

Changes to your Gold Account Terms and Conditions.

This document includes details of important changes to your account from 2 September 2019. The tables below show how this will work.

Gold, Gold Plus and Gold Enhance accounts

Change	Your current account features	What's changing?	When is this happening?
Maintaining the account fee	You pay a maintaining the account fee of £12.95 per month	Your maintaining the account fee will increase to £15 per month	From 2 September 2019
Sentinel® Card Protection	Your account includes Sentinel® Card Protection	This benefit will no longer be included with your account	From 2 September 2019
Aviva Worldwide Travel Insurance	Your account includes Aviva Worldwide Travel Insurance	Aviva have made some changes to the policy wording for your Gold Account Worldwide Travel Insurance. See what the changes mean for you below.	From 2 September 2019
Mobile Phone Insurance	Your account includes mobile phone insurance	Additional clarity has been added on the claims process and eligibility.	From 2 September 2019

The table below includes details of important changes to the way your Gold Account Worldwide Travel Insurance will work from 2 September 2019.

New policy document section	What does it currently say?	What will it say from 2 September 2019?	What does this mean for me?
Page 2 Who is covered by this policy	Cover is for the account holder(s), and their partner (providing they are under 80 years of age) as well as their children under 12 months of age.	Cover is for the account holder(s), and their partner who lives with them (providing they are under 80 years of age) as well as their children under 12 months of age.	We've clarified what we mean by partner. A partner is covered if not named on the account but lives with you in the same property. If your partner does not live with you, we may still be able provide cover if you take out an upgrade to cover additional travellers. Please refer to the upgrades section for more information.
Page 3 Are business trips covered?	Yes, we will provide cover if you travel outside the UK to carry out administrative tasks relating to your business. We do not cover any other type of business trip. 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 35 for further details.	Yes, we will provide cover if you travel outside the UK to carry out tasks relating to your business. We do not cover 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 35 for further details.	Business trip cover is no longer limited to administration tasks only. Please note - We still don't cover trips for manual work or physical labour.

<p>Page 17 Home territory definition</p>	<ol style="list-style-type: none"> 1. England, Scotland, Wales, Northern Ireland, Jersey and Isle of Man if your home is located in any of these areas; 2. Guernsey, Alderney, Sark, Herm, Jethou, Breeqhou and Lihou if your home is located on any of these islands. 	<p>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.</p>	<p>We've changed this to make it clearer for you. There is no change to the cover.</p>
<p>Page 18 Trip(s) definition</p>	<p>Journeys beginning and ending in the UK that last no more than 45 days that are either:</p> <ol style="list-style-type: none"> 1. Holidays 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. 	<p>Journeys beginning and ending in the UK that last no more than 45 days that are either:</p> <ol style="list-style-type: none"> 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. 	<p>We've reworded point 1 to make it clear that cruise holidays are covered under this insurance.</p>
<p>Page 18 UK resident</p>	<p>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. You must have been resident in the UK for at least 6 months before the bank account was opened or the trip was booked (whichever is later).</p>	<p>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.</p>	<p>You no longer have to be a resident in the UK for at least 6 months to be insured.</p>
<p>Page 19 Children</p>	<p>This policy covers your 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.</p>	<p>This policy covers your 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, step children and foster children, who at the start of the trip is under 24 years of age and still in full time education.</p>	<p>We have changed the wording to be clearer that children include step children and foster children.</p>
<p>Page 22 General Exclusions</p>	<p>7d) your involvement in paid or unpaid manual work or physical labour of any kind;</p>	<p>7d) 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);</p>	<p>We have changed this to make it clearer for you. There is no change to the cover.</p>
<p>Pages 15 and 25 Your health – cover and exclusions for existing conditions after booking a trip but before you depart</p>	<p>After booking a trip but before you depart</p> <p>If, after the trip has been booked, you are admitted to hospital or referred to a specialist you will be covered for cancellation of your trip.</p> <p>If you still wish to go on the trip, you must call us and we will tell you if we are able to cover your medical condition during the trip (an additional premium may apply). If we are unable to cover your medical condition but you still wish to go on the trip, we will not cover any claim relating to that condition</p>	<p>This wording has been removed</p>	<p>You are no longer required to inform us of a change to your medical condition if this occurs after booking your trip but before you depart.</p>
<p>Page 25-26 Your health – cover and exclusions for existing medical conditions – Accepted conditions</p>	<p>Accepted conditions</p> <p>If these are the only medical conditions you have and none of the restrictions mentioned apply, you will be automatically covered by this policy and we do not need to know about them.</p> <p>If you have a medical condition that is not on this list, or the restrictions apply to you, you must tell us about all medical conditions you have, including any shown on the list below.</p>	<p>Accepted conditions</p> <p>If these are the only medical conditions you have and none of the restrictions mentioned apply, you will be automatically covered by this policy and we do not need to know about them.</p> <p>If you have a medical condition that is not on this list, or the restrictions apply to you, you must tell us about all medical conditions you have, including any shown on the list below.</p>	<p>We've updated some of the conditions on the list of accepted conditions to make it clearer which will be automatically covered by the policy.</p>

