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Your Silver TSB European Travel Insurance Policy Wording.

Effective from 4 December 2025.



Welcome to your TSB Travel Insurance.

Please take time to read this booklet as it contains important information including a Privacy Notice explaining how your data will be used. If you have a question and cannot find the answer in the terms and conditions, please contact Customer Services.

European Travel Insurance.

This policy is automatically provided as a benefit of you being a TSB Silver current account holder.

These are the terms and conditions which apply to your European travel insurance. Please take time to read this information about the cover that is provided to you and anyone else covered by this policy. The contract of insurance consists of the following elements:

- This policy booklet.
- Any endorsements to your policy (as provided to you on any upgrade schedule).
- Any changes to your policy in notices we provide you.

The provision of insurance is conditional upon all insured persons complying with these terms and conditions. It's the account holder's responsibility to ensure that all insured persons are aware of and comply with the policy conditions, otherwise we may refuse your claim or reduce your cover in the event of a claim.

If you have other insurance policies which provide the same cover you should consider whether you are paying for duplicate cover

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You may check this information and obtain further information about how the Financial Conduct Authority protects you by visiting their website [fca.org.uk](https://www.fca.org.uk)

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Key.

To help you when you read your policy:

We won't cover.

These boxes highlight what your policy does not cover.

Keep in mind.

These boxes highlight other information we want to draw your attention to.

1. How to get help.

24-hour medical assistance.

Call us on **01603 603 710** or **0044 1603 603 710** from abroad, in case of medical emergency, or if you need medical assistance.

Claims	Contact	Opening Hours
24hr medical assistance	01603 603 710 From the UK 0044 1603 603 710 From abroad	24hrs
Travel claims (which aren't a medical emergency)	0345 835 3835 From the UK 0044 203 284 1585 From abroad	8am – 6pm Monday to Friday
Report a claim online	workplace.aviva.co.uk/tsb/travel/	24hrs
If you need to return home early you must call us before making any arrangements.		
Complaints about a claim	0345 835 3835	8am – 6pm Monday to Friday
Legal expenses	0345 835 3835 From the UK 0044 203 284 1585 From abroad	24hrs

Customer Service	Contact	Opening Hours
Pre-existing medical conditions	0345 835 3835	8am – 8pm Monday to Friday 8am – 6pm Saturday 10am – 4pm Sunday and bank holidays Closed Christmas Day, Boxing Day and New Years Day
General travel insurance queries	0345 835 3835	
Cover upgrades	0345 835 3835	
Complaints not relating to claims	0345 835 3835	

Travel Assistant	Contact	Opening Hours
This helpline can assist you with travel advice before you go or while you're away	0345 835 3835 From the UK 0044 203 284 1585 From abroad	24hrs

Opening hours are subject to change – for the most up to date opening hours please visit [tsb.co.uk](https://www.tsb.co.uk) and follow the links to the travel insurance.

Please do not call the Travel Assistant number for policy queries, changes or claims.

Calls to 0800 numbers from UK landlines and mobiles are free. Calls to 01 and 03 prefixed numbers are charged at national call rates (charges may vary dependent on your network provider) and are usually included in inclusive minute plans from landlines and mobiles. The cost of calls to the UK from abroad will vary, please check with your network provider. For our joint protection telephone calls may be recorded and/or monitored.

Confirmation of Cover:

If you require proof of your travel insurance for any trips you have booked or for a visa appointment, please visit **www.aviva.co.uk/tsbtravelproof** or scan here:



Copy Document availability.

If you would like to receive copies of your policy documents, please contact Customer Services. Copies will be provided free of charge.

All documentation is also available in large print, audio, and Braille. If you require any of these formats, please call **0345 975 8758**.

Travel assistant.

This service can help you sort out all kinds of travel problems before you go and while you're away, from providing information on the countries you're visiting to sorting out non-medical emergencies.

Advice before you travel.

- Any visa and entry permit you might need.
- Any necessary vaccination and inoculation requirements, and where you can get them.
- 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's delayed or lost.
- Why, how, where and when you should contact local embassies or consulates.
- How to transfer money out to you if you need it.
- Cancellation of credit 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.

There's no charge for the provision of the advice, guidance or other emergency service shown above. However, if you wish us to obtain goods or services on your behalf that aren't covered by a claim under this policy, you'll need to pay any fees that the provider charges and you'll need to adhere to the provider's terms and conditions.

2. Making a claim.

What you need to do.

If you have a medical emergency contact the 24-hour Medical Assistance number on 0044 1603 603 710 from abroad, or 01603 603 710 from the UK.

In life-threatening situations seek medical attention immediately, don't delay getting help but do call our 24-hour medical assistance helpline as soon as you can. Our team will coordinate your treatment which may include moving you to another hospital or arranging to bring you home early. If necessary, we can arrange for a telephone consultation with our UK GPs.

In non-life-threatening situations contact our 24-hour medical assistance helpline before making any arrangements for

- Admission to hospital.
- Treatment, tests, or investigations as an outpatient.
- Repeat consultations with a doctor.
- Travel or accommodation if you are unable to return home on your original planned return date.

For a minor illness or injury treated with medication from a pharmacy or one-off treatment at a clinic, keep any receipts for costs incurred and contact us when you get home. If you need assistance contact the 24-hour medical assistance helpline at any time.

See section '1. How to get help' for more information on how to contact us.

You can also make a travel claim at tsbtravel.myclaimshub.co.uk

Unrecoverable costs.

Your travel policy provides cover for unrecoverable costs related to your trip. If you need to make a claim for travel, accommodation or costs related to your trip which any insured person has paid (or legally has to pay), we will consider claims for costs which are unrecoverable from your travel and/or accommodation provider or agent, a debit/credit card company, PayPal, ABTA, ATOL or similar organisations.

For example, if your trip is cancelled by your tour operator or booking agent you may have a right to a refund for some or all of the cost of your trip.

If you can't recover all of your costs and your circumstances are covered by the terms of your policy, we'll consider the costs you've been unable to recover.

Information to support your claim.

When you make a claim, we may ask you for:

- Proof of booking and any costs paid.
- Details of any refund you have been able to obtain.
- Evidence that you're not able to recover your costs elsewhere.

Please check these terms and conditions carefully to ensure you:

- Understand what is and isn't covered.
- Contact the relevant helpline as soon as you can for assistance.
- Keep any documentation that we require. You'll need to provide this in order for us to validate and settle your claim – we may refuse to pay your costs where you cannot provide this.

Medical Assistance claims lines are open 24 hours a day, and for claims which aren't an emergency you can also make a claim online. See section '1. How to get help' for full information.

Type of claim	What to do	What you'll need
Cancelling your trip or coming home early.	<ul style="list-style-type: none"> • Check that the reason you need to cancel or come home early is covered. • Contact the Travel claims helpline before returning home. 	<ul style="list-style-type: none"> • For medical claims you'll need to provide us with the relevant medical reports, and we'll send a medical certificate for completion by the patient's doctor to confirm the reason for your claim. • Evidence of your booking and the cancellation.
Emergency medical and associated expenses – Medical emergency.	<ul style="list-style-type: none"> • Contact the medical assistance helpline before any hospital admission or as soon as possible. • Contact the medical assistance helpline if you need to return home due to a medical emergency. 	<ul style="list-style-type: none"> • All medical reports given to you by the treating facility.
Emergency medical and associated expenses – Quarantine during a trip.	<ul style="list-style-type: none"> • Contact the medical assistance helpline when quarantine is imposed or as soon as possible. 	<ul style="list-style-type: none"> • Evidence of the requirement to quarantine, and for how long. We'll let you know when you make your claim what kind of evidence we need, so call us as soon as possible.
Unexpected costs – Travel disruption.	<ul style="list-style-type: none"> • Contact your airline/carrier and they will advise if you should travel to the airport/port to check in at your specified time. 	<ul style="list-style-type: none"> • Written confirmation from the airline/carrier of the actual date and time of your return to the UK. • Documentary evidence of costs incurred if you make your own way home.
Unexpected costs – Missed transport.	<ul style="list-style-type: none"> • Do all you can to get to your departure point on time. • Contact your carrier or their handling agents to see if they can offer suitable alternative arrangements. 	<ul style="list-style-type: none"> • A repair or assistance report if the vehicle you were travelling in broke down or was involved in an accident.

Type of claim	What to do	What you'll need
Unexpected costs – Delayed transport.	<ul style="list-style-type: none"> Check that your delay was over 12 hours before submitting a claim. 	<ul style="list-style-type: none"> Written confirmation from the airline/carrier of the actual date and time of departure and the reason for the delay.
Unexpected costs – Emergency travel documents.	<ul style="list-style-type: none"> Report incident details to the police as soon as reasonably possible. 	<ul style="list-style-type: none"> All receipts for any costs incurred.
Your belongings.	<ul style="list-style-type: none"> Take all reasonable steps to recover lost or stolen property. Report incident details to the police as soon as reasonably possible. Report the loss or 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.	<ul style="list-style-type: none"> 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.
Legal expenses.	<ul style="list-style-type: none"> Contact the Legal Expenses Helpline. 	<ul style="list-style-type: none"> We'll tell you when you call if we need anything else to deal with your claim.
Winter Sports.	<ul style="list-style-type: none"> Make a claim as soon as you can. 	<ul style="list-style-type: none"> Evidence from your tour operator or resort management that all pistes were closed, and how long they were closed for.

Limits and excesses.

All limits in this policy are per person (apart from Personal liability, which is per incident, per policy).

You'll need to pay the first £50 of any claim per insured person, per incident, per trip (unless stated otherwise). This means that if the total value of your claim is less than £50 we won't make any payment to you.

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.

You'll not need to pay an excess if an excess waiver upgrade has been purchased.

Claims conditions.

Your duties.

You must:

- Contact us as soon as reasonably possible and provide all the information, documents, evidence and help we need to settle your claim or pursue a recovery.
- Tell us if you're aware of any writ, summons, or prosecution.
- Send us every communication relating to a claim as soon as possible.

You or any person acting for you, must not negotiate, admit, or reject any claim without our permission in writing.

Our rights.

If we want to, we can take over and conduct in the name of the person claiming under the policy, the defence or settlement of any claim or issue proceedings for our own benefit to recover any payment we have made under this policy. We shall have full discretion in the conduct of any proceedings or the settlement of any claim.

