

Private Banking

PRIVATE BANKING PREMIER CURRENT ACCOUNT

**Travel Insurance Terms and Conditions
effective from April 2018**



LLOYDS BANK

This booklet contains important information about your Private Banking Premier Current Account and one of the insurance benefits which it includes. You should read it together with the rest of the information contained within the welcome pack.

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Travel insurance policy

This is **Your** travel insurance policy. It contains details of cover, conditions and exclusions relating to each **Insured Person** and is the basis on which all claims will be settled. If **You** have purchased **Upgrades** these will be validated by the issue of **Your Upgrade** schedule which must be attached to the policy.

We will in the event of **Bodily Injury**, death, illness, disease, loss, theft, damage, legal liability or other specified events happening within the **Period of Insurance** provide insurance in accordance with the operative sections of **Your** policy.

Any **Upgrade** schedule or endorsements issued to **You** are all part of the policy.

Your policy is evidence of the contract of insurance.

Premiums, fees and charges

Lloyds Bank collects **Your** premiums on behalf of AXA Insurance which include Insurance Premium Tax (IPT) at the current rate. There are no additional fees or charges in respect of AXA Insurance or insurance related services.

United Kingdom residents

This policy only covers losses suffered whilst **You** are a **United Kingdom** resident and are registered with a **Medical Practitioner** in the **United Kingdom**.

Policy Excess

Under most sections of the policy, claims will be subject to an excess. This means that **You** will be responsible for paying the first part of each and every claim per incident,

unless the additional premium has been paid to waive the excess as shown in **Your Upgrade** schedule.

The European Commission has also provided an Online Dispute Resolution Service for logging complaints. To use this service please go to: <http://ec.europa.eu/odr>

Policy information or advice

If **You** would like more information or if **You** feel the insurance may not meet **Your** needs, telephone the Travel Insurance Helpline on **0345 300 1340**.

AXA Insurance

Benefits under this policy are underwritten by AXA Insurance UK plc Registered in England No. 78950. Registered Office: 5 Old Broad Street, London EC2N 1AD. AXA Insurance UK plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Financial Services Register number 202312. This can be checked by visiting the FCA's website at www.fca.org.uk

Data Protection Act Notice

AXA Insurance UK plc is part of the AXA Group of companies which takes **Your** privacy very seriously. For details of how **We** use the personal information **We** collect from **You** and **Your** rights please view **Our** privacy policy at www.axa.co.uk/privacy-policy If **You** do not have access to the internet please contact **Us** and **We** will send you a printed copy.

Also, please note that information provided may be shared with **Your Bank Account Provider**.

Fraud prevention

To keep premiums low **We** do participate in a number of industry initiatives to prevent and detect fraud.

To help prevent crime **We** may:

1. Share information about **You** with other organisations and public bodies including the police.
2. Share information about **You** within the AXA Group and with other insurers.
3. Pass **Your** details to recognised centralised insurance industry applications and claims review systems (for example the Travel Claims Database) where **Your** details may be checked and updated.
4. Check **Your** details with fraud prevention agencies and databases. If **You** give **Us** false or inaccurate information and **We** suspect fraud, **We** may record this with fraud prevention agencies.
5. Search records held by fraud prevention and credit agencies to:
 - a. Help make decisions about credit services for **You** and members of **Your** household.
 - b. Help make decisions on insurance policies and claims for **You** and members of **Your** household.
 - c. Trace debtors, recover debt, prevent fraud and to manage **Your** insurance policies.
 - d. Check **Your** identity to prevent money laundering.
5. Undertake credit searches and additional fraud searches.

Your travel insurance checklist

Before **You** travel, **You** should ask **Yourself** the following:

- will **Your Trip** last more than 62 consecutive days?
- will you be engaging in **Winter Sports** for more than 31 days in any calendar year?

You need to tell **Us** about any **Medical Condition** before **You** book **Your Trip**.

In order to travel **You** must be:

- healthy, fit to travel and to undertake **Your** planned **Trip**;
- NOT travelling against medical advice or with the intention of obtaining medical treatment abroad.
- **Upgrades** are available, please refer to **Your** Travel Policy section of this document.

Upgrades must be purchased before **You** travel.

Please refer to the 'Exclusions' section of this policy.

Definitions

Any word or expression to which a specific meaning has been attached will bear the same meaning throughout this policy. For ease of reading the definitions are highlighted by the use of bold print and will start with a capital letter. Wherever the following words and phrases appear in this policy they will always have these meanings:

Insured Person/You/Your

The holder(s) of a Private Banking Premier Current Account and their **Family**.

All cover on this policy ceases for all travellers when –

- On a sole account, the account holder reaches 80 or;
- On a **joint account**, both account holders have reached the age of 80. When one account holder is under the age of 80 cover continues for this account holder and their **Family**.

We/Us/Our

- means AXA Insurance UK plc.

Baggage

- means luggage, clothing, personal effects, **Golf Equipment** and other articles which belong to **You** (or for which **You** are legally responsible) which are worn, used or carried by **You** during any **Trip**.

Bank Account Provider

- The bank which provides the account through which this travel insurance policy is made available to **You**.