	Broken bone (not spine or head/skull)	Broken bone/fracture (not head or spine)	It is not necessary to tell us about fractures
	Diabetes (no complications)	Diabetes (no complications for example retinal, kidney or nerve damage)	We've updated the wording to make it clearer.
	Dislocated hip	Dislocated joint (not following knee/hip replacement)	We've widened the cover to any joint e.g. finger/knee.
	Eczema	Eczema/dermatitis	We've widened the cover to both eczema and dermatitis.
	High blood pressure	High/low blood pressure	We've widened the cover to include low blood pressure.
	Hip replacement	This wording has been removed.	This is covered under joint replacements and therefore we have removed the wording. The cover has not been changed.
	Hyperthyroidism	Hyperthyroidism (overactive thyroid)	We've updated the wording to make it clearer.
	Hypothyroidism	Hypothyroidism (underactive thyroid)	We've updated the wording to make it clearer.
	N/A	Joint replacement (no dislocations)	We've widened the cover to include any joint replacement.
	Migraine	Migraine (confirmed diagnosis, no ongoing investigation)	You only need to tell us when it is still under investigation.
	N/A	Minor infections (treated with no more than one course of antibiotics)	We do not need to know about minor infections.
	Osteoporosis	Osteoporosis (no back or neck fractures)	We've updated the wording to make it clearer.
	N/A	Polymyalgia rheumatica	You do not need to tell us about this condition.
	Rheumatism	This wording has been removed.	As we consider this as arthritis, we have removed this to avoid duplication.
	N/A	Rosacea	We've widened cover to include Rosacea.
	Soft tissue injury	Soft tissue injury/tendon injury/sprain/tendonitis	We've updated the wording to make it clearer.
	Tendonitis	This wording has been removed.	This is now covered under soft tissue injury.
Page 27 Cancelling your trip or coming home early	Not applicable	If you unavoidably have to cancel your trip or come home early as a result of any of these events: 12. you are the victim of a violent crime that has been dealt with by the police	We've now extended cover to include the event of you being a victim of a violent crime that has been dealt with by the police.
Page 27 Cancelling your trip or coming home early	The most we will pay for each sum insured person is £5000 (including £250 for prepaid excursions) if you are unable to recover the costs from your provider.	The most we will pay for each sum insured person is £5000 if you are unable to recover the costs from your provider.	£250 limit for excursions has been removed. Excursion costs would be settled within the cancellation sum insured.
Page 27 Cancelling your trip or coming home early	12. You are prevented from travelling within 14 days of your scheduled departure date or you have to come home early because: a) An avalanche, earthquake, explosion, fire, landslide, flood or severe/adverse weather renders your accommodation uninhabitable or unreachable;	13. You are prevented from travelling within 31 days of your scheduled departure date or you have to come home early because: a) An avalanche, earthquake, explosion, fire, landslide, flood or severe/adverse weather renders your accommodation uninhabitable or unreachable;	We've increased the period of time in which you are able to claim from 14 to 31 days. We've also extended cover to enable you to cancel or come home early if you feel you are in danger due to a major incident such as a terrorist attack, extreme weather event or natural disaster. Please note - There is no cover if you decide you are not enjoying your trip.