Claims.

You or your legal representative must pay for any certificates, information, or other evidence we may need. For example, death or medical certificates, medical reports, police reports or purchase receipts. These costs will not be covered by the policy. If you are claiming for damage, we may ask you to obtain a quote for repair or to establish if the item is beyond economical repair.

Claims (continued).

If your claim is for your belongings (or winter sports equipment) 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 or bank statement showing evidence of the purchase, proof of withdrawal or a currency exchange receipt. If you're claiming for damage, we may ask you to send us the broken item.

If we make a payment before cover is confirmed and our claims investigation reveals that no cover exists, you must pay us back any amount which we've paid that you're not covered for.

If you make a medical claim, you may be asked to provide consent for us to access your medical reports in accordance with the Access to Medical Reports Act 1988, or Access to Personal Files and Medical Reports (Northern Ireland) Order 1991. Depending on the circumstances, you may also be asked for consent to access other medical or healthcare records. We'll use this information to deal with your claim, including assessing whether cover applies and assisting the treating doctor in providing you with the most appropriate treatment. Without this information, we may not be able to deal with your claim.

We'll assess whether any proposed treatment is an emergency or whether it can wait until you've returned home. If appropriate, we'll arrange for your return to the UK.

In the event of a claim for injury or illness, we may request and pay for you to be medically examined on our behalf. We may request and pay for a post-mortem in the event of a claim for death.

3. Things you need to know about this travel insurance.

Eligibility.

Who's covered.

This policy provides cover for the following 'insured person(s)':

- 'You' – the account holder aged under 65 when the trip starts.
- 'Your partner' – who lives at home with you, aged under 65 when the trip starts. If your partner lives at a different address, we can offer an additional traveller upgrade.
- 'Your children' – you and/or your partner's dependent children aged 12 months and under when the trip starts (including stepchildren and foster children).

Who's covered (continued).

If you do not have a partner, cover is extended to include one of your unmarried, dependent children under 24 years of age and still in full time education. If you need cover for additional travellers, we may be able to provide you with an upgrade. Please read the 'Upgrades' section for further details.

Your Children are only covered when travelling with you or your partner, or another adult aged 24 years or older.

To be covered, all insured persons must be residents of the UK:

- Have their main home address in the UK.
- Be living in the UK for more than 6 months a year.
- Be registered with a UK doctor.

If an account holder is no longer a UK resident or changes their main address to a non-UK address, there will be no cover for that account holder, their partner or children under this policy.

If the account holder becomes a UK resident again, travel cover under this policy will resume. The account holder should check what cover is in place and any upgrades that may need to be repurchased.

Cover will be in place whilst you are an account holder and will end when one of the 'Automatic termination of cover' events shown in section '7. General Conditions' occurs.

Meeting your needs.

This policy has been designed to meet the needs of people who wish to protect against costs that could arise in the course of their travels. It covers such things as cancellation, coming home early, emergency medical treatment, personal liability, legal expenses, and the theft of your money.

Trip limits and restrictions.

Trip duration limit.

We'll provide the insured persons with the cover set out in these terms and conditions for trips up to a maximum of 31 days duration. We won't cover any incident which occurs after the maximum duration unless a longer trip upgrade has been purchased.

Trips you're covered for.

By 'trip' we mean a journey that begins and ends in England, Scotland, Wales, Northern Ireland, the Channel Islands, or Isle of Man ('UK'), where the journey starts after the account was opened, and where the return journey has been booked before leaving the UK, for any combination of the following:

- Holidays, for example winter sports holidays, cruises, and travel for other personal reasons unrelated to an insured person's employment.
- Business travel outside the UK in connection with an insured person's job to carry out non-manual work such as administrative tasks, meetings, and conferences.
- Voluntary, charity or conservation work, and fundraising, provided they are for a registered charity or conservation organisation.

If a trip or part of a trip is arranged for any reason other than those listed above, alternative travel insurance should be sought, we won't pay any claim in these circumstances. If a trip is in connection with an insured person's job, they should check if the employer has travel insurance that can provide cover.

Cover automatically applies for each trip booked. You only need to contact us if you need cover for:

- Pre-existing medical conditions that are not on the 'Accepted Conditions' list,
- Excess waiver,
- Additional traveller,
- Worldwide cover,
- Family cover,
- or a trip that will last longer than 31 days.

Area of Cover – Europe.

Albania, Algeria, Andorra, Armenia, Austria, Azerbaijan, Azores, Belarus, Belgium, Bosnia and Herzegovina, Bulgaria, Canary Islands, Croatia, Cyprus, Czech Republic, Denmark, Egypt, 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.

UK trips.

If the trip is solely within the UK, cover will only apply where the insured person is away from home for at least 2 consecutive nights. They must also have either pre-booked holiday accommodation in a commercially run premises, or prepaid bookings on public transport including flights or ferries.

We won't cover:

- Any trip that started before the account was opened.
- Any trip where part, or all of the trip has been arranged:
 - In connection with an insured person's job where the trip involves manual or physical work of any kind, working with children, providing healthcare, policing, security or military service or an insured person's role as a politician, religious leader, professional entertainer, or sports person.
 - To carry out charity or conservation work where this involves working in a healthcare environment or working at heights of more than 3 metres.
 - To seek medical treatment or advice, for any illness or injury, or any elective procedures including cosmetic surgery, dental work, non-surgical procedure, or fertility treatment.
 - To give birth or to collect newly adopted or surrogate children.

Known events.

This policy provides cover for unexpected and unforeseen events and circumstances, for example, having an accident while on holiday and needing urgent medical treatment.

We won't cover:

There is no cover in relation to any event, incident or circumstances if, at the time you opened your account or a trip was booked (whichever is later), the insured person knew, or could reasonably be expected to have known, that:

- The event or incident had already occurred or was going to occur; or
- The circumstances existed, or were going to exist, and

the event, incident or circumstances could reasonably be expected to affect the insured person's travel plans.

For example:

- You'd reasonably be expected to know of any event, incident, or circumstances (like an air traffic control strike) that had been widely reported in the media in the UK at the time you opened your account or booked your trip (whichever is later).
- There is no cover for cancellation of your trip if your travel plans were disrupted because flights were cancelled or any government or authority closed their borders, and these cancellations or restrictions were in place or had been announced at the time you opened your account or booked your trip (whichever is later).

Please refer to section '6. General Exclusions'.

Travel advice of the Foreign, Commonwealth and Development Office (FCDO).

FCDO – travel advice by country.

Any travel restrictions or advisory notices for countries planned to visit may impact the cover provided by this policy.

We'll provide cover should a trip be booked and then the insured person needs to cancel the trip or return home early as a result of the FCDO advising against all travel or all but essential travel to the destination, or where British nationals are advised to return home.

Before booking a trip and again before travelling, check the FCDO website [gov.uk/foreign-travel-advice](https://www.gov.uk/foreign-travel-advice) – it's packed with essential travel advice and tips, plus up to date information about different countries.

All insured persons should be aware of any travel restrictions, entry requirements or advisory notices for the country they plan to visit.

We won't cover.

Any claim that happens as a result of an insured person:

- Travelling against the advice of the FCDO.
- Not complying with advice or measures which have been put in place by a government in the UK or overseas, for example quarantine rules or curfews.
- Not having the correct travel documents or not meeting the entry requirements to a country they're travelling to or through (for example visas or vaccination records).

Reciprocal healthcare agreements.

The UK has reciprocal healthcare agreements with a number of countries and territories worldwide. As a UK resident, these agreements mean that you may be entitled to urgent medical treatment at a reduced cost, or in some cases for free. We strongly recommend checking if the country being travelled to has a reciprocal healthcare agreement in place and what the requirements are before leaving the UK. More information can be found online at [nhs.uk](https://www.nhs.uk) and search for healthcare abroad.

Period of insurance.

Each trip taken whilst the cover is in force will be treated as a separate period of insurance; individually subject to all policy terms, conditions, limitations and exclusions. Cover for each separate trip applies as follows:

- Cancellation cover begins from the date you open the account or the date of booking each separate trip (whichever is later) and ends when the insured person leaves home to start the trip.
- Cover under all other sections begins when the insured person leaves home to start the trip and ends upon returning home providing that the trip does not exceed the trip limit of 31 days, unless you've purchased the longer trip upgrade.

Extension of cover.

There's no cover for any incident that occurs after the trip duration has been reached unless the insured person can't get back to the UK before the trip limit ends, this insurance will remain in force:

- For up to 14 days if any vehicle the insured person is travelling in breaks down or their pre-booked transport is cancelled or delayed.
- For as long as is deemed medically necessary by us for the insured person to remain abroad (having consulted with their treating doctor), providing there's a valid claim for emergency medical treatment under this policy.
- For as long as is necessary in the event the insured person is quarantined.

Upgrading your cover.

We understand that your needs may change, and there may be times where you may need to increase some of the limits or extend your cover.

To find out more or to get a quote, call the customer services upgrade number shown in Section '1. How to get help'. If we offer an upgrade, there may be an additional premium which you will need to pay.

To ensure you are fully covered, you should buy your upgrade at the point of booking the trip.

Pre-existing conditions upgrade.

This upgrade is designed to cover the costs of cancellation, emergency medical treatment abroad and getting home if any insured person becomes suddenly and unexpectedly ill or injured due to a pre-existing illness, injury or disease.

For more information about pre-existing medical conditions and the pre-existing conditions upgrade please refer to Section 4. Your health.

Excess waiver upgrade.

The excess will be reduced to Nil.

Additional traveller upgrade.

You can add an additional adult or child, as an insured person to your policy, and they will be covered when they are travelling with the account holder or their partner. The additional traveller must be aged under 65 when the trip starts.

Worldwide cover upgrade.

Extends your insurance to cover trips anywhere in the world.

Family cover upgrade.

This extends the cover to include your unmarried, dependent children who at the start date of the trip are under 24 years of age who are in full time education.

Longer trip upgrade.

If anyone insured by this policy is planning a trip which will last longer than 31 days, this upgrade will provide cover for the entire duration of a trip up to a maximum of 120 days.

Longer trip upgrades are not available for Winter Sports holidays.

There's no cover for any incident that happens during a trip if it occurs after 31 days unless you have purchased an upgrade, in which case there is no cover once the selected upgrade duration expires.

Information and changes we need to know about.

