

# Important information about your Gold account.

Local banking  
for Britain



# We're changing your travel insurer.

From 1 February 2017, your current AXA Insurance UK plc underwritten travel insurance policy, and any associated upgrades held will be cancelled and immediately replaced with new cover underwritten by Aviva Insurance Limited.

We're delighted to be working with Aviva who are one of the UK's leading travel insurers. We've worked extensively with them to make improvements to your cover and make sure the changeover is hassle free for you.

## What does the change of insurer mean for you?

We've made some changes to your Gold worldwide travel insurance. From page 3 is a handy guide which explains the main changes to your policy.

An updated copy of the Gold travel insurance policy can be found with this document at [tsb.co.uk/gold](http://tsb.co.uk/gold). It includes all the changes we've made to your travel insurance policy.

If you've bought an upgrade to your travel insurance we'll send you a new policy schedule confirming your cover until your next renewal date. You should keep this safe and keep it with your new policy document when you receive it.

We won't automatically renew your upgrades and will send you a renewal invite at least 21 days before your upgrade expires.

## Find out more

**Gold Membership Services**  
**0345 835 3834**

8am – 10pm Monday to Friday  
8am – 6pm Saturday  
10am – 4pm Sunday and  
Bank Holidays

**24-hour Emergency Medical Assistance Helpline**

**Until 31 January 2017**  
**+44 (0) 1733 286 349**

**From 1 February 2017**  
**+44 (0) 1603 603 710**

Calls to our **0345** numbers are charged at national rates dependent on network and usually included in inclusive minute plans.

For our joint protection, calls may be recorded and/or monitored.

**When you travel remember to take the essential phone numbers above with you.**

## What are the main changes to your Gold Worldwide travel insurance?

The good news is that your new travel insurance policy will now provide Winter sports cover as standard. If you've purchased a Winter sports upgrade we'll send you a refund for the remainder of your premium in February.

There's more information about this and the other main changes from page 3.

## What do you need to do?

You don't need to do anything, your cover will continue as normal. We'll automatically move you to the new policy.

If you want a quote for an upgrade before 1 February 2017 you need to be aware that your quote will only be valid until 31 January 2017. You'll then need to ask us for a new quote after 1 February 2017.

If you're happy with the change of insurer you don't need to do anything. But, if you're unhappy and wish to continue banking with us you can change your account to one which doesn't include travel insurance cover. Just call Gold Membership Services or pop into one of our branches and we'll be happy to help you. And of course, you also have the option of closing your bank account and moving to another provider.

Remember that there are lots of benefits that you currently get with your Gold account, not just travel insurance. So if you change your account you'll be losing those benefits too. Your Gold welcome pack contains details of all the cover you have or you can visit [tsb.co.uk/silver](http://tsb.co.uk/silver)

## We're here to help

If you need to make any changes to your account or travel insurance cover, or you have any questions just call Gold Membership Services on **0345 835 3834**. We'll be happy to help.

## Key changes to your Gold Worldwide Travel Insurance

We've spent some time making your Policy document clearer and easier to follow. Your cover is essentially the same with the main differences highlighted below.

Section of the new policy document	What does the travel policy currently say?	What's changing from 1 February 2017?	How does this affect you?
<p><b>Winter sports</b> Find out more on pages 36 and 37.</p>	<p>Currently you have to purchase a Winter sports cover upgrade.</p>	<p>From 1 February 2017, Winter sports cover is automatically included as standard.</p>	<p>Winter sports cover is automatically included. If you've already paid for an upgrade for Winter sports, you'll receive a refund for any cover period remaining after 1 February 2017.</p>
<p><b>Winter sports – activities</b> Find out more on page 39.</p>	<p>You aren't covered for various winter sports activities such as cross-country or Nordic skiing unless you've purchased an upgrade.</p>	<p>More winter sports activities have been included as standard.</p>	<p>You'll be covered for more winter sports activities such as: cross-country/Nordic skiing; dog sledding; dry slope skiing; sledging; sleigh rides and snow shoeing. If you've already paid for an upgrade for a winter sports activity which is now included as standard, you'll receive a refund for any cover period remaining after 1 February 2017. If you want to take part in a winter sports activity not listed in the policy document, you may be able to purchase an upgrade. Call Gold Membership Services for details.</p>
<p><b>Winter sports equipment and lift passes</b> Find out more on pages 36 and 37.</p>	<p>You're covered for:</p> <ul style="list-style-type: none"> <li>£300 for winter sports equipment owned by you</li> <li>£200 for hired winter sports equipment</li> <li>£150 for the unused portion of your lift pass if you lose it</li> </ul> <p>You have to purchase an upgrade to increase the amount covered for equipment and lift passes, and to get cover to hire replacement winter sports equipment.</p>	<p>There are increases in the amount you can claim for winter sports equipment. Cover to hire replacement winter sports equipment is also now included as standard.</p>	<p>You'll be covered for:</p> <ul style="list-style-type: none"> <li>£500 for winter sports equipment owned by you</li> <li>£400 for hired winter sports equipment</li> <li>£300 for a replacement lift pass</li> <li>£20 per day (up to maximum of £300) for hire of replacement winter sports equipment.</li> </ul> <p>If you've already paid for an upgrade to increase the limits on your winter sports equipment and receive replacement winter sports equipment hire, you'll receive a refund for any cover period remaining after 1 February 2017.</p>
<p><b>Winter sports – piste closure and delay due to avalanche</b> Find out more on pages 36 and 37.</p>	<p>You're covered for:</p> <ul style="list-style-type: none"> <li>£15 per day (up to a maximum of £150) for transport to an alternative resort if lack of snow or avalanche means you can't ski at your chosen resort.</li> </ul>	<p>The cover for piste closure has been improved. Cover for delay due to avalanche has been introduced.</p>	<p>You'll be covered for:</p> <ul style="list-style-type: none"> <li>£20 per day (up to a maximum of £300) if all pistes at your booked resort are closed;</li> <li>£200 towards the cost of extra travel and accommodation if an avalanche delays your arrival or departure from your booked resort.</li> </ul>

