuables**; and/or
2. **Personal money and travel documents**.

For each **insured person**, **we** will pay up to:

- £2,500 in total for baggage (less any amount already claimed under the 'Delayed baggage' section) subject to a maximum of £500 for any individual item.
- £500 for personal money and travel documents, subject to a maximum of £300 for cash (a maximum limit of £100 for cash applies to **insured persons** under the age of 16).

For baggage or **valuables** which are:

- a) less than two years old, **we** will pay the replacement cost when proof of the original purchase is provided;
- b) more than two years old or where proof of purchase cannot be provided, **we** will, at **our** option, settle any claim by payment or replacement based on the value of **your** items at the time of loss.

If **your** passport or visa is lost, stolen or accidentally damaged whilst **you** are outside the **UK**, **we** will pay for travel, accommodation and communication expenses to enable **you** to obtain a replacement if the loss prevents **you** from leaving the country **you** are in or continuing the trip.

For each **insured person**, the most we will pay is £200.

Contact the Travel Assistance Helpline for advice on how to replace lost or stolen **personal money and travel documents**, and how to obtain an Emergency Travel Document to enable **you** to continue **your trip**.

## Claims conditions.

1. If **your** baggage is lost or damaged by an authority, a transport company or hotel, **you** must report the details of the loss or damage to them in writing and request written confirmation, including the number of hours **you** were without **your** baggage if it was temporarily lost.
2. If **your** baggage is lost or damaged by an airline, **you** must:
  - a) get a property irregularity report;
  - b) give written notice of the claim to the airline within the time limit in their conditions of carriage (**you** should keep a copy);
  - c) keep all travel tickets and tags if **you** claim under this **policy**.
3. **You** must report any loss or theft to the police as soon as reasonably possible following discovery, and get a written report (where it is not possible to obtain a police report **you** must provide other independent proof of the loss or theft, such as a letter from **your** transport company, hotel, or resort management).
4. It may affect **your** claim if **you** cannot prove the value of, and that **you** were responsible for the lost, stolen or damaged items, for example a receipt or credit card/bank statement showing evidence of the purchase, proof of withdrawal or a currency exchange receipt. If **you** are claiming for damage we may ask **you** to send us the broken item.

## Excess.

We will not pay the first £40 for each claim, unless the Excess waiver upgrade has been purchased.

## What is not covered.

1. Anything mentioned in the 'General exclusions' section.
2. Loss, accidental damage or theft of **personal money and travel documents** or **valuables** not carried in **your** hand baggage and fully accessible to **you** while **you** are travelling.
3. Loss or theft of **personal money and travel documents**, baggage or **valuables** which **you** have deliberately left somewhere that is not in **your** full view and with no one known to **you** looking after them.

4. Theft of **personal money and travel documents**, baggage or **valuables** from a locked room, safe, motor vehicle or caravan unless there is visible evidence of forcible and violent entry.
5. Theft of **personal money and travel documents**, baggage or **valuables** from an unattended motor vehicle unless they have been placed out of view.
6. Any **personal money and travel documents**, baggage or **valuables** delayed, detained or confiscated by customs or other officials.
7. Wear and tear, loss of value or damage caused by moths and/or vermin, or any process of cleaning, repairing or restoring.
8. Loss, accidental damage or theft of bonds, securities or documents of any kind (other than those listed under **personal money and travel documents**).
9. Any claim for travel and accommodation expenses of any other **insured person** who could travel without **you** but decides to stay with **you**.
10. Pedal cycles, contact or corneal lenses, hearing aids or other medical and dental fittings. Antiques, musical instruments, unset precious stones, furs or telescopes.
11. Scuba diving, fishing equipment, **winter sports equipment**, golf equipment or any items used in connection with **your** business.
12. Loss or damage of sports equipment or clothing whilst in use.
13. Cracking, scratching or breaking of glass (except lenses in cameras, binoculars or spectacles), china, porcelain, ceramics, pottery, ornaments or similar fragile articles.
14. Shortages due to a mistake or loss due to a change in exchange rates.
15. Loss or theft of travellers' cheques where the issuer provides replacements or where **you** have not complied with the issuer's instructions.