You must take reasonable care to provide complete and accurate answers to the questions asked when you open this account or purchase an upgrade.

When we are notified of a change, we'll let you know if it affects your policy. For example, whether we're able to accept the change and if so, whether the change will result in revised terms or an additional premium. If the information provided by you is not complete and accurate, depending upon the information that you've given us, we may:

- Amend the underwriting decision(s) for declared pre-existing medical condition(s) which may result in accepted conditions being excluded or an additional premium.
- Apply an additional premium for an upgrade.
- Refuse to pay all or part of any claim.
- Cancel this policy.

You need to tell TSB:

- If you move address. If this means that you are no longer a UK resident, or your main address is no longer in the UK then you will no longer be eligible for the Travel Insurance. Please refer to the 'Eligibility' section for more information.
- If you change your name (this affects our ability to maintain and service your policy).

If you are in any doubt, please contact TSB.

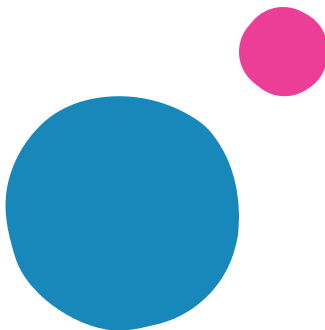
4. Your health.

Please read this section carefully.

This travel insurance is designed to cover the costs of cancellation, emergency medical treatment abroad and getting home, if any insured person becomes suddenly and unexpectedly ill or injured, due to a new illness, injury, or disease.

Health issues and medical conditions that an insured person has currently or has had in the past, are not all covered automatically and it's very important to arrange cover for them. If they cause you to cancel a trip or to become ill on a trip, this could have serious financial implications for you. For example, the cost of emergency medical treatment abroad and getting back home can be extremely expensive and you would have to pay the costs yourself.

Please see below to find out exactly which health issues and medical conditions you need to tell us about and how to arrange cover for them. These are called pre-existing medical conditions.



Undiagnosed health problems.

If an insured person is 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.

Accepted conditions.

If an insured person only has a medical condition(s) listed below, they'll be automatically covered by this policy, and you don't need to tell us about them.

(You also don't need to tell us about menopause, HRT or contraceptive medication for birth control).

If an insured person has a medical condition that is not on this list, or if the restrictions apply, you must tell us about all of the conditions, including those shown on the list.

If you are in any doubt, please call the Pre-existing medical conditions line.

Accepted Conditions list

Acne
ADHD – attention deficit hyperactivity disorder
Allergy/Anaphylaxis (no hospital admissions in the last two years)
Anal fissure/fistula (not related to Crohn's disease)
Asthma (no nebulisers or oxygen at home and no hospital admissions in the last 12 months)
Benign breast cyst
BPH – Benign prostatic hypertrophy
Benign testicular cyst
Blind/partially sighted
Bowel prolapse
Broken bone/fracture (not head or spine)
Carpal tunnel syndrome
Cataracts
Chicken pox
Common cold/influenza
Conjunctivitis
Constipation
Corneal transplantation/graft
Cystitis
Deafness

Accepted Conditions list continued

Diabetes (without any of the following complications):
• Amputation of leg, foot, toe or finger.
• Angina and/or heart attack and/or narrowed arteries of the heart.
• Impairment of kidney function.
• Leg or foot ulcers.
• Peripheral neuropathy (nerve damage).
• Peripheral vascular disease (causes poor blood supply to legs).
• Retinopathy (retinal eye damage).
• Stroke and/or TIA (mini stroke).
Diverticulitis
Dyspepsia
Eczema/dermatitis
Epididymitis
Essential tremor
Fungal nail infection
Gastric reflux/acid excess/reflux
Glandular fever
Glaucoma
Gout
Haemorrhoids
Hay fever
Hernia (not hiatus)
High/low blood pressure
High cholesterol

Accepted Conditions list continued

Hyperthyroidism (overactive thyroid)
Hypothyroidism (underactive thyroid)
IBS – irritable bowel syndrome
Impetigo
Joint replacement for wear and tear/osteoarthritis (no dislocations)
Labyrinthitis
Ligament damage
Macular degeneration
ME (if the only symptom is fatigue)
Meniere's disease
Menorrhagia
Migraine (confirmed diagnosis, no ongoing investigation)
Minor infections (treated with no more than one course of antibiotics)
Nasal Polyps
Neuralgia
Osteoarthritis (no back or neck problems)
Osteochondritis
Osteoporosis (no spinal or compression fractures)
Pelvic Inflammatory Disease
Peptic ulcer
PMT – premenstrual syndrome

Accepted Conditions list continued

Polymyalgia rheumatica
Psoriasis
Retinal detachment
Rhinitis
Rosacea
Shingles
Sinusitis
Soft tissue injury/tendon injury/sprain/tendonitis
Tinnitus
Tonsillitis
Ulcerative colitis (no unplanned hospital admissions in the last 12 months)
Urinary incontinence (not related to infections)
Urticaria/Hives
Uterine/vaginal prolapse
Varicose veins (no complications)
Vertigo

Pre-existing medical conditions you need to tell us about.

You 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.

An insured person has:

- been prescribed medication, including newly prescribed or repeat medication
- had any medical treatment, investigations, or tests, or is waiting for any of those
- been referred to, is under the care of, or has had an appointment with a specialist or consultant
- been admitted to hospital or had surgery.

(You don't need to tell us if you have conditions that don't meet these criteria or are on the Accepted conditions list).

When you need to tell us about pre-existing medical conditions.

To make sure you're covered for cancellation before your trip, as well as for cover during your trip, you need to tell us:

- When you open your account.
- Before booking a trip.

If you already have a trip booked – tell us as soon as you can, to see if we can provide cover for your pre-existing medical conditions.

What's not covered – important health exclusions.

We won't cover any claim for any insured person arising directly or indirectly from:

- Any pre-existing medical conditions if the insured person has a medical condition that is not on the Accepted conditions list, or the restrictions apply unless a valid upgrade is in place and all conditions were declared to us when the upgrade was added to your policy, or when you added another insured person to it.
- Any undiagnosed health problem or symptom for which a diagnosis has been sought but not yet received, that the insured person was aware of:
 - Before adding a pre-existing conditions upgrade
 - Before opening an account
 - Before booking a trip (if the symptoms began after you have taken out a pre-existing conditions upgrade, cover will be in place until the upgrade expires).
- Prescribed medication not being taken as directed.
- Travelling against the advice of a doctor or without medical advice when it was reasonable to have consulted a doctor.
- Booking a trip or travelling to seek any kind of medical advice, treatment or investigation, or any complications arising from, or any conditions found as a result of that advice, treatment or investigation.
- Any insured person booking a trip or travelling when they have received a terminal prognosis.
- Any pre-existing medical conditions if the insured person has a medical condition not on there Accepted Conditions list, or restrictions apply unless a valid upgrade is in place and or conditions were declared to us when the upgrade added to your policy, or when you added another insured person to it.

Pre-existing conditions upgrade.

Pre-existing medical conditions are conditions that meet the criteria shown in the Pre-existing medical conditions You need to tell us about paragraph.

This upgrade is designed to cover the costs of cancellation, emergency medical treatment abroad and getting you home, if any insured person becomes suddenly ill or injured, because of pre-existing illness, injury or disease.

How it works.

- If anyone insured under your policy has pre-existing medical conditions not on the Accepted conditions list or one of the restrictions apply, you can give us a call on **0345 835 3835** to get a quote for an upgrade. It's essential that all these conditions are declared as an incomplete upgrade may result in a claim not being paid.
- You'll be asked some questions about each condition. Once the information has been assessed, a decision will be made for each person on whether we can provide cover or not.
- If we can provide cover, we'll let you know whether there'll be an additional cost. You can then choose if you want to add the upgrade to your policy.
- The upgrade will last 12 months from the start date shown on your schedule. (If you have additional upgrades, we will add the medical upgrade to this, and it will be valid for trips that begin between the date of purchase and the existing renewal date).
- During the medical upgrade you don't need to tell us about changes to the health of the insured people named on the schedule, as we'll provide cover for changes in the conditions you've already told us about, or any new diagnosis until upgrade renewal date.
- We'll contact you in writing at least 21 days before the renewal date on your upgrade schedule. To continue cover (including for any trips you've already booked), you'll need to renew your upgrade for another 12 months. This is because we know your health changes over time, keeping your details updated annually means we can provide you with an accurate quote for the cover you need.

Adding another person to your pre-existing conditions upgrade.

If you already have an upgrade in place and there's a change in another insured person's health that means they need cover, we'll add their details to the same upgrade. This means the end date on your upgrade schedule won't change.

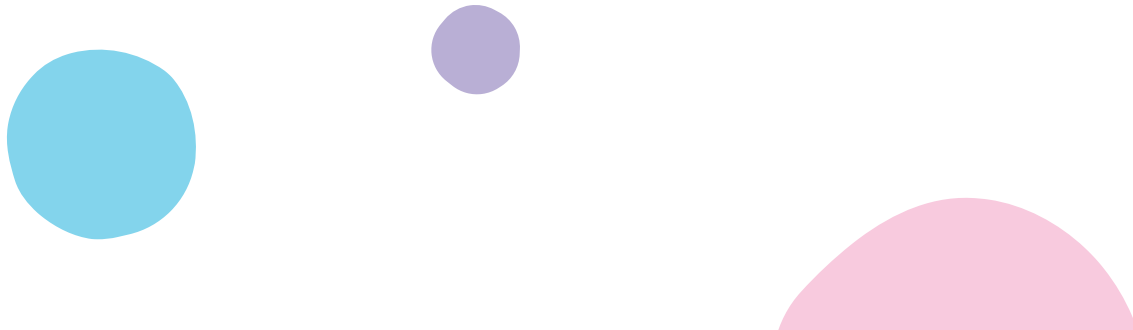
Important information about the upgrade.

1. The upgrade is only valid if your account is active, and you remain eligible for the travel insurance.
2. The pre-existing conditions upgrade begins on the start date shown on the upgrade schedule, which will be provided to you when you take out or make changes to your cover. Cover will continue until the renewal date shown on your schedule, unless it is cancelled by you or us before then. See section '7. General conditions' for full details about cancellation.
3. If an insured person is on a trip and you have not renewed your upgrade, the cover will cease when the trip ends.
4. If during the upgrade, you booked a trip that starts after the upgrade renewal date, and we are unable to continue cover for your pre-existing medical conditions, you can make a cancellation claim for any unrecoverable costs you have paid before your pre-existing medical upgrade cover ends.
5. Our medical condition assessment system is updated on a regular basis. This might mean that when you complete a new medical assessment, the cover we offer and the premium we charge for your pre-existing medical conditions may change even if your health has not changed.