Section of the new policy document	What does the travel policy currently say?	What's changing from 1 February 2017?	How does this affect you?
<p><b>Sports and activities</b></p> <p>Find out more on pages 37 to 38.</p>	<p>There's no cover for certain sports such as abseiling and bungee jumping unless you have purchased an upgrade.</p>	<p>A wider range of sports and activities are now covered as standard.</p>	<p>We now cover more activities, for example bungee jumping, abseiling and zip lining as standard.</p> <p>If you've paid for an upgrade for a sport or activity which is now covered as standard, you'll receive a refund for any cover period remaining after 1 February 2017.</p> <p>If you want to take part in a sport or activity not covered in the policy document, you may be able to purchase an upgrade. Call Gold Membership Services for more information.</p>
<p><b>General exclusions – cover for use of a moped or motorcycle over 125cc</b></p> <p>Find out more on page 22.</p>	<p>You're covered for riding or being a passenger on a moped or motorcycle (as long as you have a UK driving licence and wear a helmet).</p>	<p>Cover for you riding or being a passenger on a scooter, moped or motorcycle over 125cc has been restricted.</p>	<p>See point 7. in the General exclusion section of the policy document which is on page 22, for full conditions.</p>
<p><b>Your health – Accepted conditions</b></p> <p>Find out more on page 25.</p>	<p>There is a list of medical conditions that do not require you to contact us and this includes conditions such as Achilles tendon injury, cuts and abrasions, shoulder injury and tendon injury.</p>	<p>The names of some of the 'Accepted conditions' have been changed and some new conditions have been added.</p> <p>Some conditions have different restrictions around when you need to speak to us.</p> <p>We've also grouped some conditions under a wider heading.</p>	<p>Most of the 'Accepted conditions' that are currently covered will still be covered under the updated policy, though some restrictions have changed or been added. These are:</p> <ul style="list-style-type: none"> <li>• Allergy/Anaphylaxis – no emergency hospital admissions in the last 2 years</li> <li>• Arthritis – no back or neck problems</li> <li>• Crohn's disease – no hospital admissions or bowel obstruction in the last 12 months</li> <li>• Diabetes – no complications</li> <li>• Epilepsy – no unplanned hospital admissions in the last 12 months</li> <li>• Hysterectomy – not as a result of cancer</li> <li>• ME – no unplanned hospital admissions in the last 12 months</li> <li>• Parkinson's – no difficulty swallowing</li> </ul> <p>Some of the conditions that were previously listed as separate, for example Achilles tendon injury, cuts and abrasions, shoulder injury and tendon injury are now all listed as 'soft tissue injury' or 'ligament damage' and are no longer listed separately.</p>