## Winter sports.

Cover under this section only applies for a total of 31 days in any calendar year.

### Winter Sports Equipment.

If **your** owned or hired **winter sports equipment** is lost, stolen or damaged by accident during **your trip**, **we** will pay for the repair or replacement, whichever is lower, after making an allowance for wear and tear and loss of value using the scale below.

- Up to one year old, 90% of the purchase price
- Up to 2 years old, 70% of the purchase price
- Up to 3 years old, 50% of the purchase price
- Up to 4 years old, 30% of the purchase price
- Up to 5 years old, 20% of the purchase price

**We** will pay to hire replacement **winter sports equipment** if:

- **you** make a successful claim for loss, theft or damage to **your winter sports equipment**; or
- **your winter sports equipment** is temporarily delayed in transit for more than 24 hours.

**We** will also cover the cost of a replacement lift pass if it is lost or stolen.

For each **insured person**, **we** will pay up to:

- £500 for **winter sports equipment** owned by **you**;
- £400 for **winter sports equipment** hired to **you**;
- £300 for a replacement lift pass;
- £20 per day for hire of replacement **winter sports equipment**, up to a maximum of £300.

### Delay due to avalanche.

**We** will pay for the cost of extra travel and accommodation if an avalanche delays **your** arrival at, or departure from the booked resort.

For each **insured person**, **we** will pay up to £200.

### Piste closure.

This cover does not apply to cross-country skiing.

**We** will pay **you** a daily benefit if all pistes at **your** booked resort are closed due to lack of snow, excessive snow or high winds.

For each **insured person** **we** will pay a daily benefit of £20 up to a maximum of £300.

### Medical inconvenience.

If, due to illness or injury, **you** are medically certified as being unable to ski or board **we** will pay a benefit for the proportionate cost of **your** non-refundable ski pack (ski lessons from a ski school, ski hire and lift pass).

For each **insured person**, the most **we** will pay is £500.

### Excess.

**We** will not pay the first £40 for any claim for **winter sports equipment** owned by **you**, unless the Excess waiver upgrade has been purchased.

## Claims conditions.

### Winter sports equipment:

1. If **your winter sports equipment** is lost or damaged by an authority, a transport company or hotel, **you** must report the details of the loss or damage to them in writing and request written confirmation.
2. If **your winter sports equipment** is lost or damaged by an airline, **you** must:
  - a) get a property irregularity report;
  - b) give written notice of the claim to the airline within the time limit in their conditions of carriage (**you** should keep a copy);
  - c) keep all travel tickets and tags if **you** claim under this **policy**.
3. **You** must report any loss or theft to the police as soon as reasonably possible following discovery, and get a written report (where it is not possible to obtain a police report **you** must provide other independent proof of the loss or theft, such as a letter from **your** transport company, hotel, or resort management).

### Piste closure:

**You** must provide evidence from **your** tour operator or resort management that all pistes were closed, and how long they were closed for.

## What is not covered.

1. Anything mentioned in the 'General exclusions' or 'Your health' sections.
2. Any claim where the maximum limit of 31 days for winter sports has been exceeded.

### Winter sports equipment:

1. Deliberate or malicious damage caused by an **insured person**.
2. Loss or damage to **winter sports equipment** caused by an **insured person's** carelessness or neglect.
3. Hired **winter sports equipment** which is damaged while being used.
4. Wear and tear, loss of value and damage caused by moths or vermin, or any process of cleaning, repairing or restoring.
5. Loss or theft of **winter sports equipment** which **you** have deliberately left somewhere that is not in **your** full view and with no one known to **you** looking after it.
6. Theft of **winter sports equipment** from a locked room, safe, motor vehicle or caravan unless there is visible evidence of forcible and violent entry.
7. Theft of **winter sports equipment** from an unattended motor vehicle unless it has been placed out of view.
8. Any **winter sports equipment** delayed, detained or confiscated by customs or other officials.

