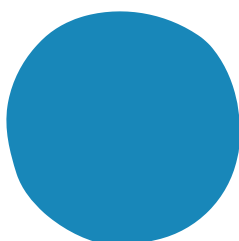


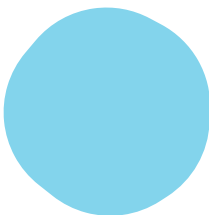
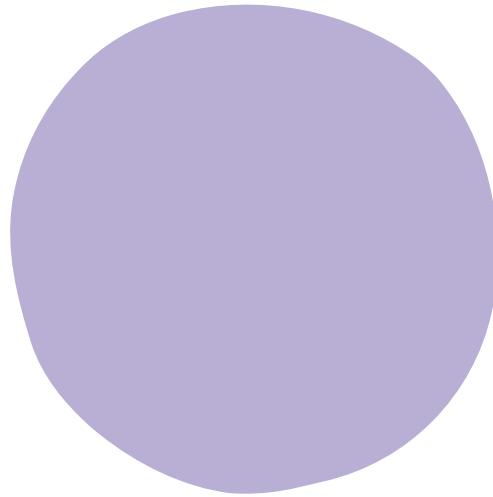
# Summary of the changes to your Gold travel insurance.

Cover	What's changing
<b>Increase in cover</b>	
In the <b>Trips you're covered for</b> section, we'll improve cover.	<p>UK holidays will not be restricted to pre-booked accommodation only.</p> <p>We'll change the definition of UK trips to include "must also have either pre-booked holiday accommodation in a commercially run premises, or prepaid bookings on public transport including flights or ferries."</p>
In section <b>D. Your Belongings</b> , Golf cover will be added into standard cover.	<p>There will no longer be a separate upgrade for golf cover as this will now be included as standard under 'Your Belongings'.</p> <p>These 2 limits of cover will remain the same:</p> <ul style="list-style-type: none"> <li>Where your golf equipment is lost, stolen or damaged, we'll cover up to £1,500 to replace your items.</li> <li>Where your golf equipment is lost, stolen, damaged or delayed we'll cover for hire of replacement golf equipment up to £175 (£35 per day).</li> </ul> <p>For delayed golf equipment, where the benefit of £35 is paid after 24 hours, this will be changed to be paid after 12 hours.</p> <p>Unrecoverable costs for green fees will still be covered under the Cancelling or coming home early section but will now fall within the limit of £5,000.</p> <p>Pre booked green fees will be added to the Unexpected Costs section and fall under the Travel disruption limit of £5,000.</p> <p>Non-refundable green fees will be added to the Emergency medical and associated expenses section up to £300 and the daily limit of £75 will be removed.</p>
In section <b>D. Your Belongings</b> , the money limit will be increased.	The money limit will be increased from £500 to £750 to match the Platinum account.
In section <b>I. Winter Sports</b> , we'll introduce an Excluded Activities list.	<p>The Winter Sports activities list will change.</p> <p>As the accepted activities list will change to an excluded activities list, this new shorter list will include a section for Winter sports activities.</p> <p>These are higher risk activities which we can't cover, however, gives you a wider range of general winter sports activities to take part in.</p>
In section <b>I. Winter Sports</b> , we'll improve cover.	We'll change the Winter Sports cover from 31 days per calendar year, to 31 days per trip.
In section <b>A. Cancelling or coming home early</b> , we'll add improved cover.	<p>Cancelling due to being a witness in court or jury service will now include "or to attend a tribunal."</p> <p>We'll introduce cover for cancelling due to being pregnant and advised not to travel.</p> <p>We'll introduce cover for cancelling due to a border being closed or local lockdown prevents travel.</p>
In section <b>E. Accidental Death or Permanent Disability</b> , we'll combine and increase limits.	<p>The accidental death benefit will be combined with the benefit for loss of limb, loss of sight and/or disablement.</p> <p>For adults, accidental death will be increased from £15,000 to £50,000 and disablement will be increased from £30,000 to £50,000. For a child under 16 years old this will increase from £1,000 to £3,000.</p>
In section <b>G. Legal Expenses</b> , we'll increase the legal expenses limit.	We'll increase the legal expenses limit from £25,000 to £50,000.