Bodily Injury

- means an identifiable physical injury sustained by **You** caused by sudden, unexpected, external and visible

means. Injury as a result of **Your** unavoidable exposure to the elements shall be deemed to have been caused by bodily injury.

Business Equipment

- means items used by **You** and which belong to **You** in support of **Your** business activity including office equipment which is portable by design including, but not restricted to, personal computers, telephones and calculators.

Business Trip

- means a **Trip** taken wholly or in part for business purposes but excluding manual work.

Close Business Associate

- means any person whose absence from business for one or more complete days at the same time as **Your** absence prevents the proper continuation of that business.

Close Relative

- means mother, mother-in-law, father, father-in-law, sister, sister-in-law, brother, brother-in-law, wife, husband, civil partner, daughter, daughter-in-law, son, son-in-law, grandparent, grandchild, step parent, step child, step sister, step brother, foster child, legal guardian, partner or fiancé/fiancée of an **Insured Person**.

Curtailment/Curtail/Curtailed

- means either:
 - a. **You** abandoning or cutting short the **Trip** after **You** leave **Your Home** (or for a **Business Trip** **Your** place

of business) by direct early return to **Your Home** or place of business, in which case claims will be calculated from the day **You** returned to **Your Home** or place of business (whichever is the earlier) and based on the number of complete days of **Your Trip** **You** have not used, or

- b. **You** attending a hospital outside **Your Home Area** as an in-patient or being confined to **Your** accommodation abroad due to compulsory quarantine or on the orders of a **Medical Practitioner**, in either case for a period in excess of 48 hours. Claims will be calculated from the day **You** were admitted to hospital or confined to **Your** accommodation and based on the number of complete days for which **You** were hospitalised, quarantined or confined to **Your** accommodation.

Curtailment claims under paragraph b) will only be paid for the ill/injured/quarantined/confined **Insured Person**, but where **We** or AXA Assistance agree for another **Insured Person** (including any children travelling with them) to stay with **You**, **We** will also pay for that **Insured Person's** proportion of any travel and accommodation costs and expenses (including excursions up to £250) they have incurred, but not used, by remaining with **You**.

Early Return

- means **Your** need to make an unscheduled early return journey Home during **Your Trip**.

Family

- The account holder(s) spouse, partner or civil partner under the age of 80 (who are covered to travel on their own).

- The account holder(s) children, step children, adopted children, children for whom **You** are the legal guardian and foster children all of whom are under the age of 18 or under the age of 24 if in full time education (all of whom are only covered when travelling with the account holder(s), the account holder(s) spouse, partner or civil partner or a **Responsible adult**).
- The spouse, partner or civil partners children, step children, adopted children, children for whom they are the legal guardian and foster children all of whom are under the age of 18 or under the age of 24 if in full time education (all of whom are only covered when travelling with the account holder(s), the account holder(s) spouse, partner or civil partner or a **Responsible Adult**).

Geographical Limits

- means anywhere in the world.

Golf Equipment

- means golf clubs, golf balls, golf bag, golf trolley, and golf shoes forming part of **Your Baggage**.

Health Check Date

- means:
 - a. The date stipulated on **Your** renewal invitation.
 - b. Before booking a **Trip** if **Your** health has changed (**Your Medical Condition** has deteriorated, **Your** dosage or number of prescribed medications has increased or **You** have developed a new **Medical Condition**).

Home Area

For residents of **United Kingdom** excluding Channel Islands and Isle of Man **Your Home Area** means **United Kingdom** excluding Channel Islands and Isle of Man.

For residents of the Channel Islands and the Isle of Man, **Your Home Area** means either the particular Channel Island on which **You** live or the Isle of Man depending on where **Your Home** is.

Home

- means **Your** normal place of residence in the **United Kingdom**.

Joint Account

- means an account held with Lloyds Bank by a maximum of two adults.

Medical Condition

- means any disease, illness or injury.

Medical Practitioner

- means a registered practising member of the medical profession recognised by the law of the country where they are practising, who is not related to **You** or any person with whom **You** are travelling.

Pair or Set

- means a number of items of personal **Baggage** and **Valuables** associated as being similar or complementary or used together.

Period of Insurance

- means the date when **You** opened a new Private Banking Premier Current Account, and ending when **Your** Private Banking Premier Current Account is closed, the policy is cancelled or **You** reach 80 years of age, whichever is the earlier.

Cover for cancellation starts from the commencement of the period of insurance or when **You** book each **Trip**, whichever is the later and ends on commencement of any **Trip**.

Cover for all other sections applies for the length of each **Trip**. Legal advice and the Homewatch assistance service continue to apply for up to a week after **You** return **Home**.

