

Silver Account European Travel Insurance.

Local banking
for Britain



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 and 3 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**.

Who is covered by this policy?

Cover is for the account holder(s), and their partner (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 dependant 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.

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 21 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 the 'Your health' section on page 16 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 administrative tasks relating to your business. We do not cover any other type of business trip. You may also be able to purchase an upgrade to provide cover for your own portable business equipment if it is lost, stolen or accidentally damaged. Please read the 'Business travel' section on page 39 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 35 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 34 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 and Commonwealth Office website www.gov.co.uk/travelaware

How do I make a claim?

To make a claim please call the relevant helpline shown on page 4. We have included a table showing what information you need to provide us with for the most common claims, this is shown on pages 6 and 7. 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–10pm Monday to Friday, 8am–6pm Saturday and 10am–4pm Sunday and Bank Holidays (excluding Christmas Day and New Year's Day)

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

+44 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

+44 (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

+44 (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

+44 (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.

Foreign and Commonwealth Office (FCO) – Travel Advice by Country

As a partner in the Travel Aware campaign, we are working with the FCO to help British travellers stay safe overseas. Before you travel abroad, check out the FCO website www.gov.uk/travelaware. It is packed with essential travel advice and tips, plus up to date information about different countries.

Air and Maritime Passenger Rights

For the latest advice and further details on your rights please visit: www.caa.co.uk and search for travel problems. 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 4 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?
<p>Cancelling your trip or coming home early See page 27.</p>	<ul style="list-style-type: none"> • Check that the reason you need to cancel or come home early is covered. • Contact the Emergency Medical Assistance helpline before returning home. 	<ul style="list-style-type: none"> • For medical cancellation claims, we will send a medical certificate for your doctor to complete and confirm the reason for your claim. • 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. • Evidence of your booking and the cancellation.
<p>Missed departure for trips outside the UK See page 29.</p>	<ul style="list-style-type: none"> • Contact the carrier or their handling agent to see if a late arrival is possible or if alternative travel arrangements can be made. 	<ul style="list-style-type: none"> • A report from the repairer or breakdown assistance provider, if the vehicle you were travelling in broke down or was involved in an accident.
<p>Travel delay after check in See page 29.</p>	<ul style="list-style-type: none"> • 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. 	<ul style="list-style-type: none"> • Written confirmation of the number of hours and reason for the delay from your carrier or their handling agents.
<p>Medical emergency See page 30.</p>	<ul style="list-style-type: none"> • Contact the Emergency Medical Assistance helpline before any hospital admission or as soon as possible thereafter. 	<ul style="list-style-type: none"> • All medical reports given to you by the treating facility.

Type of claim	What must I do?	What will I need?
Legal expenses See page 32.	<ul style="list-style-type: none"> Contact the Legal Expenses Claims and Advice helpline as soon as you become aware of the incident. 	<ul style="list-style-type: none"> We will tell you when you call if we need anything else to deal with your claim.
Baggage and personal money See page 34.	<ul style="list-style-type: none"> Take all reasonable steps to recover lost/stolen property. Report incident details to the police as soon as reasonably possible. Report the loss/damage to the airline/carrier within the timescales stated within their terms and conditions. Do not dispose of damaged items. 	<ul style="list-style-type: none"> A 'Property Irregularity Report' from the airline/carrier and your baggage tag receipts. Proof of purchase of the lost, stolen or damaged item(s). Proof that you owned the money and its value. A written report from the police or any other relevant authority.
Delayed baggage on the outward journey See page 34.	<ul style="list-style-type: none"> Check that you have been without your baggage for more than 12 hours. Report the loss to the airline/carrier within the timescales stated within their terms and conditions. 	<ul style="list-style-type: none"> Written confirmation from the airline/carrier of the number of hours delay.

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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 18 of this policy document. It is important that you read the full policy document carefully and keep it for future reference.

keyfacts®

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 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, dependant 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 21.
- 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 36.

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)
<p>Cancelling your trip or coming home early Page – 27.</p>	<p>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.</p>	<p>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.</p>	<p>Up to £5,000 including £250 for prepaid excursions.</p>	<p>£40.</p>
<p>Travel disruption Page – 29.</p>	<p>Travel delay after check-in 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).</p>	<p>You must have checked in at the specified time.</p>	<p>£30 for the first 12 (or 6) hour period, and £20 for each 12 (or 6) hour period after that, up to a maximum of £250.</p>	<p>Nil.</p>
	<p>Missed departures Cover for extra travel and accommodation costs if you miss your pre-booked transport.</p>	<p>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.</p>	<p>£1,000.</p>	<p>Nil.</p>