5. Policy cover.

Table of benefits.

This table explains the main benefits, features, exclusions, and limitations for each section of your policy. Please refer to the relevant section for further information.



		Per person, per trip	Per person, per incident, per trip	
Section	Main features and benefits	Limit	Excess (reduced to Nil if the Excess waiver upgrade has been purchased)	Significant or unusual limitations
Cancelling or coming home early.	Unrecoverable unused pre-paid costs associated with the trip. Additional travel costs (if unable to use a return ticket), and/or accommodation costs necessary to come home early.	£5,000	£50	<ul style="list-style-type: none"> • Pre-existing medical conditions unless you have only Accepted conditions shown in the 'Your health' section or you have a valid pre-existing conditions upgrade in place. • Any event, incident, or circumstance if, at the time you opened your account or a trip was booked (whichever is later), it was known or could reasonably be expected to have been known that it could impact the insured person's travel plans.
Emergency medical and associated expenses.	Emergency medical treatment if the insured person falls ill or is injured on their trip. Costs if quarantined during a trip.	£10,000,000 Lower limits apply for some associated expenses.	£50	<ul style="list-style-type: none"> • Pre-existing medical conditions, unless you have only Accepted conditions shown in the 'Your health' section or you have a valid pre-existing conditions upgrade in place. • Costs for unused return travel where we've provided an alternative as part of your claim.

		Per person, per trip	Per person, per incident, per trip	
Section	Main features and benefits	Limit	Excess (reduced to Nil if the Excess waiver upgrade has been purchased)	Significant or unusual limitations
Unexpected costs.	Travel Disruption Unexpected additional travel and accommodation costs to allow an insured person to continue the trip if their pre-paid travel plans are disrupted.	£5,000	£50	<ul style="list-style-type: none"> Any event, incident, or circumstance if, at the time you opened your account or a trip was booked (whichever is later) it was known or could reasonably be expected to have been known that it could impact the insured person's travel plans. Any claim where the insured person hadn't allowed enough time, or done everything they reasonably could, to get to their departure point for the time shown on their itinerary. Any costs for running out of medication because the insured person hadn't taken enough with them to cover their time away.
	Missed transport Cover if pre-booked transport is missed because of an unexpected transport delay.	£1,000	Nil	
	Delayed transport Cover if pre-booked transport is delayed.	£250 (£30 for the first 12hr period and £20 for each 12hr period after that).	Nil	
	Emergency travel documents Cover to enable continuation of the trip or to come home if a return ticket can't be used because of a lost, stolen, or accidentally damaged passport or visa.	£750	Nil	
	Emergency medical supplies Cover for emergency medical supplies if an insured person has to stay past their scheduled return date.	£200	Nil	

		Per person, per trip	Per person, per incident, per trip	
Section	Main features and benefits	Limit	Excess (reduced to Nil if the Excess waiver upgrade has been purchased)	Significant or unusual limitations
Accidental death or permanent disability.	Cover if an insured person suffers an accidental bodily injury during their trip.	£50,000 (If death under 16 years old £3,000).	Nil	<ul style="list-style-type: none"> Accidental death or permanent disability claims where the insured person is taking part in any aerial activity or any activity listed on the excluded 'H. Sports and activities list.
Personal liability.	Cover if an insured person causes an accident on a trip which leads to death or injury to any person, or loss or damage to property.	£2,000,000	£50 For incidents arising from the occupation of temporary holiday accommodation. Nil for all other claims.	<ul style="list-style-type: none"> Claims arising from an insured person's trade, business or profession, or involvement in manual or physical work of any kind. Use or ownership of animals, firearms, watercraft, electrically or mechanically powered vehicles, drones, or any aircraft.
Legal expenses.	Cover to pursue a civil claim if an insured person suffers personal injury or death during a trip.	£50,000	Nil	<ul style="list-style-type: none"> Any costs incurred before your claim has been accepted.

		Per person, per trip	Per person, per incident, per trip	
Section	Main features and benefits	Limit	Excess (reduced to Nil if the Excess waiver upgrade has been purchased)	Significant or unusual limitations
Your belongings.	If belongings are lost, stolen or accidentally damaged during a trip.	£2,500 includes £500 for valuables, an individual item, a pair or a set. £750 for money (£100 for under 16s).	£50	<ul style="list-style-type: none"> • Belongings, valuables or money deliberately left somewhere that is not in the insured person's full view, with someone they know, or their travel provider. • Valuables or money unless kept in the insured person's hand luggage while they're travelling. • Theft from an unattended vehicle or caravan unless it was broken into. • Theft of valuables or money from an unattended vehicle or caravan unless left in an enclosed storage compartment. • Hired sports equipment.
	If bags are delayed for more than 12 hours on the outward journey.	£250	Nil	
	If golf equipment is lost stolen or accidentally damaged.	£1,500	£50	
	Hire of replacement golf equipment.	£175 (£35 per day).	Nil	
Winter sports.	Cover for loss, theft or accidental damage to winter sports equipment.	£500	£50	<ul style="list-style-type: none"> • Equipment deliberately left somewhere that is not in an insured person's full view, with someone they know, or with their travel provider. • Loss or theft from motor vehicles.
	Piste closure.	£300 (£30 per day).	Nil	
	Winter sports holiday disruption.	£500 (£50 per day).	Nil	
	Ski pack.	£500	Nil	

A. Cancelling or coming home early.

What we'll cover.

We'll pay the costs shown below if an insured person unavoidably has to cancel their trip or come home early because:

- i. They, a person they're going to stay with, a close relative or a business colleague who must be at work in order for them to go on their trip becomes ill, is injured, dies or is quarantined. You'll also be covered if the insured person's travelling companion has to cancel the trip or come home early because of one of these events.
- ii. They or their travelling companion are:
 - a. Called as a witness or for jury service or to attend a tribunal in a court of law.
 - b. Formally notified of redundancy.
 - c. Needed at home following a burglary or severe damage to their home.
 - d. Unable to reach or use their pre-arranged accommodation due to a natural disaster, severe weather, fire, explosion, or an outbreak of food poisoning.
 - e. Denied boarding because there are too many passengers, and no alternative is available for more than 12 hours from the scheduled departure time.
 - f. A member of HM Armed Forces, the Emergency Services, a government department or the NHS and leave is cancelled due to an unexpected posting or an emergency in the UK.
 - g. Pregnant and are advised by a doctor not to travel as a direct result, or the transport operator confirms they would be travelling outside the conditions of carriage. The pregnancy must have been confirmed after you opened your TSB current account, or booked your trip, whichever is later.
- iii. The insured person or their travelling companion's
 - a. Travel or accommodation provider becomes insolvent.
 - b. Passport or visa is stolen in the 7 days before travelling.
 - c. Pre-booked travel arrangements on their outward journey from the UK are cancelled, delayed for more than 12 hours, or diverted after departure and the travel provider has been unable to provide suitable alternative arrangements.

What we'll cover (continued).

- iv. In the 31 days before the departure date, or while the insured person is away on their trip
 - a. They or their travelling companion are the victim of a violent crime that's been dealt with by the police.
 - b. The FCDO issues an advisory notice advising British nationals against all (or all but essential) travel to the insured person's destination or to leave the area in which they are staying.
 - c. A government closes the border or introduces a local lockdown which prevents the insured person from travelling or continuing their trip.
 - d. A terrorist attack or natural disaster happens within a 50-mile radius of the insured person's pre-arranged accommodation, and they don't wish to travel, or they wish to return home early.

We'll pay the following:

- Unrecoverable costs that each insured person has paid or legally has to pay for their own unused personal travel and accommodation, as well as their own personal unused pre-paid costs associated with the trip (for example pre-paid excursions, green fees, or kennel or cattery fees).
- Additional travel and accommodation costs to allow the insured person to return home early if they can't use their return ticket.

The most we'll pay per person for:

- Cancelling or coming home early is £5,000.

We will only pay for costs that you have paid for people who are insured under this policy. If you are travelling with friends or family who are not covered by this policy, they should purchase their own travel insurance to ensure that they are covered should the trip have to be cancelled. The only exception to this is where an insured person pays for accommodation which is a fixed cost, regardless of how many people are staying, for example a single villa or apartment, where we may be able to cover the accommodation costs that have been paid.

We'll consider claims for costs which are unrecoverable from the insured person's travel and/or accommodation provider or agent, their debit/credit card company, PayPal, ABTA, ATOL or similar organisations.

We won't cover:

- Anything excluded under section '4. Your health'.
- Any claim where, at the time of opening your account or booking a trip (whichever is later), the insured person knew that an illness, injury, or quarantine of a travelling companion, person the insured person was going to stay with, close relative or business colleague, could reasonably be expected to affect the insured person's travel plans.
- Any claim for severe/adverse weather where the insured person hasn't allowed sufficient time to reach the departure point, taking into account the weather forecast for the journey.
- The cost of any medical tests or vaccinations required to travel.
- Travel and accommodation costs relating to timeshare or holiday club agreements, for example management fees, maintenance costs and exchange fees.
- Any costs paid for using Avios or other loyalty, rewards, or points schemes.
- Voluntary redundancy, resignation, or dismissal.
- Costs for coming home early unless these have been authorised by us before arrangements are made.
- Any claim for additional travel and accommodation costs if a return ticket hadn't been purchased before the claim event occurred.
- Any claim where the travel or accommodation provider has offered suitable alternative arrangements, and the insured person has refused them.
- Any claim for coming home early after the insured person has chosen to move to alternative accommodation.
- The cost of the original return travel to the UK if we've paid for alternative transport for the insured person to return home.
- 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.
- Anything in section '6. General exclusions'.

B. Emergency medical and associated expenses.

If you have a medical emergency contact the 24-hour Medical Assistance number at any time on **0044 1603 603 710** from abroad, or **01603 603 710** from the UK.