## Sports and activities.

### Leisure activities.

You are covered for taking part in the following leisure activities subject to the limitations shown. If **you** would like to take part in any sport or activity not listed below, please call the Silver Membership Services helpline and **we** may be able to upgrade **your policy** for an additional premium.

abseiling (under supervision of a qualified instructor)

aerobics

archery

artificial wall climbing

badminton

banana boating or ringos

baseball

basketball

body boarding (boogie boarding)

bowls or petanque

bridge walking (under supervision of a qualified guide)

bungee jumping

camel or elephant rides

canoeing (up to grade 2 rivers)

canopy/treetop walking (no cover under 'Accidental death or permanent disability' or 'Personal liability' sections)

cave/river tubing (under supervision of a qualified instructor/guide)

charity/conservation work (must be organised through a registered organisation, voluntary only and not involving work at heights over 3 metres or work in a healthcare facility)

clay pigeon or small-bore shooting (within organisers guidelines)

coasteering (must be accompanied by a qualified guide)

cricket

croquet

curling

cycling (no racing)

deep sea fishing

dinghy sailing

dodgeball

fell walking/running

fencing

fishing

football

gliding (no cover under 'Accidental death or permanent disability' or 'Personal liability' sections, passenger only and must be organised through a licensed operator)

go-karting

golf

handball

hiking, hill walking, rambling and trekking (up to 2,500 metres altitude)

horse riding or hacking (excluding competitions, racing, jumping or hunting)

hot-air ballooning (passenger only)

ice skating (no hockey or speed skating)

jet boating  
jet skiing  
kayaking (up to grade 2 rivers)  
microlighting (no cover under 'Accidental death or permanent disability' or 'Personal liability' sections, passenger only and must be organised through a licensed operator)  
motorcycling (up to 125cc, no cover under 'Personal liability' section)  
mountain biking (downhill grades 1 or 2 only, no free riding, four cross, dirt jumping or trials)  
netball  
orienteering or geocaching  
paintball (wearing eye protection)  
parascending (over water only)  
pony trekking  
quad biking  
raquet ball  
rafting (white or black water and up to grade 2 rivers)  
roller skating or blading (wearing pads and helmets)  
rounders  
rowing (excluding racing)  
running/jogging (non-competitive and not marathons)  
safari trekking (must be organised tour)  
scuba diving up to 30 metres (must be accompanied by a qualified scuba diving instructor or dive master at all times)  
segway (no cover under 'Accidental death or permanent disability' or 'Personal liability' sections)  
shark cage diving (organised through a licensed operator)  
sightseeing flights/helicopter rides (passenger only and organised through a licensed operator)  
skateboarding (wearing pads and helmets)  
snorkelling  
softball  
squash  
surfing or flowriding  
swimming  
swimming with dolphins  
table tennis

tandem sky diving (no cover under 'Accidental death or permanent disability' or 'Personal liability' sections, and must be organised through a licensed operator)  
team sports  
ten pin bowling  
tennis  
trampolining  
tug of war  
volleyball  
wakeboarding  
water polo  
waterskiing  
windsurfing  
yachting  
yoga  
zip lining  
zorbng or spherng

## Winter sports activities.

**You** are covered for the following winter sports activities for a maximum of 31 days in any calendar year, subject to any limitation shown below. If **you** would like to take part in any winter sports activity not listed below, please call the Silver Membership Services helpline and **we** may be able to upgrade **your policy** for an additional premium.