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<p><b>Your health – what do you need to tell us</b></p> <p>Find out more on page 24.</p>	<p>You're not covered for any medical condition you had before opening your bank account or booking your trip, unless you've informed us and we've accepted it.</p>	<p>As well as telling us about medical conditions you have at the time of opening the bank account or booking a trip, you must also tell us if you are admitted to hospital or referred to a specialist after you've booked any trip. We won't provide cover for Emergency Medical and Associated Expenses or coming home early for a medical condition unless you have told us about it and we've accepted it.</p>	<p>If after the trip has been booked, you're admitted to hospital or referred to a specialist you'll be covered for cancellation of your trip. But if you still wish to go on the trip, you must call us and we'll tell you if we're able to cover your condition during the trip (an additional premium may apply). If we can't cover your condition but you still want to go on your trip, we won't cover any claim relating to that condition.</p>
<p><b>Emergency medical and associated expenses</b></p> <p>Find out more on pages 30 and 31.</p>	<p>If you become injured, fall ill, are quarantined or die whilst on your trip, you don't need to notify us for any medical expenses you incur under £500.</p>	<p>You need to let us know before you incur any medical expenses (unless you are admitted to hospital in a serious condition and cannot contact us beforehand).</p>	<p>You must phone the Emergency medical assistance helpline before you make any arrangements if an injury or illness means that you:</p> <ol style="list-style-type: none"> <li>1. need to get emergency medical advice; or</li> <li>2. are told by the doctor that you need to visit them for more treatments; or</li> <li>3. are going to need tests or investigations as an outpatient; or</li> <li>4. are told that you need to go into hospital as an inpatient.</li> </ol>
<p><b>Helpline telephone numbers</b></p> <p>Find out more on page 4.</p>	<p>There are three telephone numbers you can call:</p> <ul style="list-style-type: none"> <li>• Membership Services Helpline</li> <li>• 24 hour overseas assistance helpline</li> <li>• Pre-travel advice/Homewatch/ Legal Assistance</li> </ul>	<p>There are two helpline numbers to call, depending on what you need to discuss:</p> <p>You can call the Gold Membership Services helpline for:</p> <ul style="list-style-type: none"> <li>• Travel claims;</li> <li>• Legal expenses claims; and advice</li> <li>• Travel assistance.</li> </ul> <p>Or the new 24 hour Emergency Medical Assistance helpline for medical emergencies.</p>	<p>We've shown both the old and new Emergency Assistance numbers in the 'Find out more' box on page 1.</p> <p>You should use the existing number until the 31 January 2017. If you need our emergency help from 1 February 2017, call <b>+44 (0)1603 603 710</b>.</p>
<p><b>Legal expenses cover</b></p> <p>Find out more on pages 32 and 33.</p>	<p>You don't receive any Personal legal advice as part of the Legal expenses cover.</p>	<p>Personal legal advice is now included as part of the legal expenses cover.</p>	<p>We've improved the Legal expenses cover to now include providing Personal legal advice while travelling. The Personal legal advice service can only be used for a personal legal problem that may lead to a claim.</p>

Section of the new policy document	What does the travel policy currently say?	What's changing from 1 February 2017?	How does this affect you?
<p><b>Baggage and personal money</b></p> <p>Find out more on pages 34 and 35.</p>	<p>If any travel money (bank notes or coins) is lost, stolen or damaged, insured persons under the age of 16 claiming under this section will have a maximum cash limit of £50.</p>	<p>The maximum limit for cash for insured persons under 16 has increased.</p>	<p>If travel money is lost, stolen or damaged, anyone claiming under the age of 16 will have a maximum cash limit of £100.</p>
<p><b>Travel assistance service</b></p> <p>Find out more on page 5.</p>	<p>You're able to access the Personal assistance service.</p>	<p>The Personal assistance service will be replaced by a new 'Travel assistance service'. Some aspects of the service have changed.</p>	<p>We no longer offer administration and delivery costs up to a maximum of £250 per trip for providing Personal assistance services. The advice, guidance or emergency services shown in the policy document is free. But you'll need to pay for any goods or services that you want us to get on your behalf that aren't covered by a claim under the policy.</p>
<p><b>Homewatch (benefit under your current policy)</b></p>	<p>You currently benefit from the Homewatch service. This allows you to have a repairer visit your home to provide help if certain incidents occur whilst you're on a trip, such as your gas or electricity supply fails.</p>	<p>The Homewatch service has been removed from the policy.</p>	<p>We no longer offer the pay per use Homewatch service which helped with any home property emergency while you were on your trip.</p>
<p><b>Online servicing of your travel insurance policy</b></p>	<p>Currently you're able to, check your policy or tell us about a claim online.</p>	<p>You'll no longer be able to check your policy or tell us about a claim online.</p>	<p>If you need to upgrade your cover, have any policy queries or want to notify us of a claim, please speak to Gold Membership Services on 0345 835 3834 and we'll be happy to help.</p>
<p><b>General exclusions – use of loyalty or points based schemes</b></p> <p>Find out more on page 23.</p>	<p>Travel tickets paid for using any airline mileage reward scheme (except for Avios where we'll arrange for your Avios to be replaced if the circumstances of the claim are covered).</p>	<p>There will be no cover for any travel or accommodation costs which have been arranged using Avios points.</p>	<p>See point 9a in the General exclusions section of the policy document which is on page 23, for full details.</p>

## What to do in an emergency...

### For medical emergencies:

Call **Until 31 January 2017 +44 (0) 1733 286 349**  
**From 1 February 2017 +44 (0) 1603 603 710**

### For claims:

Call **0345 835 3834**

If you would rather not use an **0345** number or are calling from abroad call **+44 (0) 203 284 1584**.

If you'd like this in another format such as large print, Braille or audio please ask in branch.

If you have a hearing or speech impairment you can contact us using Text Relay (previously Typetalk) or Textphone on **0345 835 3843** (lines are open 24 hours a day, seven days a week).

Calls may be monitored and recorded. Not all Telephone Banking services are available 24 hours a day, seven days a week. Speak to an advisor for more information.

From 1 February 2017 TSB Travel Insurance will be underwritten by Aviva Insurance Limited. Registered in Scotland, no. 2116. Registered Office: Pitheavlis, Perth, PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration no. 202153.

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Information correct as at October 2016.