In life-threatening situations:

Seek medical attention immediately, don't delay getting help but call our 24-hour medical assistance helpline as soon as you can. Our team will coordinate your treatment which may include moving you to another hospital or arranging to bring you home early. If necessary, we can arrange for a telephone consultation with our dedicated medical team.

In non-life-threatening situations:

Contact the same 24-hour Medical Assistance number before making any arrangements for any of the following:

- Admission to hospital.
- Treatment, tests or investigations as an outpatient.
- Repeat consultations with a doctor.
- Travel or accommodation if you are unable to return home on your original planned return date.

For a minor illness or injury treated with medication from a pharmacy, or one-off treatment at a clinic, keep any receipts for costs incurred and contact us when you get home.

See section 1. 'How to get help' for more information on how to contact us.

What we'll cover.

We'll provide the cover shown in this section if an insured person is suddenly and unexpectedly ill, is injured or dies, or is quarantined during a trip. By 'quarantine', we mean mandatory isolation in line with rules imposed by local government, or as advised by the insured person's treating doctor.

Emergency medical treatment.

Emergency medical treatment (including rescue services to get to hospital following injury or illness), and emergency dental treatment required for immediate pain relief only.

Associated expenses.

- i. The necessary travel and accommodation costs for a person to stay with and/or travel to be with the insured person, where we agree this is necessary.
- ii. Accommodation costs (of similar standard to the accommodation which had been booked for the trip), and additional travel costs if the return ticket can't be used, if the insured person:
 - a. Needs to stay beyond their planned return date because they're quarantined or medically unfit to travel home.
 - b. Is quarantined and the accommodation which had been pre-booked for the trip does not meet legal quarantine requirements.
- iii. Bringing the insured person home if it's medically necessary, where it will be arranged by us.
- iv. Costs of returning the insured person's body home or burial or cremation outside of the UK.
- v. Unrecoverable costs that the insured person has paid (or legally has to pay) for their own unused personal travel and accommodation, as well as their own unused pre-paid costs associated with the trip.

The most we'll pay per person for:

- Emergency medical and associated expenses outside of the UK is £10 million.
- Associated expenses within the UK is £10,000.
- Emergency dental treatment is £1,000.
- Non-refundable green fees is £300.
- Unused personal travel and accommodation costs is £5,000.

If a valid claim is made under this section, we'll also pay a benefit of £50 for each full 24 hours the insured person is in hospital, confined to their accommodation or quarantined, up to a maximum of £1,000 per person.

We won't cover:

- Anything excluded under section '4. Your health'.
- Any claim where an insured person does not follow the advice of our medical assistance provider.
- The cost of inpatient hospital treatment, outpatient treatment or going home early that our medical assistance provider has not agreed beforehand.
- The cost of any non-emergency treatment or surgery including exploratory tests which are not directly related to the illness or injury that you originally went to hospital for.
- The cost of any travel or accommodation if you're unable to return home on your original planned return date that our medical assistance provider has not agreed beforehand.
- Any form of treatment that our medical assistance provider thinks can reasonably wait until you return home.
- The cost of the original return travel to the UK if we've paid for alternative transport for the insured person to return home.
- Extra costs following the insured person's decision not to move hospital or return home, where having consulted with their treating doctor, it was deemed safe for them to travel by us.
- Alternative medicine or medical treatment that is not mainstream or the usual method of treatment of the insured person's illness or injury in the UK.
- Any costs for dental work involving precious metals or dental fittings.
- Extra costs because the insured person has requested a single or private room, or treatment in a private facility that our medical assistance provider has not agreed beforehand.
- Costs relating to any medical treatment received in the UK unless this is:
 - On board a cruise in UK waters.
 - During travel to or from the Channel Islands or Isle of Man and these costs are not covered by reciprocal healthcare agreements.
- Medication which, at the time the trip started, the insured person knew they'd need while they were away.
- Quarantine costs of remaining in holiday accommodation when the insured person is able to return home.
- Costs for treatment or services provided by a health spa, convalescent or nursing home, or any rehabilitation centre unless it is deemed necessary by our medical assistance provider.
- Anything in section '6. General exclusions'.

C. Unexpected costs.

What we'll cover.

Travel disruption.

We'll cover unexpected additional travel and accommodation costs to allow the insured person to continue their trip or to get home at the end of the trip, if their pre-paid travel plans are disrupted for the following reasons:

- i. The insured person is unable to reach their departure point or their pre-arranged accommodation due to a natural disaster, severe weather, fire, or explosion.
- ii. A natural disaster, severe weather, fire, explosion, or an outbreak of food poisoning means the insured person is unable to use their pre-booked accommodation.
- iii. The insured person's travel or accommodation provider becomes insolvent.
- iv. The insured person's pre-booked travel arrangements are cancelled or delayed for more than 12 hours from the time shown on their ticket or diverted after departure and the travel provider has been unable to provide suitable alternative arrangements.
- v. The insured person is denied boarding because there are too many passengers, and no alternative is available for more than 12 hours.

We'll also pay for proportionate unrecoverable costs related to the trip for unused pre-paid event tickets, green fees and excursion costs if one of the following happens:

- i. The insured person arrives at their destination later than scheduled due to their travel plans being disrupted for one of the reasons listed above.
- ii. The cruise ship the insured person is travelling on is unable to dock at the scheduled destination.

Missed transport.

We'll pay for alternative travel and accommodation costs to enable the insured person to reach their destination if their pre-booked transport is missed because of an unexpected transport delay, such as the vehicle they're travelling in breaking down, or public transport being delayed or cancelled.

Delayed transport.

We'll pay £30 for the first full 12-hour period an insured person's pre-booked transport is delayed if they decide to continue the trip, and £20 for each full 12-hour delay after that.

We'll work out the length of the delay from the date and time of the scheduled departure.

Emergency travel documents.

If an insured person's passport or visa is lost, stolen or accidentally damaged while they're outside the UK, we'll pay for an emergency travel document and additional travel and accommodation costs to enable them to continue their trip or return home if they can't use their return ticket.

Emergency medical supplies.

If an insured person is unable to return home on their pre-booked transport and their prescribed medication has run out as a result of having to make alternative travel arrangements, we'll pay for emergency medical supplies.

The most we'll pay per person for:

- Travel disruption is £5,000.
- Missed transport is £1,000.
- Delayed transport is £250 per person (£30 for the first 12hr period and £20 for each 12-hour period after that).
- Emergency travel documents is £750.
- Emergency medical supplies is £200.

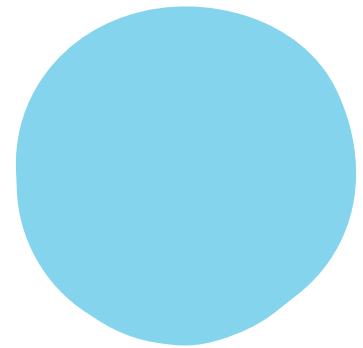
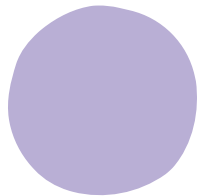
All costs for alternative transport or accommodation must be of a similar standard to that which was originally booked.

The excess applies to claims for Travel disruption and Missed transport only unless the Excess waiver upgrade has been purchased.



We won't cover:

- Any costs where the travel or accommodation provider has offered alternative suitable arrangements, and the insured person has refused them.
- Any costs under Travel disruption or Missed transport where we've paid a claim for cancelling or coming home early due to the same event.
- Any claim for missed transport where the insured person hasn't allowed sufficient time to reach their departure point.
- Any costs for running out of medication because the insured person hasn't taken enough with them to cover their time away.
- Any claim under Emergency travel documents for the travel or accommodation expenses of any person who could travel without the insured person making the claim but decides to stay with them.
- The costs of purchasing a new replacement passport or visa.
- Anything in section '6. General exclusions'.



D. Your belongings.

Please read this section carefully to ensure both the cover and the limits provided meet your needs. If the cover or limits do not provide you with enough cover then you may need to seek insurance for your belongings elsewhere, for example through your home contents insurance.

Belongings – means the insured person's luggage and its contents, anything worn or carried whilst travelling, (but excluding golf equipment, money, and valuables).

Golf equipment – means golf clubs, golf bag and golf trolley.

Valuables – means jewellery, watches, items made of or containing precious metals or stones, binoculars, handheld games consoles and equipment, mobile phones, mp3 players, photographic or video equipment, e-readers, laptops, tablets, and any accessories designed to be used with any of these including headphones.

Money – means personal cash, postal or money orders, pre-paid coupons or vouchers, non-refundable pre-paid event and entertainment tickets, passports, visas, driving licences and travel tickets that are owned by the insured person.

What we'll cover.

We'll cover you if any insured person's belongings, golf equipment, valuables or money are lost, stolen or accidentally damaged during the trip.

We'll also pay for:

- i. Hire of replacement golf equipment and
- ii. The replacement of essential items that the insured person needs on the trip.

If their belongings or golf equipment is delayed on the outward journey and the transport provider can confirm the insured person was without them for more than 12 hours.

If the transport provider confirms that these are permanently lost, and you make a claim for this loss, we will deduct any payment made for the replacement of essential items from that later claim.

D. Your belongings (continued).

For belongings and valuables which are:

- Less than 2 years old, we will pay the replacement cost where proof of the original purchase is provided.
- More than 2 years old or where proof of purchase cannot be provided, we will, at our option settle any claim by payment or replacement and all claims will be settled based on their value at the time of loss.

We won't pay more than the original cost that the insured person paid for the items.

For golf equipment, we'll calculate the value of any item at the time of loss less a deduction for wear and tear and depreciation.

Age of golf equipment	What we'll pay
Less than 1 year old	90% of value
Less than 2 years old	70% of value
Less than 3 years old	50% of value
Less than 4 years old	30% of value
Over 4 years old	10% of value

The most we'll pay for loss, theft, or accidental damage per person for:

- Your belongings is £2,500. This includes a limit of:
 - £500 for any valuables, individual items, pairs or sets.
- £750 for money (£100 if under 16 years old).
- £1,500 for Golf equipment.

The most we'll pay for temporary loss of bags per person is:

- £250 for the replacement of essential items.
- £175 for the hire of replacement golf equipment (£35 per day).

The excess doesn't apply to claims for temporary loss of bags or hire of replacement golf equipment.