Permitted Sports and Activities

means the following activities which **We** cover as standard under the policy:

- administrative or clerical occupations
- aerobics
- archery
- badminton
- banana boating
- baseball
- basketball
- body boarding (boogie boarding)
- bowls
- camel riding
- canoeing (up to grade 2 rivers)
- clay pigeon shooting
- climbing (on climbing wall only)
- cricket
- croquet
- curling
- cycling (not racing)
- deep sea fishing
- dinghy sailing
- fishing
- flying as a fare paying passenger in a fully licensed passenger carrying aircraft

- go karting
- golf
- hiking
- horse riding (excluding competitions, racing, jumping and hunting)
- hot air ballooning (organised pleasure rides only)
- jet skiing (no racing)
- kayaking (up to grade 2 rivers)
- netball
- orienteering
- pedalo
- quad biking
- ringos
- roller skating and blading (wearing pads and helmets)
- rounders
- rowing (except racing)
- running (non-competitive and not marathons)
- safari trekking (must be organised tour)
- scuba diving up to a depth of 30 metres (if **You** have the relevant qualifications for the depth at which **You** are diving, such as PADI: Advanced Open Water, BSAC: Sports Diver or equivalent, and **You** are accompanied by a qualified dive marshal, diving instructor or guide)
- shooting/small bore target shooting (within organisers' guidelines)
- skateboarding (wearing pads and helmets)
- snorkelling
- softball

- squash
- surfing
- swimming
- swimming with dolphins
- table tennis
- team sports (if not the main purpose of the Trip)
- tennis
- trampolining
- trekking up to 2,500 metres altitude
- volleyball
- wake boarding
- walking
- war games (wearing eye protection)
- water polo
- water skiing
- wind surfing
- yachting (if qualified and excluding racing)
- zorbing

To upgrade your existing cover call the Travel Insurance Helpline on 0845 300 1340 Monday to Saturday 8am to 8pm, Sunday 9am to 5pm.

To manage your travel cover online go to the Account Benefits tab in Internet Banking or visit lloydsbankavatravelinsurance.com

Online **You** can:

- See and print **Your** travel insurance documents.
- Upgrade **Your** cover.
- Complete **Your** medical screening questionnaire online.

- Update **Your** personal information.
- Register a claim.

Personal Money and Travel Documents

- means bank notes, currency notes and coins in current use, travellers and other cheques, postal or money orders, pre-paid coupons or vouchers, travel tickets, passport, event and entertainment tickets, phonecards and credit/debit or charge cards all held for private purposes.

Public Transport

- means any publicly licensed aircraft, sea vessel, train or coach on which **You** are booked to travel.

Responsible Adult

- means a person aged 18 or over (not insured on this policy) whose duty is to care for and be in control of another person and if necessary make decisions in the absence of the parent/guardian.

Secure Baggage Area

- means any of the following, as and where appropriate:
 - a. The locked dashboard, boot or luggage compartment of a motor vehicle.
 - b. The locked luggage compartment of a hatchback vehicle fitted with a lid closing off the luggage area, or of an estate car with a fitted and engaged tray or roller blind cover behind the rear seats.
 - c. The fixed storage units of a locked motorised or towed caravan.
 - d. A locked luggage box, locked to a roof rack which is itself locked to the vehicle roof.

Ski Equipment

- means skis (including bindings), ski boots, ski poles and snowboards.

Terrorism

- means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or governments, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

Trip

- means any holiday, business or pleasure trip or journey within the **Geographical Limits**, during the **Period of Insurance**, commencing and ending in **Your Home Area**, with a maximum duration of 62 consecutive days.

Upgrade(s)

- means any extra benefit or different level of cover **You** have purchased as detailed on **Your** upgrade schedule. See the '**Your Travel Policy**' section of this document for details of upgrades available. No additional cover will apply unless **You** have paid the appropriate supplementary premium.

Unattended

- means when **You** are not in full view of and not in a position to prevent unauthorised interference with **Your** property or vehicle.

United Kingdom

- means England, Scotland, Wales, Northern Ireland, Isle of Man and the Channel Islands.

Valuables

- means jewellery, gold, silver, precious metal or precious or semiprecious stone articles, watches, furs, cameras, camcorders, portable satellite navigation systems, photographic, audio, video, computer, television and telecommunications equipment and other electronic entertainment devices (including but not limited to mobile phones, MP3 or 4 players, tablets, ebooks, CDs, DVDs, tapes, films, cassettes, cartridges and headphones), computer games and associated equipment, telescopes and binoculars.

Winter Sports

- means the following activities: dry slope skiing, on and off-piste* skiing; on and off-piste* snowboarding; glacier walking/skiing, indoor and outdoor ice skating, kick sledging, mono skiing, ski blading, sledging/sleigh riding (pulled by horse or reindeer)**, snow shoe walking and snow cat driving**.

*a piste is a recognised and marked ski run within resort boundaries.

** These activities are covered on the policy however there will be no cover under Section G – Personal liability when taking part in these activities.

Your travel policy

Your cover available under this policy is only provided:

- For **Trips You** take:
 - outside **Your Home Area**; or
 - solely within **Your Home Area** provided that **You** have pre-booked at least two consecutive nights paid accommodation on a holiday or pleasure Trip, or at least five consecutive nights pre-booked paid accommodation on a **Business Trip**
- For losses arising out of incidents which take place after the start of the **Period of Insurance** during a **Trip**;
- For **Trips** within the **Geographical Limits** with a maximum duration of 62 days;
- For persons below the age of 80 years and whilst **You** are a **United Kingdom** resident and are registered with a **Medical Practitioner** in the **United Kingdom**; and
- Subject to the limits of cover and all other terms, conditions and exclusions contained in this policy.

The law applicable to this policy

- **You** are free to choose the law applicable to this policy. **Your** policy will be governed by the law of England and Wales unless **You** and **We** have agreed otherwise.