Cross country/Nordic skiing (on recognised paths only)  
Dog sledding  
Dry slope skiing  
Glacier walking/skiing (accompanied by a qualified guide at all times)  
Ice skating  
Indoor skiing or snowboarding  
Off-piste skiing or snowboarding (accompanied by a qualified guide at all times and only in areas that resort management consider to be safe)  
Skiing or snowboarding (recognised pistes only)  
Sledging  
Sleigh rides  
Snow mobiling  
Snow shoeing



## What is not covered.

1. There is no cover at all for any injury or death if, during **your trip**, you take part in any Leisure activity or Winter sports activity:
  - a) that is not shown on pages 38 to 39;
  - b) either as a professional or where **you** receive any financial reward or gain;
  - c) for the purpose of practising for or taking part in:
    - i) any speed or time trial or race of any kind;
    - ii) any organised team competition or tournament.
  - d) if **you** suffer from a medical condition which would normally prohibit **you** from participating in that activity;
  - e) where **you** have failed to follow all safety guidelines and use the necessary safety equipment.
2. If **you** have to cancel **your trip** or come **home** early, there is no cover for:
  - a) any course or tuition fees, project costs or sponsorship fees or similar (other than **your** prepaid ski pack);
  - b) cancellation of a prepaid leisure activity by the organiser of that activity.
3. There is no cover for any hired **winter sports equipment** or sports equipment which is damaged whilst being used.

## Optional Covers.

These sections only apply if **you** have purchased the optional upgrade(s) and they are shown on **your** upgrade schedule.

Other upgrades are available if you want to extend cover to include additional travellers, or for worldwide trips. Please read the 'Upgrades' section on page 22.

## Business travel.

Cover under this section operates for any business trip where you are carrying out tasks relating to your business. There is no cover for trips involving manual work or physical labour of any kind.

## Business equipment.

The 'Baggage and personal money' section is extended to cover **you** for the loss, theft or accidental damage of portable business equipment, for example laptops or mobile phones, owned by **you** and used in connection with **your** business during **your business trip**.

For each **insured person** we will pay up to:

- £1,000 for **your** business equipment subject to a maximum of:
  - £300 for any individual item;
  - £500 overall in respect of valuables.

## Replacement employee.

We will pay reasonable additional travel and accommodation costs incurred in arranging for a colleague or business associate to take **your** place on a pre-booked **business trip** in the event of:

- a) **your** death;
- b) **your** hospitalisation;
- c) **your** total disablement;
- d) death, serious injury or serious illness of a **close relative** or **close business associate**.

For each **insured person** we will pay up to £5,000 travel and accommodation for a colleague to replace **you**.

## Excess.

We will not pay the first £40 for any claim for business equipment, unless the Excess waiver upgrade has been purchased.

## Claims conditions.

Please read the Claims conditions shown under 'Your possessions' on page 35 which apply to business equipment.

## What is not covered.

1. Anything mentioned in the 'General exclusions' or 'Your possessions' sections.
2. Any loss or damage arising out of **you** engaging in manual work.
3. Any financial loss, costs or expenses arising from interruption of **your** business.
4. Any claim for a replacement employee where:
  - a) **you** were totally disabled, hospitalised or on a waiting list for hospital treatment at the time **you** booked the **business trip**; or
  - b) where, at the time of booking the **business trip**, **you** were aware of circumstances which would reasonably have been expected to lead to cancellation of the **business trip**.

## Wedding/Civil Partnership cover (optional).

The 'Baggage and personal money' section is extended to cover **you** for the loss, theft or accidental damage to:

- a) outfits and accessories (including dress, shoes, suit, make-up, hairstyling and flowers) bought specifically to be worn by **you** and/or **your partner** during the ceremony;
- b) rings to be exchanged by **you** and **your partner** during the ceremony;
- c) gifts received by **you** and/or **your partner** during the **trip**.

**We** will pay for the repair or replacement, whichever is lower, after making an allowance for wear and tear and loss of value.

**We** will pay up to:

- £1,500 overall for outfits and accessories;
- £250 for each wedding ring;
- £1,000 overall for wedding gifts, including up to £150 for cash.

**We** will also pay up to £750 overall for the reasonable additional costs incurred to reprint/make a copy or retake the photographs/video recordings either at a later date during the **trip** or at a venue in the **UK** if:

- a) the professional photographer who was originally booked for **your** wedding day is unable to fulfil their obligations due to illness, injury or unforeseen transport problems; or
- b) the photographs/video recordings of the wedding day taken by a professional photographer are lost, stolen or damaged within 14 days of the wedding and while **you** are still at the holiday/honeymoon location.

