

Travel Insurance

Insurance Product Information Document



Company: Aviva Insurance Limited

Product: TSB Single Trip
Travel Insurance

Registered in Scotland No. 2116 Registered office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 202153

This is a summary of our insurance policy. You will find all the terms and conditions, along with other important information, online or in the policy document, important information, optional covers and table of benefits.

What is this type of insurance?

This single trip policy protects you against costs that could arise in the course of your travels. It covers such things as emergency medical treatment, personal liability, legal expenses and the theft of your money – although some cover may be optional.



What is insured?

Please remember that specific individual limits may apply within the overall limits given here. For example, the cover limit for emergency medical treatment is £10 million but the lower limit of £1,000 applies to dental treatment for emergency pain relief outside the UK. Some limits may depend on your age. Please refer to your policy documents for more information.

- ✓ Emergency medical treatment – up to £10,000,000
- ✓ Cancelling or coming home early – up to £5,000 if you need to cancel your trip or come home early
- ✓ Missed departure (for trips outside the UK) – up to £1,000 if you miss pre-booked transport
- ✓ Travel delay – £25 if you're delayed for 12 hours after check-in
- ✓ Death or disability – up to £50,000 (or £1,000 for under 16s) if a serious accident results in your death, or permanent disability
- ✓ Personal liability – up to £2,000,000 if you cause an accident on your trip which leads to death or injury to any person, or loss or damage to property
- ✓ Legal expenses and advice – up to £50,000 for legal costs to pursue a claim for death or injury during your trip
- ✓ Catastrophe – up to £750 if your independently booked accommodation is made uninhabitable and you have to find alternative accommodation
- ✓ Lost documents – up to £750 for travel and communication costs to get emergency travel documents to continue your trip
- ✓ Loss or theft – up to £500 if your money is lost or stolen
- ✓ Baggage delay – up to £150 to replace essential items if your bags are delayed for more than 12 hours on your outward journey



What is insured? Continued...

Optional cover

- Baggage
- Winter sports
- Golf equipment and green fees
- Scuba diving – up to 30m
- Airspace closure
- Travel disruption



What is not insured?

For a full list of things that are not covered by the insurance please read your policy documents. Please also refer to the policy documents for details about exclusions that might apply to specific types of cover. For example, a claim for missed departure won't be covered if you didn't leave sufficient time to reach your destination.

- ✗ Pre-existing medical conditions – unless you have told us about them and we have said they are covered
- ✗ Any leisure activity that is not on our list in the policy documents
- ✗ Any claims for death, injury, illness or disability if you have been under the influence of alcohol or drugs
- ✗ Using a motorcycle over 125cc which is not your mode of transport from the UK (conditions apply)
- ✗ Climbing/jumping on, to or from balconies, railings, ledges, buildings or vehicles not designed for that purpose
- ✗ Costs for any persons not named on your policy schedule
- ✗ Travel and/or accommodation costs that are recoverable from your provider or elsewhere
- ✗ Management fees, maintenance costs or exchange fees or unused travel or accommodation paid for with loyalty points or similar



Are there any restrictions on cover?

For a full list of restrictions in relation to the insurance and Optional Covers, please read the policy documents.

- ! This insurance is for travelers aged 79 and under
- ! You must have been a UK resident for at least 6 months
- ! You will only be covered if you are travelling to a country included in your policy – other than refuelling stops that do not include an overnight stay
- ! Your trip must start and end in the UK
- ! You will not have cover to come home early if a Foreign and Commonwealth Office advisory was in place for that country prior to you travelling
- ! Individual excesses apply to some types of cover



Where am I covered?

- ✓ You will be covered for any country or region you select when buying the travel insurance



What are my obligations?

- You must take reasonable care to give us complete and accurate answers to any questions we ask – whether you're taking out or making changes to your policy
- You must tell us about any event which might lead to a claim as soon as possible
- We will tell you what information you need to provide us to achieve a settlement of any claim. For full details please see the policy document.
- You must observe and fulfil the terms, provisions, conditions and clauses of this policy – failure to do so could affect your cover
- If you have any existing medical conditions other than an accepted condition and you wish us to consider covering your medical condition you must call us on 0345 307 8560
- You must tell us if anyone you're planning to travel with (or a close relative/business colleague, whether they're travelling or not) has a serious illness, injury or disease – see the Medical Declaration section of your policy for more information
- You must take all reasonable precautions to protect yourself and your property



When and how do I pay?

You can pay your premium by debit / credit card.



When does the cover start and end?

From the start date (shown on your schedule as the 'cancellation cover start date') until the end of the specified period (unless we end it early for example if we reasonably suspect fraud).



How do I cancel the contract?

You can cancel your policy at any time. If you cancel within 14 days of purchasing your policy or receiving your documents (whichever is later), we'll give you a full refund – as long as you haven't travelled and there hasn't been a claim (or an incident that might lead to a claim), to cancel, call 0345 307 8560.