Upgrades

This policy contains different levels of cover, some of which do not apply unless **You** have paid the appropriate **Upgrade** premium. **Upgrades** must be purchased before **You** travel. Any extra benefit **You** have purchased is detailed in **Your Upgrade** schedule. Please read the wording and ensure the cover reflects **Your** requirements. **You** may **Upgrade Your** travel insurance coverage to include any of the following:

Optional Upgrades

You may purchase the following **Upgrades**.

Additional Adult or Child

You may nominate a named additional adult or child, relative or friend, as an **Insured Person**, when the adult or child is travelling with the Private Banking Premier Current Account holder, or with the account holder's spouse, partner or civil partner when he/she is the **Insured Person**.

Excess Waiver

The policy excess will be reduced to nil.

Sports and Activities

The sports and activities which are covered as standard are listed under the **Permitted Sports and Activities** definition, if **You** wish to participate in any activity not mentioned under this definition then please call **Us** and **We** may be able to extend **Your** cover.

Trip Extension

The **Trip** limit may be extended to cover **You** for either 93, 186 or 279 consecutive days in each annual **Period of Insurance**.

Travelling in excess of the **Trip** limits will invalidate the whole policy.

Winter Sports

If **You** wish to participate in any activities not listed in the **Winter Sports** definition (and not included in the list of activities not covered in the General exclusions relating to all sections of the policy paragraph 5), then please call **Us** as **We** can extend **Your** cover to include any of the following activities: Cross Country Skiing, Ski-dooing**, Nordic Skiing, Snow Biking, Snow Bobbing, Snow Mobiling** or Snow Scooting**

** These activities are covered on the policy however there will be no cover under section G – Personal Liability when taking part in these activities.

Sections J, K and L can also be upgraded to provide higher cover limits.

Automatic Renewal

By purchasing an optional **Upgrade(s)** **You** provide consent to set up a continuous payment authority. This means **We** are authorised to automatically renew **Your Upgrade(s)** and apply for renewal payments from **Your** account every year, even if **Your** card has expired, until **You** instruct **Us** to stop.

We will contact **You** at least 21 days before the expiry date. If **You** still meet **Our** eligibility criteria, **We** will seek to automatically renew **Your Upgrade(s)** by using the latest details **You** provided to **Us**. **You** will also be provided with a renewal invitation which **You** should check to ensure all

Your details are still correct and relevant. If any changes are required or **You** do not wish to renew **Your Policy You** should let **Us** know by contacting **Us** on **0345 300 1340** before **Your** renewal date.

If **You** no longer meet **Our** eligibility criteria, **We** will not be able to renew **Your Upgrade**. In all cases **We** will contact **You** prior to **Your** renewal date to advise **You** what to do next.

Renewals which include a Medical Condition

If **You** have contacted us about a **Medical Condition** and **We** have agreed in writing to cover **You**, it will not automatically renew. If **You** have purchased any **Upgrade(s)** in addition to a **Medical Condition** the **Upgrade(s)** will not automatically renew either. In both cases **We** will contact **You** at least 21 days before the expiry date to advise what to do next, but **You** will have to contact **Us** if **You** wish to renew.

Change to cover, terms or price

This clause explains how **We** may make changes to **Your** insurance policy. This clause does not allow **Us** to amend the other terms of **Your** Lloyds Private Banking Premier Current Account **We** may change the price, benefits, terms, cover and/or exclusions of **Your** insurance policy by giving **You** at least two months' notice in writing unless such changes are required to be made sooner by law or regulation (in which case **We** will give **You** a reasonable and proportionate amount of notice). Changes may be communicated to **You** by **Us** or by **Your Bank Account Provider** acting as **Our** agent.

We will only exercise **Our** ability to make changes to **Your** insurance policy in order to make reasonable and proportionate changes to reflect:

- a. any changes in the law, regulation and/or taxation of travel insurance business within the **United Kingdom**;
- b. any changes that are required to give effect to decisions and/or guidance of a regulator or an ombudsman;
- c. any changes that are required to give effect to new or revised insurance industry codes of practice that **We** intend to comply with;
- d. inflationary increases in general claims costs, medical claims costs and/or administrative costs which affect the cost to **Us** of providing cover under and administering **Your** insurance policy;
- e. changes in foreign currency exchange rates which affect the cost to **Us** of providing cover under and administering **Your** insurance policy;
- f. the correction of any typographical or formatting errors that may occur;
- g. other increases in the cost and/or number of travel insurance claims which affect the cost to **Us** of providing cover under and administering **Your** insurance policy; and
- h. increases in the cost of purchasing reinsurance which affects the cost to **Us** of providing cover under **Your** insurance policy.

Any change to the benefits, terms, cover or exclusion which restricts **Your** cover or benefits will not apply to any **Trip** which commences prior to the effective date of the change.

All changes will apply to any **Trips** which commence after the effective date of the change, even where a **Trip** was

booked before the effective date of the change.

If **You** do not wish to accept the change(s) that **We** intend to make to **Your** insurance policy, **You** can contact **Your Bank Account Provider** acting as **Our** agent by calling **0345 300 2750** or speaking to your Private Banking and Advice Manager. This will be treated as notice that **You** wish to close or switch **Your** Lloyds Private Banking Premier Current Account immediately – there will be no charge for closing or switching **Your** account. It will be assumed that **You** have accepted the change(s) if **Your Bank Account Provider** has not heard from **You** by the end of the notice period and **You** will be bound by the change(s) when they come into force.