## Excess.

**We** will not pay the first £40 for any claim for baggage, unless the Excess waiver upgrade has been purchased.

## Claims conditions.

Please refer to the Claims conditions shown under the 'Your possessions' section on page 35.

## What is not covered.

Anything mentioned in the 'General exclusions' or 'Your possessions' sections.

## Disability benefit following a road traffic accident in New Zealand (optional).

If **you** are involved in a road traffic accident while travelling in a hire car in New Zealand and **you** sustain a serious bodily injury which solely and independently results in **your** temporary total disablement **we** will pay **you** £250 per week for a maximum of 52 weeks from the date of the injury.

## Claims conditions.

Benefit is not payable:

- a) for the first 7 days of **your** disablement, or for more than 52 weeks from the date of the original accident; and
- b) if **you** are able to carry out a substantial part of **your** gainful employment or occupation; or
- c) if **you** are not in gainful employment or occupation and **you** are not necessarily confined to **your home**, hospital, nursing home or similar residential care home.

## What is not covered.

Anything mentioned in the 'General exclusions' section.

## Golf cover (optional).

The 'Baggage and personal money' section is extended to provide cover for **your** golf equipment (clubs, balls, bag, trolley and shoes) if they are lost, stolen or accidentally damaged.

The most **we** will pay for each **insured person** is £1,500.

If **your** golf equipment is lost, stolen, accidentally damaged or temporarily lost in transit for more than 24 hours, **we** will also pay up to £35 per day up to a maximum of £175 towards the cost of hiring replacement equipment.

If **you** make a valid claim under the 'Cancelling your trip or coming home early' section **we** will cover the cost of **your** pre-booked green fees of up to £75 per day to a maximum of £300.

#### **Excess.**

**We** will not pay the first £40 for any claim for golf equipment, unless the Excess waiver upgrade has been purchased.

#### **Claims conditions.**

Please refer to the Claims conditions shown under the 'Your possessions' section on page 35.

### **What is not covered.**

Anything mentioned in the 'General exclusions' or 'Your possessions' sections on pages 25 and 35.

## **Complaints procedure.**

#### **Our Promise of Service.**

**Our** goal is to give excellent service to all **our** customers but **we** recognise that things go wrong occasionally. **We** take all complaints **we** receive seriously and aim to resolve all **our** customers' problems promptly. To ensure that **we** provide the kind of service **you** expect **we** welcome **your** feedback. **We** will record and analyse **your** comments to make sure **we** continually improve the service **we** offer.

#### **What will happen if you complain?**

- **We** will acknowledge **your** complaint promptly
- **We** aim to resolve all complaints as quickly as possible

Most of **our** customers' concerns can be resolved quickly, but occasionally more detailed enquiries are needed. If this is likely, **we** will contact **you** with an update within 10 working days of receipt and give **you** an expected date of response.

#### **What to do if you are unhappy.**

If **you** are unhappy with any aspect of the handling of **your** claim **we** would encourage **you**, in the first instance to seek resolution by contacting:

- The relevant claims helpline shown on page 5, or
- The TSB Claims Department, Aviva Insurance Limited, PO Box 432, Chichester PO19 1QA.

If **your** complaint is regarding anything else please contact:

- The Silver Membership Services helpline number shown on page 5 of this policy document.

If **you** are unhappy with the outcome of **your** complaint **you** may refer the matter free of charge to:

- The Financial Ombudsman Service at The Financial Ombudsman Service, Exchange Tower, London E14 9SR
- Telephone: **0800 023 4567** (free from landlines and mobiles)
- Simply log into their website at **www.financial-ombudsman.org.uk**
- You can also contact the Financial Ombudsman by using the online dispute resolution platform known as ODR, which you can access at **www.ec.europa.eu/odr**

Whilst **we** are bound by the decision of the Financial Ombudsman Service, **you** are not. Following the complaints procedure does not affect **your** right to take legal action.