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)
Travel disruption (continued).	Alternative travel arrangements 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.
	Alternative accommodation arrangements 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.
Emergency medical and associated expenses Page – 30.	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.
Accidental death or permanent disability Page – 32.	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)
Legal expenses Page – 32.	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.
Personal liability Page – 33.	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.
Your possessions Page – 34.	Delayed baggage A benefit to replace essential items which are temporarily lost on the outward journey from the UK.		£250.	Nil.
	Baggage and personal money 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 overall for valuables and £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)
<p>Winter sports Pages – 35 and 36.</p>	<p>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.</p>	<p>Winter sports equipment left in a motor vehicle unless it is out of view. 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.</p>	<p>£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.</p>	<p>£40 for winter sports equipment owned by you.</p>
<p>Optional Covers – these sections only apply if you have purchased the optional upgrade</p>				
<p>Business travel Page – 39.</p>	<p>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.</p>	<p>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.</p>	<p>£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.</p>	<p>£40.</p>
<p>Wedding/Civil Partnership cover Page – 39.</p>	<p>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.</p>	<p>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.</p>	<p>£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.</p>	<p>£40 for baggage.</p>

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)
<p>Disability benefit following a road traffic accident in New Zealand Page – 40.</p>	<p>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.</p>	<p>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.</p>	<p>£250 per week for a maximum of 52 weeks.</p>	<p>Nil.</p>
<p>Golf cover Page – 40.</p>	<p>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.</p>	<p>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.</p>	<p>£1,500 for golf equipment. £300 for green fees.</p>	<p>£40.</p>
<p>Family cover See 'Upgrades' section on Page – 21.</p>	<p>Extends the standard policy cover to include your unmarried, dependant children who are under 24 and in full time education.</p>		<p>As per each policy section.</p>	<p>As per each policy section.</p>

The following are the main General exclusions and conditions that apply to the whole policy

Please see the full details on pages 24 – 26.

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 18 and the 'Upgrades' section on page 21;
- management fees, maintenance costs or exchange fees, unused 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 or being under the direct or indirect influence of alcohol or drugs (other than drugs taken under medical supervision and not for treating alcohol or drug addiction);
- 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 17.

Other important information about your policy

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 or symptoms you had when the bank account was opened or any trip was booked (whichever is later) for which you are on a waiting list, or aware of the need for, surgery, in-patient treatment or investigation at a hospital, clinic or nursing home.
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. Any medical condition for which you are not taking medication that has been prescribed to you.
6. 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.
7. Any medical condition for which you are travelling with the intention of seeking medical treatment outside your home territory.

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 16 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 please read your upgrade schedule.

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 4.

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 4. 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**, or write to:

Financial Services Compensation Scheme
10th Floor,
Beaufort House,
15 St Botolph Street,
London EC3A 7QU.

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 administrative tasks relating to **your** business.

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

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, Brecqhou and Lihou if **your home** is located on any of these islands.

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**.

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 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**. **You** must have been **resident** in the **UK** for at least six months before the **bank account** was opened or the **trip** was booked (whichever is later).

valuables

Jewellery, costume jewellery, watches, items made of or containing gold, silver, precious metal or precious stones, binoculars, handheld games consoles and equipment, mobile phones, photographic equipment, video cameras, e-readers, laptops and tablets, or any accessories which are designed to be used with these items.

we, us our, insurer

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

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 aged up to 12 months. If the **account holder** does not have a **partner** cover is extended to include one of their unmarried, dependant children who at the start date 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 21.

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 21.

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 40 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, dependant 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 40 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 39 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 22. 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;
 - 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, unused travel or accommodation arranged by using loyalty or points based schemes, timeshares or similar promotions;
 - b) costs where these are recoverable from **your** travel or accommodation provider;
 - 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 where **you** knew at the time of opening **your bank account** or booking **your trip** (whichever is later) that **your** travel plans may be disrupted.

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. Any **medical condition you** had when the **bank account** was opened or any **trip** was booked (whichever is later) for which **you** are on a waiting list, or aware of the need for, surgery, in-patient treatment or investigation at a hospital, clinic or nursing home.
4. Any **medical condition** for which **you** are not taking medication that has been prescribed to **you**.
5. 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.
6. **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**.
7. Any medical condition for which **you** are travelling with the intention of seeking medical treatment outside **your home territory**.

European Health Insurance Card (EHIC)

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

If **you** are travelling to countries in the European Union, Iceland, Liechtenstein, Norway or Switzerland **we** strongly advise that **you** take an EHIC with **you**. **You** can obtain information from the post office, or **you** can apply online at www.nhs.uk and search for Healthcare abroad.

The EHIC is free and should be completed and validated before **you** travel.

This will allow **you** to benefit from the reciprocal health arrangements which exist with these countries. **You** should take reasonable steps to use these arrangements where possible.

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 by searching for Medicare forms. Please note, if **you** are travelling to Australia **you** must purchase the Worldwide upgrade. Please see page 21 for further details.