Cover	What's changing
<b>Introducing changes for clarity of cover</b>	
In section <b>4. Your Health</b> , we'll add an exclusion for booking a trip or travelling after receiving a terminal prognosis.	We'll exclude cover for any insured person booking a trip or travelling when they have received a terminal prognosis.
In section <b>4. Your Health</b> , we'll add a statement about Undiagnosed health problems.	<p>We'll not cover any undiagnosed health problem or symptom for which a diagnosis has been sought but not yet received before opening your account, or before booking a trip, or before adding on a pre-existing conditions upgrade.</p> <p>If you are under investigation, for example waiting for tests or results, or a referral appointment for any undiagnosed health problems or symptoms, you should consider waiting until you have a diagnosis before booking a trip as undiagnosed health problems are not covered.</p>
In section <b>H. Sports and Activities</b> , we'll remove the Additional Sports upgrade.	<p>We'll remove the Sports and Activities upgrade as this will become standard cover.</p> <p>We'll change the accepted activities lists to an excluded activities list.</p> <p>This shorter list includes the higher risk activities which we can't cover and gives you a broader range of activities to take part in.</p> <p>Some activities that we provide upgrades for, could become excluded activities. Please check the excluded activities list to be sure.</p>
In section <b>A. Cancelling or coming home early</b> , we'll introduce exclusions for clarity.	<p>We've added clarification to the following exclusions:</p> <ul style="list-style-type: none"> <li>• We won't cover the cost of any medical tests or vaccinations required to travel.</li> <li>• We won't cover cancellation due to theft of passport or Visa unless it was kept in a concealed place (for example a drawer or cupboard), on your person or in a bag that is on your person.</li> </ul>
<b>Decrease in cover</b>	
In section <b>2. Making a claim</b> , we'll change the way an excess will be applied.	<p>Currently you pay the excess amount towards each claim per trip. This will change to per insured person, per incident, per trip.</p> <p>If any one incident results in you claiming under more than one section of the policy, you'll only pay one excess, and where two or more people claim for the same incident, the most you'll pay is twice the excess.</p>
In section <b>4. Your Health</b> , we'll change the Medical declaration requirement from 6 months to 12 months.	<p>Where you currently need to tell us about any illness, injury, or disease in the last 6 months, your medical disclosure will now need to include everything from the last 12 months.</p> <p>You'll need to let us know about every diagnosed illness, injury, or disease where in the 12 months before opening your account or booking a trip (whichever is later) any of the following points apply.</p> <p><b>Existing medical upgrades will not be affected as this change will apply from the renewal of the medical upgrade.</b></p> <p>An insured person has:</p> <ul style="list-style-type: none"> <li>• Been prescribed medication, including newly prescribed or repeat medication.</li> <li>• Had any medical treatment, investigations, or tests, or is waiting for any of these.</li> <li>• Been referred to, is under the care of, or has had an appointment with a specialist or consultant.</li> <li>• Been admitted to hospital or had surgery.</li> </ul> <p><b>Please remember to check the 'Accepted Conditions List'. If all your conditions are on this list and no restrictions apply, you won't need to tell us about them as they are covered.</b></p>



Cover	What's changing
In section <b>4. Your Health</b> , we'll make changes to the accepted conditions list.	<p>These conditions will be removed from the Accepted Conditions list:</p> <ul style="list-style-type: none"> <li>• Cosmetic surgery is not covered under your policy.</li> <li>• Hysterectomy is a medical procedure and not a medical condition. We only require you to tell us about any diagnosed illness, injury or disease.</li> </ul> <p>These conditions will be removed from the Accepted conditions list because a pre-existing conditions upgrade would be needed, and a premium may be charged:</p> <ul style="list-style-type: none"> <li>• Crohn's disease, Rheumatism, Epilepsy, Parkinson's &amp; Sleep apnoea, Dislocated joint and Neuritis.</li> </ul> <p>These conditions will be amended on the Accepted conditions list:</p> <ul style="list-style-type: none"> <li>• Arthritis will become Osteoarthritis.</li> <li>• Benign prostatic enlargement will become Benign prostatic hypertrophy (BHP).</li> <li>• Corneal transplant will include Corneal graft.</li> <li>• Joint replacement because of wear and tear and osteoarthritis.</li> <li>• Urticaria will include Hives.</li> </ul> <p>These conditions will be added to the Accepted conditions list:</p> <ul style="list-style-type: none"> <li>• Constipation, Peptic ulcer and partially sighted.</li> </ul> <p>These conditions will have updated restrictions on the Accepted conditions list:</p> <ul style="list-style-type: none"> <li>• Anal fissure/fistula – not related to Crohn's disease.</li> <li>• Allergy/Anaphylaxis – no hospital admissions in the last two years.</li> <li>• Asthma – no nebulisers or oxygen at home and no hospital admissions in the last 12 months.</li> <li>• ME – if the only symptom is fatigue.</li> <li>• Osteoporosis – no spinal and/or compression fractures.</li> </ul>
In the <b>Upgrading your cover</b> section, we'll remove an upgrade.	You will no longer be able to purchase an upgrade for Disability benefit for a road traffic accident in New Zealand.
In the <b>Upgrading your cover</b> section, we'll remove an upgrade.	You will no longer be able to purchase a Wedding/Civil Partnership cover upgrade.
In the <b>Upgrading your cover</b> section, we'll reduce the standard trip lengths.	<p>The standard 45 days per trip will be reduced to 31 days per trip.</p> <p>You will need to purchase a 'longer trip upgrade' for trips longer than 31 days.</p>
In the <b>Upgrading your cover</b> section, we'll change longer trip upgrades.	<p>The Trip extension upgrade will now be called Longer trip upgrade.</p> <p>We'll introduce longer trip upgrades for 45 day, 60 day, 90 day and 120 days which will replace all Trip extension upgrade options.</p> <p>The maximum number of days you will be able to extend your cover to, will be reduced from 279 days to 120 days.</p> <p>This links to our Eligibility requirement to remain a UK resident and live in the UK for 6 months of each year.</p> <p><b>IMPORTANT</b> – Any current longer trip upgrades will be removed from your renewal date. Once your longer trip upgrade ends you will need to contact Aviva for a quote if you still need this cover.</p>
In section <b>D. Your Belongings</b> , Valuables will have its own limit.	Valuables will still be part of the overall £2,500 cover for your belongings; however, we'll introduce a limit of £500 for any valuables, individual items, pairs or sets.
In section <b>2. Making a claim</b> , we'll increase the excess.	We'll increase the excess from £40 to £50.
In section <b>A. Cancelling or coming home early</b> , we'll remove cover.	<p>We'll remove cover for 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.</p> <p>In the current policy wording, this is the last bullet point in this section.</p>
In section <b>E. Accidental Death or Permanent Disability</b> , we'll remove an increased benefit.	We'll remove the increased benefit where the death or disablement involving public transport is increased to £100,000 if you had paid for this transport with your TSB visa debit or credit card. This cover will remain at £50,000 for all account holders regardless of method of payment.



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