Telephone number checklist

For customer service and claims assistance within the UK, please call:

The Travel Insurance Helpline: **0345 300 1340**

Customer service lines are open 8am to 8pm Monday to Saturday and 9am to 5pm Sunday.

Claims: **0345 300 2983**

Claims lines are open 8am to 8pm Monday to Friday and 9am to 5pm Saturday.

UK fax numbers:

Claims: **0345 603 1660**

Pre-travel information/Homewatch/Legal assistance: **0345 603 1662**

For overseas assistance please call:

24 hour overseas assistance Helpline: **+44 1633 815 819**

Fax: **+44 1633 815 866**

General conditions applicable to the whole policy

You must comply with the following conditions to have the full protection of **Your** policy.

If **You** do not comply **We** may at **Our** option cancel the policy or refuse to deal with **Your** claim or reduce the amount of any claim payment.

1. Dual insurance

If at the time of any incident which results in a claim under this policy, there is another insurance covering the same loss, damage, expense or liability **We** will not pay more than **Our** proportional share (not applicable to Section D – Personal accident and travel accident cover).

2. Reasonable precautions

At all times **You** must take all reasonable precautions to avoid injury, illness, disease, loss, theft or damage and take all reasonable steps to safeguard **Your** property from loss or damage and to recover property lost or stolen.

3. Cancellation

Once **You** have upgraded to, or opened, a Private Banking Premier Current Account **You** have a 30 day cooling off period, so if **You** change **Your** mind and have not used the benefits or don't have a claim pending, Lloyds Bank will not charge **You** the monthly current account fee. If **You** do not cancel **Your** account within 30 days of the start date, **Your** policy will remain in force and may then only be cancelled by **You** closing **Your** account or by Lloyds Bank giving 30 days' notice in writing.

If **You** have purchased an **Upgrade** and within 14 days of receipt of the **Upgrade** schedule, **You** find that it does not meet **Your** requirements **You** may cancel **Your Upgrade** by returning the **Upgrade** schedule to **Us**. **We** will refund any premium **You** have paid for **Upgrades** or to obtain cover for **Medical Conditions** in full provided **You** have not travelled.

For cancellations occurring after 14 days of receipt of the **Upgrade** schedule no refund of premium will be made.

We reserve the right to cancel cover for **Upgrades** or **Medical Conditions** immediately in the event of nonpayment of the appropriate premium for them.

We may also cancel the policy by sending 30 days notice to **You** at **Your** last known address without a refund of premium.

Making a claim

Making a claim could not be easier. All **You** need to do is telephone the dedicated claims team between the hours of 8am–8pm Monday to Friday and 9am–5pm Saturday for a fast and efficient service. The claims team will take details of **Your** claim and advise **You** of the next steps.

If **You** are abroad and in need of assistance then please contact **Our** 24 hour assistance Helpline.

The claims contact numbers are as follows:

All claims except Legal expenses and personal assistance services

AXA Travel Claims
Civic Drive
Ipswich IP1 2AN

Tel: **0345 300 2983**

Legal expenses and Personal assistance services only

AXA Assistance
The Quadrangle
106/118 Station Road
Redhill
Surrey RH1 1PX

Tel: **0345 300 2983**

To help **Us** deal with **Your** query quickly when making contact please have to hand your account details and any travel documents you may be in receipt of. Please note that telephone calls are recorded and monitored.

Claims Conditions

You must comply with the following claims conditions to have the full protection of **Our** policy. If **You** do not comply **We** may at **Our** option cancel the policy or refuse to deal with **Your** claim or reduce the amount of any claim payment.

1. Claims

You must notify **Us** preferably by phone at the address given above, depending on the type of claim.

The notification must be made within 31 days or as soon as possible thereafter following any **Bodily Injury**, illness, disease, incident, event, redundancy or the discovery of any loss, theft or damage which may give rise to a claim under this policy.

You must also inform **Us** if **You** are aware of any court claim form, summons or impending prosecution. Every communication relating to a claim must be sent to **Us** without delay. **You** or anyone acting on **Your** behalf must not negotiate, admit or repudiate any claim without **Our** written consent.

You or **Your** legal representatives must comply with the conditions and supply the relevant information detailed under the heading 'Special conditions relating to claims' for the section under which **You** are claiming. Please refer to each section of this wording for a complete list. **We** reserve the right to require **You** to undergo an independent medical examination at **Our** expense. **We** may also request and will pay for a post mortem examination.

You must retain any property which is damaged, and, if requested, send it to **Us** at **Your** own expense. If **We** pay a claim for the full value of the property and it is subsequently recovered or there is any salvage then it will become **Our** property. **We** may refuse to reimburse **You** for any expenses for which **You** cannot provide receipts or bills.

2. Transferring of Rights

We are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in **Your** name for **Our** benefit against any other party.