Cancelling your trip or coming home early

If **you** unavoidably have to cancel **your trip** or come **home** early 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 prevented from travelling within 14 days of **your** scheduled departure date or have to come **home** early because:
 - a) an avalanche, earthquake, explosion, fire, landslide, flood or severe/ adverse weather renders **your** accommodation uninhabitable or unreachable;
 - 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;
 - 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,

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 or accommodation. This includes the cost of prepaid excursions; or
- 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 (including £250 for prepaid excursions), if **you** are unable to recover these costs from the provider.

Claims conditions

1. **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.
2. 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.
3. **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.
4. **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.
5. **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).
6. 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.
7. If **your** leave is cancelled, or **you** are made redundant **you** must provide written confirmation from **your** employer.
8. If **you** are called as a witness or for jury service **you** must provide written confirmation.

If you have to come home early:

1. If **you** need to come **home** early and intend to make a claim **you** must phone the Emergency Medical Assistance Helpline immediately.

2. 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 **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.
3. Any costs incurred by **you** which are recoverable from **your** travel and/or accommodation provider or their respective booking agents or administrators, or for which **you** receive or are expected to receive compensation or reimbursement.
4. Any costs incurred by **you** which are recoverable from **your** credit/debit card provider or which **you** receive or are expected to receive compensation or reimbursement.

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.

- 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:

- Any claim for coming **home** early which was not authorised by **us**.
- Any claim for coming **home** early due to Foreign and Commonwealth Office advice where this advice was already in place prior to **your** departure from the **UK**.
- Any claim for coming **home** early after **you** have chosen to move to alternative accommodation.

Travel disruption

Travel delay after check-in

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:

- strike/industrial action; or
- severe/adverse weather; or
- breakdown or failure of the scheduled 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.

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 **you** miss **your** pre-booked transport due to:

- delay or cancellation of scheduled public transport services or a connecting flight; or
- accidental damage to, or breakdown of the vehicle in which **you** are travelling; or
- an unexpected delay caused by severe/adverse weather, strike or industrial action,

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:

- The public transport on which **you** are booked to travel from **your home territory** is cancelled or delayed for at least 12 hours, diverted or redirected after take off; or
- 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
- 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 or infectious disease,

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

- Any costs incurred may have to be paid by **you** and submitted as a claim.
- 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 after check in:

1. If **you** pre-booked transport is delayed **you** must have checked in at the specified time.
2. **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 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.

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**.

- £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**.

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 accommodation costs.

The most **we** will pay for each **insured person** is £5,000 (including £250 for prepaid excursions).

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 dependant 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.

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**.

Your possessions

There is no cover under this section for the following:

- Winter sports equipment – please read the 'Winter sports' section on page 35.
- Golf equipment – please read the 'Golf cover' section on page 40.
- Business equipment – please read the 'Business travel' section on page 39.

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 overall in respect of **valuables**.
- £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).

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

The 'Baggage and personal money' section is extended to cover **your 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. **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)
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)
parasailing (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
zorbing or sphering

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 36 to 38;
 - 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 **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 21.

Business travel

Cover under this section operates for any business trip where you are carrying out administrative 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 34 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 34.

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 34.

What is not covered

Anything mentioned in the 'General exclusions' or 'Your possessions' sections on pages 24 and 34.

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 4, 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 4 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 Act – Information Uses

For the purposes of the Data Protection Act 1998, the Data Controller in relation to any personal data **you** supply is Aviva Insurance Limited.

Insurance Administration

Your information may be used for the purposes of insurance administration by the **insurer** and its associated companies and agents. It may be disclosed to regulatory bodies for the purposes of monitoring and/or enforcing the **insurer's** compliance with any regulatory rules/codes. **Your** information may also be used for offering renewal, research and statistical purposes and crime prevention. It may be transferred to any country, including countries outside the European Economic Area for any of these purposes and for systems administration. Where this happens, **we** will ensure that anyone to whom **we** pass **your** information agrees to treat **your** information with the same level of protection as if **we** were dealing with it.

If **you** give **us** information about another person, in doing so **you** confirm that they have given **you** permission to provide it to **us** and for **us** to be able to process their personal data (including any sensitive personal data) and also that **you** have told them who **we** are and what **we** will use the data for, as set out in this section.

In the case of personal data, with limited exceptions, and on payment of an appropriate fee, **you** have the right to access and if necessary rectify information held about **you**.

Sensitive Data

In order to assess the terms of the insurance contract or to administer claims that arise, the **insurer** may need to collect data that the Data Protection Act defines as sensitive (such as medical history or criminal convictions). By proceeding with this insurance **you** will signify **your** consent to such information being processed by the **insurer** or its agents.

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 or write to: Financial Services Compensation Scheme, 10th Floor, Beaufort House, Botolph Street, London, EC3A 7QU.

What to do in an emergency...

For medical emergencies:

Call **+44 (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 **+44 (0) 203 284 1585**.

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 or recorded. Please note, not all Telephone Banking services are available 24 hours a day, seven days a week. Please speak to an advisor for more information.

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All information correct as at November 2016.

Local banking
for Britain