<p>Page 27 Cancelling your trip or coming home early continued...</p>	<p>b) Your accommodation is directly affected by a food poisoning outbreak, or the area in which you are staying is affected by pandemic or epidemic influenza;</p> <p>c) A Foreign and Commonwealth Office advisory notice is in place advising against all travel or all but essential travel to your destination or, the FCO are advising British citizens to leave the area in which you are staying.</p>	<p>b) A Foreign and Commonwealth Office advisory notice is in place advising against all travel or all but essential travel to your destination or, the FCO are advising British citizens to leave the area in which you are staying.</p> <p>Or you choose not to travel or continue your trip because:</p> <p>c) your accommodation is directly affected by a food poisoning outbreak, or the area in which you are staying is affected by pandemic or epidemic influenza;</p> <p>d) a major incident such as a terrorist attack happens within a 50 mile radius of the area on which you will be/are staying and you do not wish to travel or you wish to return home early.</p>	
<p>Page 28 Cancelling your trip or coming home early – What is not covered</p>	<p>2. Any claim where you knew at the time of opening your bank account or booking your trip (whichever is later) that you or your travelling companion may be unable to travel or may need to come home early.</p>	<p>2. Any claim where you knew at the time of opening your bank account or booking your trip (whichever is later) that you or your travelling companion may be unable to travel or may need to come home early, for example where a close relative is seriously ill or the event has already happened.</p>	<p>We've changed this to make it clearer for you. There is no change to the cover.</p>
<p>Page 29 Travel disruption</p>	<p>Travel Delay after check-in</p> <p>If your pre-booked transport is delayed after you have checked in at your point of international departure or at the departure point of any onward connecting flights due to:</p> <ol style="list-style-type: none"> 1. strike/industrial action; or 2. severe/adverse weather; or 3. breakdown or failure of the schedule public transport in which you are travelling, 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. 	<p>Travel Delay</p> <p>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.</p> <p>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.</p>	<p>We've extended cover to include a delay to your transport for any reason. We've also removed the requirement to have checked-in.</p>
	<p>Missed departures</p> <p>If you miss your pre booked transport due to:</p> <ol style="list-style-type: none"> 1. delay or cancellation of scheduled public transport services or a connecting flight; or 2. accidental damage to, or breakdown of the vehicle in which you are travelling; or 3. an unexpected delay caused by severe/adverse weather, strike or industrial action, <p>we will pay for additional travel and accommodation costs you incur to reach your destination abroad or home on your return journey.</p> <p>Claims conditions – Travel Delay</p> <ol style="list-style-type: none"> 1. If your pre booked transport is delayed you must have checked in at the specified time. 	<p>Missed departures</p> <p>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.</p> <p>Claims conditions – Travel Delay Removed</p>	<p>We have extended missed departures to provide cover for any unexpected transport delay.</p>

	<p>Claims conditions – Missed departures</p> <p>2. You must get a report from the repairer or breakdown assistance provider if you are claiming because the vehicle you were travelling in had an accident or broke down.</p>	<p>Claims conditions – Missed departures</p> <p>2. You must provide confirmation of the reason for your delay from your transport provider, traffic or police reports or roadside assistance provider.</p>	
<p>Page 30</p> <p>Emergency medical and associated expenses</p>	<p>Associated expenses</p> <ul style="list-style-type: none"> – For each insured person we will pay up to: <ul style="list-style-type: none"> £1,000 for the cost of your burial or cremation if you die outside of your home territory, and/or returning your body or ashes to your home. – £500 repatriation expenses if you are hospitalised more than 50 miles from your home during a holiday in your home territory. 	<p>Associated expenses</p> <p>£10,000 Associated expenses for claims in your home territory.</p>	<p>We have increased the limit under associated expenses.</p> <p>We've also removed the limit for burial/cremation, this is now covered under the total sum insured for this section.</p>
<p>Page 34</p> <p>Baggage and personal money</p>	<p>For each insured person we will pay up to:</p> <ul style="list-style-type: none"> – £500 for any individual item; – £500 overall in respect of valuables 	<p>For each insured person we will pay up to £500 for any individual item.</p>	<p>We've removed the overall limit for valuables and will now cover them up to the maximum sum insured subject to the £500 limit for any individual item.</p>
<p>Page 37</p> <p>Leisure activities</p>	N/A	<ul style="list-style-type: none"> – 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) 	<p>This wording has been added as we will now provide cover if your trip is to carry out conservation or charity work overseas.</p>
<p>Page 41</p> <p>Data Protection</p>	<p>Data Protection</p> <p>TSB's Data Privacy Notice can be found at tsb.co.uk/privacy Further information on how Aviva Insurance Limited uses your personal data including a link to their own Data Privacy Notice can be found at tsb.co.uk/privacy/ava-privacy</p>	<p>Your Updated Privacy Notice can be found at tsb.co.uk/privacy/ava-privacy</p>	<p>We've updated this section in line with new GDPR regulations.</p>

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Not all Telephone Banking services are available 24 hours a day, 7 days a week. Please speak to an advisor for more information. If you need to call us from abroad, or prefer not to use our **0345** number, you can also call us on **0203 284 1580**. Calls may be monitored or recorded.

Sentinel® Card Protection is administered by Affinion International Limited.

Mobile Phone Insurance is administered by Assurant General Insurance Limited. Registered Office: Emerald Buildings, Westmere Drive, Crewe, CW1 6UN.

Worldwide Family and Winter Sports 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.

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Changes take effect on 02/09/2019.

Local banking
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