## Data Protection – Privacy Notice.

### Personal Information.

We collect and use 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](http://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.

The data controller responsible for this personal information is Aviva Insurance Limited as the insurer of the product. Additional controllers include TSB Bank PLC who are responsible for the sale and distribution of the product, and any applicable insurers, reinsurers or brokers we use.

### Personal information we collect and how we use it.

We will use personal information collected from you and obtained from other sources:

- 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, handle any claims and manage any renewal,
- to support legitimate interests that we have as a business.

We need this to:

- manage arrangements we have with our insurers, reinsurers and brokers we use, and for the detection and prevention of fraud,
- help us better understand our customers and improve our customer engagement. This includes profiling and customer analytics which allows us to make certain predictions and assumptions about your interests, make correlations about our customers to improve our products and to suggest other products which may be relevant or of interest to customers,
- 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.

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. You might find it helpful to show them this privacy notice.

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. We'll ensure that we only use that information where we need to for our insurance purposes (including assessing the terms of your insurance contract, dealing with changes to your policy and/or dealing with claims).

There may be times when we need consent to use personal information for a specific reason. If this happens we will make this clear to you at the time. If you give us consent to using personal information, you are free to withdraw this at any time by contacting us – refer to the “Contacting us” details below. Please note that if consent to use this information is withdrawn we will not be able to continue to process the information you gave us for this/these purpose(s). This would not affect our use of the information where consent is not required.

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 use as part of this application may be provided to us by a third party. 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 a quote for this product, 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 Bank PLC and other insurers (either directly or via those acting for the insurer such as 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 in respect of risks underwritten by Aviva, with insurers who cover Aviva under its group insurance policies and with **our** brokers who arrange and manage such reinsurance and insurance arrangements. They will use **your** data to decide whether to provide reinsurance and insurance cover, arrange and manage such cover, assess and deal with reinsurance and insurance claims under such cover 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, including profiling and marketing, 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 – refer to the "Contacting us" 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 team by either emailing them at [dataprt@aviva.com](mailto:dataprt@aviva.com) or writing to the Data Protection Officer, Level 5, 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.

## Compensation.

**We** are members of the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from this scheme if **we** cannot meet **our** obligations, depending on the type of insurance and the circumstances of **your** claim. Further information about the scheme is available from the FSCS website [www.fscs.org.uk](http://www.fscs.org.uk)

## What to do in an emergency...

### For medical emergencies:

Call **0044 (0) 1603 603 710**

### For claims:

Call **0345 835 3835**

If you would rather not use an **0345** number or are calling from abroad call **0044 (0) 203 284 1585**.

European Travel Insurance is underwritten by Aviva Insurance Limited. Registered Office: Pitheavlis, Perth, PH2 0NH. Authorised by the Prudential Regulation Authority and the Financial Conduct Authority. Registration no 202153.

Need some extra help to do your banking? This might be due to physical or mental wellbeing or a life event. We're here to support you. Let us know what you need by calling **03459 758 758**, chat to us in the Mobile Banking App, or visit us in branch.

This information is available in large print, Braille and audio. Ask in branch or call us on **03459 758 758** (lines are open from 8am to 8pm, 7 days a week).

If you have a hearing or speech impairment you can call us using the National Relay UK service. Type **'18001'** before entering our telephone number. A member of the Royal National Institute for Deaf People will join the call to speak with us as you send and receive text messages. Please visit **[www.relayuk.bt.com](http://www.relayuk.bt.com)** to read how they manage your data.

Our lost and stolen card and fraud reporting lines are open 24/7. Not all Telephone Banking services are available 24 hours, 7 days a week.

If you need to call us from abroad, or prefer not to use our **0345** number, you can also call us on **0044 203 284 1575**. Calls may be monitored or recorded.

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All information correct as at October 2022.