3. Fraudulent claims

Throughout **Your** dealings with **Us** **We** expect **You** to act honestly. If **You** or anyone acting for **You**:

- a. knowingly provides information to **Us** as part of **Your** application for **Your** policy that is not true and complete to the best of **Your** knowledge and belief; or
- b. knowingly makes a fraudulent or exaggerated claim under **Your** policy; or
- c. knowingly makes a false statement in support of a claim; or
- d. submits a knowingly false or forged document in support of a claim; or
- e. makes a claim for any loss or damage caused by **Your** wilful act or caused with **Your** agreement, knowledge or collusion.

Then

- a. **We** may prosecute fraudulent claimants;
- b. **We** may make the policy void from the date of the fraudulent act;
- c. **We** will not pay any fraudulent claims;
- d. **We** will be entitled to recover from **You** the amount of any fraudulent claim already paid under **Your** policy since the start date;
- e. **We** shall not return any premium paid by **You** for the policy;
- f. **We** may inform the Police of the circumstances.

Exclusions

Exclusions relating to your health

You will not be covered under:

- Section A – Cancellation or curtailment charges and early return
- Section B – Emergency medical, additional accommodation and travelling costs
- Section C – Hospital benefit
- Section D – Personal accident and travel accident cover
- Section P – Business travel

for any claims arising directly or indirectly from:

1. Any **Medical Condition** **You** have, or have had, for which **You** are taking prescribed medication or are waiting to receive, or have received treatment (including surgery, tests or investigations) within the 6 months prior to the opening of **Your** Private Banking Premier Current Account or within the 6 months prior to booking any **Trip**, whichever is the later, unless **You** have contacted **Us** and **We** have agreed in writing to cover **You**.

If **You** wish to apply for cover for such Medical Conditions, **You** need to contact **Us** on **0345 300 1340** at the following times:

- a. Upon opening **Your** Private Banking Premier Current Account if **You** already have a **Trip** booked, or before **You** book **Your** first **Trip** after opening **Your** Private Banking Premier Current Account, and
- b. at any subsequent **Health Check Date**.

If **You** have any **Medical Conditions** and they all appear in the table of No Screen Conditions overleaf then these will all be covered under the policy without the need to contact **Us**. If however **You** have any **Medical Condition** that is not in the list of No Screen Conditions, then **You** must tell **Us** about all the **Medical Conditions** that **You** have, including those on the list of No Screen Conditions.

Cover for any **Medical Condition** may be subject to payment of an additional premium. This will be confirmed when **You** contact **Us**.

2. Any **Medical Condition** **You** have at a **Health Check Date** for which **You** have received a terminal prognosis.
3. Any **Medical Condition** **You** have at a **Health Check Date** of which **You** are aware and have sought, but not received, a diagnosis.
4. Any **Medical Condition** **You** have at a **Health Check Date** for which **You** are on a waiting list or have knowledge of the need for surgery, in-patient treatment or investigation at a hospital, clinic or nursing home.
5. Any **Medical Condition** **You** have in respect of which a **Medical Practitioner** has advised **You** not to travel or would have done so had **You** sought his/her advice.
6. Any **Medical Condition** **You** have and for which **You** are not taking the recommended treatment or prescribed medication as directed by a **Medical Practitioner**.
7. Any **Medical Condition** **You** have and for which **You** are travelling with the intention of obtaining treatment outside of **Your Home Area**.
8. **Your** travel against any health requirements stipulated by the carrier, their handling agents or any other **Public Transport** provider.

No Screen Conditions (for which **You** do not need to contact **Us** if all the **Medical Conditions** that **You** have are included in the table below).

- Achilles tendon injury
- Acid excess
- Acid Reflux
- Acne
- ADHD (Attention Deficit Hyperactivity Disorder)
- Allergy (requiring no prescriptive treatment only)
- Allergy (with Epipen if prescribed)
- Anal fissure/fistula
- Arthritis
- Asthma
- Benign Prostatic Enlargement
- Blindness
- Broken bone (not head or spine)
- Carpal tunnel syndrome
- Cataracts
- Chicken pox
- Colitis (no hospital admissions in the last 12 months)
- Common cold/influenza
- Corneal graft
- Cosmetic surgery
- Crohn's disease
- Cuts and abrasions (non self-inflicted)
- Cyst – breast
- Cyst – testicular

- Cystitis
- Deafness
- Diabetes
- Diarrhoea and/or vomiting
- Dislocated hip (not replacement hip)
- Diverticulitis
- Dyspepsia
- Eczema
- Epididymitis
- Epilepsy
- Essential tremor
- Fungal nail infection
- Gastric reflux
- Glandular fever (not within 3 months of the planned trip)
- Glaucoma
- Gout
- Haemorrhoids
- Hayfever
- Hernia
- High blood pressure
- High Cholesterol
- Hip replacement
- Hyperthyroidism (overactive thyroid)
- Hypothyroidism (underactive thyroid)
- Hysterectomy (provided carried out more than 6 months ago)

- IBS (Irritable Bowel Syndrome)
- Impetigo
- Macular degeneration
- ME (Myalgic Encephalomyelitis, if only symptom is fatigue)
- Meniere's disease
- Menopause/HRT
- Menorrhagia
- Migraine (confirmed diagnosis, no ongoing investigations)
- Nasal polyps
- Neuralgia, Neuritis
- Nut allergy
- Osteochondritis
- Osteoporosis
- Parkinson's
- Pelvic inflammatory disease
- PMT (Pre-menstrual tension)
- Pregnancy (no complications)
- Psoriasis
- Reflux oesophagitis
- Retinal detachment
- Rheumatism
- Rhinitis
- RSI (Repetitive strain injury/Tendinitis)
- Shingles
- Shoulder injury

- Sinusitis
- Sleep Apnoea
- Tendon injury
- Tendonitis
- Tinnitus
- Tonsillitis
- Urticaria
- Varicose veins – legs only (if GP has confirmed fitness to travel)
- Vertigo

To declare a Medical Condition or a change in Your state of health or prescribed medication, You should contact us on: 0345 300 1340.