We won't cover:

- Belongings, golf equipment, money or valuables deliberately left somewhere that isn't in the insured person's full view, with someone they know, or with their travel provider.
- Valuables or money unless kept in the insured person's hand luggage while they're travelling.
- Theft from an unattended motor vehicle or caravan unless it was locked and there is evidence of a break in.
- Theft of money or valuables from an unattended vehicle or caravan unless left in an enclosed storage compartment, boot, or luggage space.
- Theft from a hotel room/apartment unless there's evidence of a break in and any valuables and/or money were left in a locked safe.
- Theft of valuables or money from an unattended tent
- Damage to glass (except lenses in cameras, binoculars, telescopes and spectacles), china or similar fragile items.
- Belongings, golf equipment, valuables or money confiscated or detained by customs or other officials.
- Items used in connection with an insured person's job unless they belong to the insured person personally.
- Pedal cycles, fishing or scuba equipment, or drones.
- Winter sports equipment, for example skis, snowboards, boots, helmets, bindings or poles. See section 'I. Winter sports' for details of the cover provided under this policy.
- Parts and accessories of any motor vehicles, caravans, trailers, aircraft, boats, boards or craft designed to be used on or in water.
- Contact lenses, hearing aids, or medical or dental fittings.
- Bonds, securities or documents of any kind (other than those defined as money).
- Shortages due to a mistake or change in exchange rates.
- Wear and tear or loss of value.
- Hired sports equipment other than hired golf equipment.
- Claims for delayed baggage or golf equipment on the insured person's return trip home.
- Anything in section '6. General exclusions'.

E. Accidental death or permanent disability.

What we'll cover.

We'll pay a benefit if an insured person suffers an accidental bodily injury during their trip that requires urgent and immediate medical attention, and within 24 months of the accident, the injury leads solely, directly and independently to one of the following:

- i. Death (the benefit will be paid into the insured person's estate).
- ii. Total and permanent loss of use of an entire arm, leg, hand, or foot.
- iii. Permanent loss of sight to the extent that the insured person is eligible to be registered as severely sight impaired.
- iv. Permanent disablement which entirely prevents the insured person following any occupation suited to their education, experience and capability.

We'll pay £50,000 for the accidental death or permanent disability of an insured person (other than death benefit if under 16 years old where we'll pay £3,000).

Only one benefit will be paid under this section, regardless of the number of injuries sustained. The benefit will be paid to the insured person or their legal representative. If they die, it will be paid into their estate.

No excess applies to this section.

We won't cover:

- Accidental death or permanent disability claims where the insured person is taking part in any aerial activity or any activity listed on the excluded activities list.
- Any claim for accidental death or permanent disability caused by sickness, disease, nervous shock or naturally occurring condition or degenerative process.
- Anything excluded in section '6. General exclusions'.

F. Personal liability.

What we'll cover.

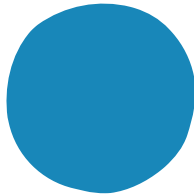
We'll cover compensation an insured person legally has to pay if they cause an accident during a trip that leads to:

- Death or physical injury to any person.
- Loss or damage to belongings.
- Loss or damage to property, including temporary holiday accommodation which is not owned by you.

We'll also pay any legal costs or expenses incurred by the insured person in relation to the incident. Our consent must be obtained in writing before the insured person incurs any expenses.

The most we'll pay for personal liability is £2 million per incident, per policy.

The £50 excess is only applicable for claims relating to temporary holiday accommodation unless the Excess waiver upgrade has been purchased.



We won't cover:

- Fines or damages the insured person must pay as punishment rather than compensation.
- Loss of or damage to property or belongings which are owned by or is under the control of any insured person, a member of their family, or an employee.
- Death or bodily injury of an insured person, member of their household, or anyone employed by them.
- Liability arising from:
 - Anything in connection with an insured person's trade, business or profession, voluntary, charity or conservation work, casual paid or unpaid work.
 - Involvement in manual or physical work of any kind.
- Owning or using:
 - Any land or building, other than temporary holiday accommodation which is not owned by an insured person or a member of their family.
 - Animals.
 - Firearms, other than sporting guns used for clay-pigeon or small-bore shooting.
 - Watercraft (other than surfboards or craft propelled by oars or paddles).
 - Electrically or mechanically powered vehicles, other than golf buggies or vehicles designed to assist disabled persons (as long as not registered for road use).
 - Drones or aircraft of any description.
- Anything in section '6. General exclusions'.

G. Legal expenses.

Legal expenses cover is underwritten by Aviva Insurance Limited. Claims handling is undertaken by Arc Legal Assistance Limited or such other company as we notify you of from time to time.

What we'll cover.

If an incident causes the death or injury of an insured person during the trip which wasn't their fault, we'll provide a lawyer and legal costs to pursue a claim.

The most we'll pay for legal expenses is £50,000 per person.

No excess applies to this section.

Personal legal advice.

We'll give you confidential advice over the phone on any personal legal problem that may lead to a claim under this section. We'll tell you what your legal rights are, what course of action is available to you, and whether these can best be implemented by you or whether you need to consult with a lawyer.

We won't cover:

- Action against another insured person, a close relative, your travelling companion, or anyone that you had planned to stay with.
- Negligent surgery, clinical or medical procedure or treatment unless resulting from your treatment following an incident covered under emergency medical and associated expenses that occurred during your trip.
- Any alleged failure to correctly diagnose your condition.
- Claims that don't result from a specific incident that happened during the trip.
- Costs incurred prior to our written acceptance of your claim.
- An application for judicial review.
- Claims made by anyone other than you or your family enforcing their rights under this cover.
- Claims which, in the lawyer's opinion, are more likely to fail than succeed.
- Claims where the costs of the claim are more than the potential compensation.
- Costs relating to a contingency fee arrangement. In some countries a lawyer will only work for you if they receive a percentage of the compensation that you are rewarded. You cannot recover that percentage from this insurance.
- Anything in section '6. General exclusions'.

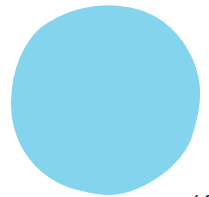
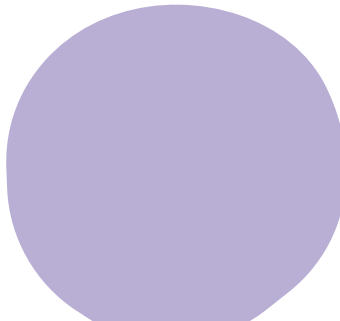
Choice of lawyer.

- 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'll choose the lawyer.
- We'll appoint the lawyer subject to acceptance of our standard terms of appointment which are available on request.

Our rights and your obligations.

- On request, your lawyer must provide us with the information or opinion about your claim.
- You must fully co-operate 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 further costs.
- If your claim is successful, you must instruct your lawyer to attempt to recover all costs relating to your case.
- This cover will end if you:
 - Settle or withdraw a claim without our agreement.
 - Do not co-operate with us or the lawyer.
 - Dismiss a lawyer without our consent. We won't withhold consent without good reason.

If, due to the above, we incur costs that wouldn't otherwise be incurred, we reserve the right to recover these from you.



H. Sports and activities.

What we'll cover.

We'll cover injury, illness or death that occurs whilst taking part in most sports activities while you are on a trip. The activities that are not covered are listed under 'Excluded activities'.

You and all insured persons must take all reasonable precautions to protect yourselves against illness and injury, including making use of any appropriate safety equipment, including helmets, following any instructions provided (if taking part in an organised activity) and only taking part if medically fit to do so.

Some activities are excluded under the 'Accidental death and permanent disability' and 'Personal liability' sections, particularly those involving the use of aircraft, watercraft and mechanical or electrical vehicles.

Please refer to section 'E Accidental death and permanent disability' and 'F. Personal liability' for further information.

We won't cover:

- Any claim as a result of any insured person
 - Training for, or taking part in any race or time trial, organised sports event or competition, or any display, performance, or tournament.
 - Participating in an activity as a professional or where being paid or receiving benefits of any kind, such as travel and/or accommodation expenses.
- Anything in section '6. General exclusions'.

Excluded Activities.

There's no cover for any claim that happens as a result of any insured person participating in the activities listed below, or any financial loss as a result of an insured person being unable to participate in these activities.

Land.

- Adventure racing, endurance events, marathon, ultramarathon, multi-discipline events
- Boxing, martial arts
- Caving, potholing
- Cycle racing
- Expeditions
- Free running, Parkour
- Horse riding involving jumping or hunting
- Hunting
- Mountain biking – other than trails graded as easy or moderate
- Mountaineering, rock climbing, bouldering (outdoors), or via ferrata
- Track events involving the use of motor vehicles
- Trekking that involves an ascent to more than 5,000 metres altitude

Water.

- Canyoning, Coasteering
- Cliff diving or jumping
- Free diving
- High diving
- Ice diving
- Kite surfing
- River sports involving rivers over grade 3
- Sailing/yachting more than 12 miles from shore or where not following the sailing regulations and competency requirements for the destination
- Scuba diving
 - Where this is the main reason the trip was booked.
 - Where not accompanied by a qualified instructor or dive master.
 - Beyond the depth to which the insured person is qualified to a maximum of 40m.
 - That is professional, commercial or technical diving in nature, including but not limited to enriched air, tutor, solo, wreck, cave or cavern diving.
- Water ski jumping

Aerial.

- Base jumping
- Gliding
- Hang gliding
- Paragliding
- Sky diving/Parachuting (other than tandem skydiving through a licensed operator)

Winter sports activities.

- Bobsleigh, cresta, luge, skeleton
- Freestyle skiing/snowboarding
- Off-piste skiing/snowboarding (unless accompanied by a qualified guide at all times in areas the resort management consider to be safe)
- Heli-skiing
- Glacier skiing
- Ski flying, jumping, stunting, or surfing
- Ski mountaineering

I. Winter sports.

What we'll cover.

Winter sports trips are covered up to 31 days per trip.

We'll cover you whilst taking part in most Winter sports activities while you are on a trip. The activities that are not covered are listed on the Excluded Activities list within section 'H. Sports and activities'

Winter sports equipment.

- i. We'll cover the insured person's owned or hired skis, snowboards, boots, helmets, bindings or poles if lost, stolen or accidentally damaged while on a trip, we'll also cover their lift pass if it's lost or stolen.
- ii. We'll pay for the hire of replacement equipment if the winter sports equipment is lost, stolen, accidentally damaged, or lost in transit for more than 12 hours.

