

Travel Insurance

Insurance Product Information Document

**Company: Aviva Insurance Limited Product: TSB Silver Account
European Travel Insurance**

Registered in Scotland No. SC002116 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. It does not include the full terms and conditions and other important information which you can find online and in the policy documents. It is important that you read the policy document carefully and keep it for future reference.

What is this type of insurance?

This TSB Silver Account European Travel Insurance policy protects you against certain costs that could arise in the course of your travels. It covers such things as cancellations, emergency medical treatment, personal liability, legal expenses and the loss of, theft or accidental damage to, your belongings.



What is insured?

- ✓ Up to £10,000,000 for emergency medical treatment or quarantine while on a trip
- ✓ Up to £5,000 if you need to cancel your trip or come home early for an insured reason e.g. illness, injury or the Foreign, Commonwealth and Development Office (FCDO) advise against all, or all but essential travel to, your destination
- ✓ Up to £5,000 for alternative travel arrangements if your pre-paid travel plans are disrupted. Including up to £250 if your transport is delayed for more than 12 hours
- ✓ Up to £2,500 for personal belongings and up to £1,500 for golf equipment for loss, theft or accidental damage
- ✓ Up to £250 if your bags are delayed for more than 12 hours on your outward journey
- ✓ Up to £50,000 for accidental death or permanent disability
- ✓ Up to £500 for loss or damage of winter sports equipment, £300 for your lift pass, and up to £500 if you can't take part in winter sports activities due to illness, injury or avalanche, plus up to £300 for piste closure
- ✓ Up to £2,000,000 for personal liability if you cause an accident on your trip which leads to death or injury to a person, or loss or damage to property
- ✓ Up to £50,000 for legal expenses to pursue a claim for death, injury or for holiday contract disputes
- ✓ Up to £750 for emergency travel document expenses for travel and accommodation costs if you need emergency travel documents to continue your trip or get home

Optional annual upgrades:

- Additional travellers
- Excess waiver
- Family cover
- Pre-existing medical conditions
- Worldwide cover
- Longer trips cover for individual trips that are longer than 31 days (to a maximum of 120 days)



What is not insured?

- ✗ Any pre-existing medical conditions if the medical condition is not on the Accepted conditions list, or the restrictions apply unless a valid pre-existing conditions upgrade is in place and all conditions were declared when this upgrade was added
- ✗ Any undiagnosed symptom for which a diagnosis has been sought but not yet received, that you were aware of before you booked a trip, opened your account or before adding a valid pre-existing conditions upgrade (whichever is later)
- ✗ Booking a trip or travelling;
 - to seek any kind of medical advice, treatment or investigation
 - when you have received a terminal prognosis.
- ✗ Travel and/or accommodation costs where you have a right to recover these from your travel/accommodation provider or elsewhere
- ✗ Any incident that occurs after 31 days on a trip unless a longer trip upgrade has been purchased
- ✗ Any claim if you travel against the advice of the FCDO or do not comply with advice or measures which have been put in place by a government in the UK or overseas, for example quarantine rules or curfews
- ✗ Any claim where the event, incident or circumstances already existed when you opened your account or booked your trip (whichever is later). For example, you're aware of the serious illness of a close relative or travelling companion, which could reasonably be expected to affect your travel plans
- ✗ Any leisure activity that is on the list of excluded activities in the policy booklet
- ✗ Any claim in connection with your job that involves manual or physical work of any kind
- ✗ Any claim resulting from your consumption of alcohol or drugs to an extent which causes impairment of your judgement



Are there any restrictions on cover?

- ! Where an excess applies it is £50 per person, per incident, per trip
- ! Cover is for you and your partner who lives with you, and any of your dependent children aged 12 months and under (including stepchildren and foster children)
- ! You and your partner must be aged under 65 when your trip starts
- ! All insured persons must be UK residents (living in the UK for more than 6 months a year and registered with a UK doctor)
- ! Holidays in the UK will only be covered if you are away from home for two consecutive nights and have either pre-booked holiday accommodation in a commercially run premises or pre-paid bookings on public transport
- ! Trips should start and end in the UK, and be no longer than 31 days (unless you've purchased a longer trip upgrade)
- ! Cover for Winter Sports is limited to 31 days per trip



Where am I covered?

- ✓ This policy will cover you anywhere in Europe. Please refer to the definition of Europe in your policy document.



What are my obligations?

- You must take reasonable care to give us complete and accurate answers to any questions we ask including questions about your pre-existing medical conditions – whether you're taking out or making changes to your policy.
- You must tell us as soon as possible about any event which might lead to a claim.
- We will tell you what information you need to provide us to achieve a settlement of any claim. For example, a police report for lost or stolen items. For full details please see the terms and conditions.
- 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 conditions you must call us on 0345 835 3835.



When and how do I pay?

European travel insurance is included within your TSB Silver Account, for which there is a monthly fee. Any cover upgrades you purchase are payable in full by card. All amounts include Insurance Premium Tax at the appropriate rate.



When does the cover start and end?

Cover starts from the date your TSB Silver Account is opened and provided insured persons are eligible, remains in place until the account is closed. Any upgrades purchased to extend cover are only valid whilst your TSB Silver Account remains open and insured persons remain eligible. Upgrades start and end dates are shown in the upgrade documents provided by Aviva Insurance Limited.



How do I cancel the contract?

The terms and conditions of your TSB Silver Account means that it is not possible to cancel any of the individual account benefits. If you want to end any of the account benefits you will need to close your TSB Silver Account at which point all the account benefits, including insurance policies, will cease.

If you have purchased an upgrade you can cancel within the first 14 days and any upgrade premium you have paid will be refunded in full provided no one insured by the policy has travelled, and there's been no claim or incident likely to give rise to a claim. This 14-day period starts on the date the upgrade was purchased or the day on which you receive your upgrade documents, whichever is later. For cancellations outside this 14-day period no refund of premium will be made.

To cancel, please call your Silver Membership number on 0345 835 3835.