If following a medical screening **We** do not provide cover for the **Medical Condition(s)** that **You** tell **Us** about **We** will not provide cover for any of those Medical Conditions, even if one or more of them is a No Screen Condition.

General exclusions relating to all sections of the policy

We will not pay for claims arising directly or indirectly from:

1. War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, **Terrorism**, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power but this exclusion shall not apply to losses under:
 - Section B – Emergency medical, additional accommodation and travelling costs, – Section C – Hospital benefit and – Section D – Personal accident and travel accident cover unless such losses are caused by nuclear, chemical or biological attack, or the disturbances were already taking place at the beginning of any **Trip**.
2. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste, from combustion of nuclear fuel, the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly.
3. Loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
4. The failure or fear of failure or inability of any equipment or any computer programme, whether or not **You** own it, to recognise or to interpret correctly or process any date as its true calendar date, or to continue to function correctly beyond that date.
5. Although **Winter Sports** cover is included **You** are still not covered for the following activities: off-piste skiing without a guide, skiing against local authoritative warning or advice, ski stunting, free-style skiing,

ice hockey, bobbing, tobogganing, heli skiing, ski acrobatics, ski flying, ski jumping, ski mountaineering, snowcat skiing, snowboarding off-piste without a guide, snow carting or the use of bob sleighs, luges or skeletons.

If **You** wish to participate in a winter sports activity not mentioned in the list above or in the **Winter Sports** definition, please refer to the **Winter Sports Upgrade** as **We** may be able to extend **Your** cover.

6. **Your** engagement in or practice of the following, unless **You** have received **Our** prior agreement in writing: manual work in connection with a profession, business or trade, professional entertainment, flying except as a fare paying passenger in a fully-licensed passenger-carrying aircraft, the use of a moped, motorcycle, car, van, lorry or similar motorised vehicle unless a full United Kingdom driving licence is held permitting the use of such vehicles in the **United Kingdom** and in the case of a moped or motorcycle, **You** and **Your** passenger are wearing a helmet.
7. **Your** engagement in any sport or activity that is not in the list of **Permitted Sports and Activities** unless **You** have received **Our** prior agreement in writing.
8. **Your** wilfully, self-inflicted injury or illness, suicide or attempted suicide, sexually transmitted diseases, solvent abuse, drug use (other than drugs taken in accordance with treatment prescribed and directed by a medical practitioner, but not for the treatment of drug addiction) and putting yourself at needless risk (except in an attempt to save human life).
9. **You** drinking too much alcohol or alcohol abuse where it is reasonably foreseeable that such consumption could result in an impairment of your faculties and/or judgment resulting in a claim. **We** do not expect you to

avoid alcohol on your trips or holidays, but we will not cover any claims arising because you have drunk so much alcohol that your judgement is seriously affected and you need to make a claim as a result.

10. **You** climbing on top of, or jumping from a vehicle or jumping from a building or balcony, or climbing or moving from any external part of any building to another (apart from stairs, ramps or walkways) and falling regardless of the height, unless your life is in danger or you are attempting to save human life.
11. **Your** own unlawful action or any criminal proceedings against **You**.
12. Any other loss, damage or additional expense following on from the event for which **You** are claiming, unless **We** provide cover under this insurance. Examples of such loss, damage or additional expense would be the cost of replacing locks after losing keys, costs incurred in preparing a claim or loss of earnings following Bodily Injury, illness or disease.
13. Operational duties of a member of the Armed Forces.
14. **Your** travel to a country or specific area or event to which the Travel Advice Unit of the Foreign & Commonwealth Office or the World Health Organisation has advised the public not to travel (other than claims arising from **You** not being able to travel and use **Your** booked accommodation or Curtailing the **Trip** before completion, as provided for under subsections 1.c and 5.c of What is covered under Section Q – Travel disruption cover).

Emergency and medical service

Emergency assistance 24 hours a day

You should first check that the circumstances are covered by **Your** Policy.

Having done this please contact the appropriate 24 hour number.

Give **Your** name, **Your** Private Banking Premier Current Account number and sort code, and as much information as possible. Please give **Us** a telephone, fax or telex number where **We** can contact **You** or leave messages at any time of the day or night.

In the event of a serious illness or accident which may lead to in-patient hospital treatment or before any arrangements are made for repatriation or in the event of **Curtailement** necessitating **Your Early Return Home** **You** must contact AXA Assistance. The service is available to **You** and operates 24 hours a day, 365 days a year for advice, assistance, making arrangements for hospital admission, repatriation and authorisation of medical expenses. If this is not possible because the condition requires immediate emergency treatment **You** must contact AXA Assistance as soon as possible.