We'll calculate the value of any item at the time of loss less a deduction for wear and tear and depreciation.

Age of winter sports equipment	What we'll pay
Less than 1 year old	90% of value
Less than 2 years old	70% of value
Less than 3 years old	50% of value
Less than 4 years old	30% of value
Over 4 years old	10% of value



Piste closure.

This section does not apply to cross-country skiing.

If all pistes at the resort the insured person has booked are closed because of lack of snow, excessive snow, or high winds we'll pay a daily benefit up to the limit shown below.

Winter sports holiday disruption.

- i. We'll pay a benefit for each day that an insured person is medically certified as being unable to ski or board, as well as a proportionate refund of their non-refundable ski pack (lessons from a ski school, ski hire and lift pass).
- ii. We'll pay a benefit for additional travel and accommodation expenses if an insured person is delayed for more than 5 hours by avalanche or landslide, and this means they can't reach their resort, or it delays their departure from the resort on their return home.

The most we'll pay per person for:

- Winter sports equipment is £500.
- Piste closure is £300 (£30 per day).
- Loss or theft of lift pass is £300.
- Winter sports holiday disruption is £500 (£50 per day).
- A ski pack if you have a valid claim under winter sports holiday disruption is £500.
- Hire of replacement equipment is £300.

The £50 excess applies to claims for winter sports equipment only unless the Excess waiver upgrade has been purchased.

We won't cover:

- Any claim that happens as a result of any insured person participating in an excluded activity listed under Winter sports in the sports and activities section.
- Winter sports equipment which has been deliberately left somewhere that isn't in the insured person's full view, with someone they know, or with their travel provider.
- Wear and tear, loss of value, or any damage caused by cleaning, repairing, or restoring.
- Theft from an unattended motor vehicle unless it was locked and there is evidence of a break in.
- Loss or theft of skis or snow boards from motor vehicles unless they are locked in a ski/board locker or carrier or secured to a ski/board rack with a lock.
- Anything in section '6. General exclusions'.

6. General exclusions.

These exclusions apply to all sections of this European travel insurance.

- Any claim for an incident which occurs outside of Europe unless the Worldwide upgrade has been purchased. Please refer to the "Area of cover – Europe".
- Any claim for death, injury or illness resulting from the insured person's
 - Suicide or deliberate self-inflicted injury.
 - Misuse of alcohol or drugs or consumption of alcohol or drugs (other than drugs taken under medical supervision and not for treating alcohol addiction) to an extent which causes immediate or long term physical or mental impairment, including impairment to the insured person's judgement causing them to take action they would not normally have taken.
 - Misuse of alcohol or drugs causing an exacerbation of an accepted medical condition.
- Any claim that results from an insured person:
 - Taking part in any activity listed on the excluded activities in the 'Sports and Activities' section.
 - Deliberately putting themselves at risk of death, injury, or illness (unless their life was in danger, or they were trying to save human life).
 - Standing or climbing on any balcony railing or jumping from or between balconies.
 - Flying (other than as a fare paying passenger in a fully licensed passenger carrying aircraft).
 - Riding or driving any motorised vehicle where you don't have the appropriate licence to use that vehicle in the country you are visiting and, in the UK, (where applicable). For example, if riding a 650cc motorbike abroad you must hold a full A licence that allows you to ride a bike of that size in the UK and some countries will also require to you hold an international driving licence.
 - Using a motorcycle, scooter, moped, or quad bike unless wearing a crash helmet.
 - Being in control of an electric or motor vehicle and
 - acting in a dangerous or careless manner;
 - exceeding the legal speed limit;
 - drink or drug driving;
 - not wearing a seatbelt (where appropriate) including as a passenger.

- Any claim because any insured person doesn't feel like travelling or doesn't enjoy the trip.
- Any claim that happens as a result of an insured person:
 - Travelling against the advice of the FCDO:
 - Not complying with advice or measures which have been put in place by a government in the UK or overseas, for example quarantine rules or curfews.
 - Not having the correct travel documents or not meeting the entry requirements to a country they are travelling to or through (for example visas or vaccination records).
- Any claim as a result of an insured person having to quarantine upon return to the UK.
- Any claim for costs which are recoverable from the insured person's travel and/or accommodation provider or agent, debit/credit card company, PayPal, ABTA, ATOL or similar organisation.
- Any claim for costs that are not related to the trip, such as claims for events or services due to take place after you were due to return home.
- Any claim in relation to any event, incident, or circumstances if, at the time you opened your account or the insured person booked a trip (whichever is later), the insured person knew that, or could reasonably be expected to have known that:
 - The event or incident had already occurred or was going to occur,
 - The circumstances existed or were going to exist, and
 that the event, incident, or circumstances could reasonably be expected to affect the insured person's travel plans.
- Any claim for loss or theft unless reported to the police and a written report obtained (where it's not possible to obtain a police report we'll accept other independent proof of loss such as a letter from the transport company, accommodation provider or vehicle hire company).
- Any claim where the insured person hasn't allowed enough time, or done everything they reasonably can, to get to their departure point for the time shown on their itinerary.
- Any loss that is not specifically described in this policy.
- Any costs you or another insured person have paid on behalf of persons not insured under this policy – other than where you have paid a fixed cost for accommodation regardless of how many people are staying and no one else has made any contribution.
- Any claim for course or tuition fees, project costs, sponsorship fees or similar.
- Any incident which occurs after 31 days unless you've purchased a longer trip upgrade. Any incident after the longer trip upgrade ends.

- Any claim resulting from a tropical disease where the insured person hasn't had the recommended inoculations and/or taken the recommended medication.
- The cost of Air Passenger Duty (APD).
- Any complications or new conditions found as a result of any advice, treatment or investigation where you have travelled with the intention of seeking medical advice or treatment.
- We shall not provide cover nor be liable to pay any claim or provide any benefit under this policy if to do so would expose us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions laws or regulations of the European Union, United Kingdom or United States of America or any of its states.
- 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 contributed to by any other cause or event:
 - War, invasion, act of a foreign enemy, hostilities or warlike operation or operations (whether war has been declared or not), civil war, revolution, rebellion or insurrection, civil commotion which is of such severity or magnitude that it can amount to or be likened to an uprising, military power (even if properly authorised by the duly elected government), usurped power.
 - An attempt by hackers to damage or destroy a computer network or system (i.e. cyber-attack).
 - Any action taken to prevent, control or suppress, or which in any way relates to the above exclusions.
- Claims directly or indirectly caused by:
 - Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel.
 - The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear part of an assembly.
 - Pressure waves caused by an aircraft and other aerial devices travelling at sonic or supersonic speeds.

7. General conditions.

Your cancellation rights.

This insurance is included as a benefit of your TSB current account. This means you do not pay a separate premium and would not receive a refund if you choose to cancel the policy.

If you want to cancel your policy, you need to close your TSB current account or switch to another TSB current account. For information on how to close or switch your account please call TSB on **0345 835 3835**.

If you close your account, all cover ends on the date your account is closed and any upgrades you have purchased will also be cancelled from this date.

Upgrades.

You have a statutory right to cancel within 14 days from the day of purchase of the upgrade or the day on which you receive your documents, whichever is later. If you wish to cancel, you'll be entitled to a full refund of any premium paid provided no one insured by this policy has travelled, and there's been no claim or incident likely to give rise to a claim. If you don't exercise your right to cancel, cover will continue in force, and you will need to pay any premium due.

For cancellations outside this 14-day period no refund of premium will be made.

Our cancellation rights.

TSB may cancel the Travel Insurance and/or any additional upgrades immediately 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. The exception is where we have evidence that you have acted fraudulently or deliberately given us incorrect or incomplete information when we may cancel your policy without notice and backdate the cancellation to the date when this happened, which could be when you first bought your policy.

Our cancellation rights (continued).

Valid reasons include but are not limited to the following:

- Where we reasonably suspect fraud.
- Where you fail to co-operate with us or provide us with information or documentation we reasonably require, and this affects our ability to process a claim or defend our interests.
- Where you haven't taken reasonable care to provide complete and accurate answers to the questions we ask. See section '4. Your health', and 'Information and changes you need to tell us about' in section '3. Things you need to know about this insurance'.
- Where TSB decide to offer this policy through an alternative provider.
- You harass our staff or representatives, or behave in an abusive, hostile, or threatening manner.
- If you don't pay the required premium for your TSB account and/or any upgrade.

Automatic termination of cover.

The policy will remain in force until the first of the following automatic termination events occurs.

- The account holder closes the account.
- TSB closes the account under one of the reasons set out in the TSB Current Account terms and conditions.

As your circumstances may change over time, it's important that you review the terms and conditions of your European travel insurance regularly to check you remain eligible and that the cover remains adequate for your needs.

If an insured person is on a trip at the time an automatic termination event occurs, all cover will cease when the trip ends.

When we can make changes to your cover.

We can, at any time and after taking a fair and reasonable view, but no more than once in a 6-month period, make changes to your Travel Insurance 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:

When we can make changes to your cover (continued).

- Our experience and expectations of the cost of providing this product and/or other Aviva products of a similar nature.
- Information reasonably available to us on the actual and expected claims experience of insurers of similar products.
- 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 Travel Insurance terms and conditions:

- To reflect changes (affecting us or your policy) in the law or regulation or the interpretation of law or regulation, or changes in taxation.
- To reflect decisions or recommendations of an Ombudsman, regulator or similar person, or any code of practice, with which we intend to comply.
- In order to make your policy clearer and fairer to you or to rectify any mistakes that may be discovered in due course.

Changes may also be made for any of the reasons set out in the TSB Current Account Terms and Conditions.

Changes (together with the reasons for such changes) will be notified to you at least 30 days in advance in writing or as set out in the TSB Current Account Terms and Conditions.

Claims fraud.

If your claim is in any way dishonest or exaggerated, we will not pay any benefit under this policy, and we may cancel your policy immediately and backdate the cancellation to the date of the fraudulent claim. We may also take legal action against you to include recovery of any sums paid to you in respect of the fraudulent claim.

Contribution to claim.

If, at the time of an incident which results in a claim under this policy, there's any other insurance or other source covering the same loss, damage, expense or liability, we're entitled to approach that insurer and/or other source for a contribution towards the claim and will only pay our share.

Your duty to prevent injury, loss, theft or damage.

You and all insured persons must take all reasonable precautions to protect yourselves, your belongings, and the property of others.

Transfer of rights.

You cannot transfer your rights under this policy. A person, partnership (whether limited or not) or company who is not insured under this policy has no rights under the Contracts (Rights of Third Parties) Act 1999 to enforce any of its terms.

Payments made under compulsory insurance regulations and rights of recovery.

If the law of a country in which this policy operates requires us to settle a claim which, if this law has not existed, we would not be obliged to pay, we shall be entitled to recover such payments from the relevant person insured or the person who incurred the liability.

Choice of law.

The law of England and Wales will apply to this contract, unless:

- You and we agree otherwise; or
- At the date of the contract, you are a resident of Scotland, Northern Ireland, the 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.

Use of language.

Unless otherwise agreed, the contractual terms and conditions and other information relating to this contract will be in English.

Multiple Accounts.

Where an insured person holds more than one TSB account, only one travel insurance policy will apply. As such we will only pay out once per insured person for the same event.

Complaints.

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 Travel Claims Helpline number; or if your complaint is regarding anything else please contact the Customer Services Helpline number.

What will happen if you complain?

We aim to resolve all complaints as quickly as possible. If we are unable to resolve your concerns quickly, we will:

- Acknowledge your complaint promptly.
- Assign a dedicated complaint expert who will review your complaint.
- Carry out a thorough and impartial investigation.
- Keep you updated of the progress.
- Provide a written response within eight weeks of receiving your complaint, this will inform you of the results of our investigation or explain why this isn't possible.

Where we have been unable to resolve your concerns or have been unable to resolve your complaint within eight weeks, you may be able to ask the Financial Ombudsman Service to carry out an independent review. Whilst we are bound by their decision, you are not. Contacting them will not affect your legal rights.

You can contact the Financial Ombudsman Service by telephone on **0800 023 4567**. You can also visit their website at **financial-ombudsman.org.uk** where you will find further information.

Please be aware that the Financial Ombudsman Service will only be able to consider your complaint when we have had the opportunity to consider and resolve this.

Financial Services Compensation Scheme.


Depending on the circumstances of your claim you may be entitled to compensation from the Financial Services Compensation Scheme (FSCS) if we cannot meet our obligations. See **fscs.org.uk**

Privacy overview.

Aviva privacy notice.

Personal information.

The data controller responsible for the personal information is Aviva Insurance Limited as the insurer of the product. Additional controllers include TSB who are responsible for the sale and distribution of the product, and any applicable insurers, reinsurers or brokers we use.



We collect and use personal information about you so that we can provide you with a policy that suits your insurance needs. We collect and use Personal Information about you in relation to our products and services. Personal Information means any information relating to you or another living individual who is identifiable by us. The type of Personal Information we collect, and use will depend on our relationship with you and may include more general information (e.g. your name, date of birth, contact details) or more sensitive information (e.g. details of your health or criminal convictions).

Some of the Personal Information we use may be provided to us by a third party. This may include information already held about you within the Aviva group, information we obtain from publicly available records, third parties and from industry databases, including fraud prevention agencies and databases.

This notice explains the most important aspects of how we use your information, but you can get more information about the terms we use and view our full privacy policy at aviva.co.uk/privacypolicy or request a copy by writing to us at The Data Protection Team, Aviva, PO Box 7684, Pitheavlis, Perth, PH2 1JR. If you are providing Personal Information about another person, you should show them this notice.

Personal information we collect and how we use it.

We will use personal information collected from you and obtained from other sources:

- To provide you with insurance: we need this to decide if we can offer insurance to you and if soon what terms and also to administer your policy, handle any claims and manage any renewal.
- To support legitimate interests that we have as a business. We need this to:
 - Manage arrangements we have with our insurers, reinsurers and brokers we use, and for the detection and prevention of fraud.
 - To meet any applicable legal or regulatory obligations: we need this to meet compliance requirements with our regulators (e.g. Financial Conduct Authority), to comply with law enforcement and to manage legal claims, and
 - To carry out other activities that are in the public interest: for example, we may need to use personal information to carry out anti-money laundering checks.

We may also use personal information about other people, for example family members you wish to insure on a policy. If you are providing information about another person, we expect you to ensure that they know you are doing so. You might find it helpful to show them this privacy notice.

The personal information we collect, and use will include name, address, date of birth and financial information. If a claim is made, we will also collect personal information about the claim from you and any relevant third parties. We may also need to ask for details relating to the health or any unspent offences or criminal convictions of you or somebody else covered under your policy. We recognise that information about health and offences or criminal convictions is particularly sensitive information. We'll ensure that we only use that information where we need to for our insurance purposes (including assessing the terms of your insurance contract, dealing with changes to your policy and/or dealing with claims).

There may be times when we need consent to use personal information for a specific reason. If this happens, we will make this clear to you at the time. If you give us consent to using personal information, you are free to withdraw this at any time by contacting us – refer to the 'Contacting us' details below. Please note that if consent to use this information is withdrawn, we will not be able to continue to process the information you gave us for this/these purpose(s). This would not affect our use of the information where consent is not required.

Of course, you don't have to provide us with any personal information, but if you don't provide the information, we need we may not be able to proceed with your application or any claim you make.

Credit Reference Agency Searches.

To ensure the Insurer has the necessary facts to assess your insurance risk, verify your identity, help prevent fraud and provide you with our best premium and payment options, the Insurer may need to obtain information relating to you at quotation, renewal and in certain circumstances where policy amendments are requested. The Insurer or their agents may undertake checks against publicly available information (such as electoral roll, county court judgments, bankruptcy orders or repossession(s)). Similar checks may be made when assessing claims.

The identity of our Credit Reference Agency and the ways in which they use and share personal information, are explained in more detail at transunion.co.uk/crain

Automated decision making.

We carry out automated decision making to decide whether we can provide insurance to you and on what terms we can provide products and services, deal with claims or carry out fraud checks. In particular we may use an automated underwriting engine to provide a quote for this product, using the information we have collected. More information about this, including your rights to request certain automated decisions we make have human involvement, can be found in the "Automated Decision Making" section of our full privacy policy.

How we share your personal information with others.

We may share your personal information:

- With the Aviva group, our agents and third parties who provide services to us, TSB Bank Plc and other insurers (either directly or via those acting for the insurer such as loss adjusters or investigators) to help us administer our products and services.
- With regulatory bodies and law enforcement bodies, including the police, e.g. if we are required to do so to comply with a relevant legal or regulatory obligation.
- With other organisations including insurers, public bodies and the police (either directly or using shared databases) for fraud prevention and detection purposes.
- With reinsurers who provide reinsurance services to Aviva and for each other in respect of risks underwritten by Aviva, with insurers who cover Aviva under its group insurance policies and with our brokers who arrange and manage such reinsurance and insurance arrangements.

They will use your data to decide whether to provide reinsurance and insurance cover, arrange and manage such cover, assess, and deal with reinsurance and insurance claims under such cover and to meet legal obligations. They will keep your data for the period necessary for these purposes and may need to disclose it to other companies within their group, their agents and third-party service providers, law enforcement and regulatory bodies.

Your Personal Information may be shared with other Aviva group companies and third parties (including our suppliers such as those who provide claims services and regulatory and law enforcement bodies).

Some of the organisations we share information with may be located outside of the European Economic Area ("EEA"). We'll always take steps to ensure that any transfer of information outside of Europe is carefully managed to protect your privacy rights. For more information on this please see our Privacy Policy or contact us.

How long we keep your personal information for.

We maintain a retention policy to ensure we only keep personal information for as long as we reasonably need it for the purposes explained in this notice. We need to keep information for the period necessary to administer your insurance and deal with claims and queries on your policy.

We may also need to keep information after our relationship with you has ended, for example to ensure we have an accurate record in the event of any complaints or challenges, carry out relevant fraud checks, or where we are required to do so for legal, regulatory or tax purposes.

Your rights.

You have various rights in relation to your personal information, including the right to request access to your personal information, correct any mistakes on our records, erase or restrict records where they are no longer required, object to use of personal information based on legitimate business interests, including profiling and marketing, ask not to be subject to automated decision making if the decision produces legal or other significant effects on you, and data portability. For more details in relation to your rights, including how to exercise them, please see our full privacy policy or contact us – refer to the 'Contacting us' details below.

Contacting us.

If you have any questions about how we use personal information, or if you want to exercise your rights stated above, please contact our Data Protection team by either emailing them at dataprt@aviva.com or writing to the Data Protection Officer, Pitheavlis, Perth PH2 1JR.

If you have a complaint or concern about how we use your personal information, please contact us in the first instance and we will attempt to resolve the issue as soon as possible. You also have the right to lodge a complaint with the Information Commissioner's Office at any time.

We may use Personal Information we hold about you across the Aviva group for marketing purposes, including sending marketing communications in accordance with your preferences. If you wish to amend your marketing preferences, please contact us at: contactus@aviva.com or by writing to us at: The Data Protection Team, Aviva, PO Box 7684, Pitheavlis, Perth PH2 1JR. More information about this can be found in the "Marketing" section of our full privacy policy.

Fraud prevention and detection.

In order to prevent and detect fraud we may at any time share information about you with other organisations and public bodies including the police. You should show this notice to anyone who has an interest in the insurance under the policy.

What to do in an emergency...

For medical emergencies:

Call

0044 (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 **0044 (0) 203 284 1585**.

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Need some extra help to do your banking? This might be due to physical or mental wellbeing or a life event. We're here to support you. Let us know what you need by calling **03459 758 758**, chat to us in the Mobile Banking App, or visit us in branch.

This information is available in large print, Braille and audio. Ask in branch or call us on **03459 758 758** (lines are open from 8am to 8pm, 7 days a week).

If you have a hearing or speech impairment you can call us using the National Relay UK service. Type '**18001**' before entering our telephone number. A member of the Royal National Institute for Deaf People will join the call to speak with us as you send and receive text messages. Please visit www.relayuk.bt.com to read how they manage your data.

Our lost and stolen card and fraud reporting lines are open 24/7. Not all Telephone Banking services are available 24 hours, 7 days a week.

If you need to call us from abroad, or prefer not to use our **0345** number, you can also call us on **0044 203 284 1575**. Calls may be monitored or recorded.

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