Medical assistance abroad

AXA Assistance has the medical expertise, contacts and facilities to help should **You** be injured in an accident or fall ill. AXA Assistance will also arrange transport **Home** when this is considered to be medically necessary or when **You** have notice of serious illness or death of a **Close Relative** at home.

Payment for medical treatment abroad

If **You** are admitted to a hospital/clinic while abroad, AXA Assistance will arrange for medical expenses covered by the policy to be paid direct to the hospital/clinic. To take advantage of this benefit someone must contact AXA Assistance for **You** as soon as possible.

Private medical treatment is not covered unless authorised specifically by AXA Assistance.

For simple out-patient treatment, **You** should pay the hospital/clinic **Yourself** and claim back medical expenses from **Us** on **Your** return to **Your Home Area**.

If in doubt regarding any such requests, please call AXA Assistance for guidance.

Contact AXA Assistance on telephone number:
+44 1633 815 819

Reciprocal health agreements

EU, EEA and Switzerland

If you are travelling to countries within the European Union (EU), the European Economic Area (EEA) or Switzerland you are strongly advised to obtain a European Health Insurance Card (EHIC). **You** can apply for an EHIC either online at www.ehic.org.uk or by telephoning **0300 330 1350**. This will entitle you to benefit from the health care arrangements which exist between countries within the EU/EEA or Switzerland.

If **We** agree to pay for a medical expense which has been reduced because **You** have used either a European Health Insurance Card, any other worldwide reciprocal health care agreement or private health insurance, there will be no excess applicable under Section B – Emergency medical, additional accommodation and travelling costs.

Australia

If you need medical treatment in Australia you must enrol with a local MEDICARE office. **You** do not need to enrol when you arrive, but you must do this after the first occasion you receive treatment. In-patient and out-patient treatment at a public hospital will then be available free of charge. Details of how to enrol and the free treatment available can be found by visiting the MEDICARE website on www.medicareaustralia.gov.au or by emailing medicare@medicareaustralia.gov.au

If **You** are admitted to hospital contact must be made with AXA Assistance as soon as possible and their authority obtained in respect of any treatment NOT available under MEDICARE.

Contact AXA Assistance on telephone number:
+44 1633 815 819

New Zealand

United Kingdom citizens on a short term visit to New Zealand are eligible for treatment (medical, hospital and related) on the same basis as citizens of New Zealand. If the treatment relates to an existing medical condition or a new condition arises, then a **Medical Practitioner** must agree in each case that prompt treatment is needed before **Your Trip** ends, if treatment is to be provided under the reciprocal agreement. **You** will also need to show **Your** UK passport.

You will however have to pay the same charges as New Zealanders for treatment at a doctor's surgery or for prescribed medication.

Section A – Cancellation or curtailment charges and early return

What is covered

We will pay **You** up to £10,000 (inclusive of any valid claims payable under Sections K – Ski pack and Section Q – Travel disruption cover) for any irrecoverable unused travel and accommodation costs (including excursions up to £250) and other prepaid charges (including green fees of up to £75 per day, up to a maximum of £300) which **You** have paid or are contracted to pay together with any reasonable additional travel expenses incurred if:

- a. cancellation of the **Trip** is necessary and unavoidable or
- b. the **Trip** is **Curtailed** before completion
- c. **You** have to make an **Early Return** as a result of any of the following events occurring:
 1. The death, **Bodily Injury** or illness of:
 - a. **You**
 - b. any person with whom **You** are travelling or have arranged to travel with
 - c. any person with whom **You** have arranged to reside temporarily
 - d. **Your Close Relative**
 - e. **Your Close Business Associate**
 2. Compulsory quarantine, jury service attendance or being called as a witness at a Court of Law of **You** or any person with whom **You** are travelling or have arranged to travel with.
 3. Redundancy of **You** or any person who **You** are travelling or have arranged to travel with which

qualifies for payment under current **United Kingdom** redundancy payment legislation, and at the time of booking the **Trip** there was no reason to believe anyone would be made redundant.

4. **You** or any person with whom **You** are travelling or have arranged to travel with are a member of the Armed Forces, Police, Fire, Nursing or Ambulance Services or employees of a Government Department and have **Your**/their authorised leave cancelled for operational reasons, provided that such cancellation or **Curtailment** could not reasonably have been expected at the time this insurance is purchased by **You**.
5. The Police requesting **You** to remain at or return to **Your Home** when a loss in excess of £1,500 is involved due to serious damage to **Your Home** caused by fire, aircraft, explosion, storm, flood, subsidence, malicious persons or theft.
6. Medical complications as a result of **Your** pregnancy or the pregnancy of anyone who **You** have arranged to travel or stay with during the **Trip**.
7. The Travel Advice Unit of the Foreign & Commonwealth Office (FCO) or the World Health Organisation (WHO) or similar body issuing a directive:
 - a. prohibiting all travel or all but essential travel to or
 - b. recommending evacuation from the country or specific area or event to which **You** were travelling providing such directive came into force after **You** opened **Your** Private Banking Premier Current Account or booked the **Trip** (whichever is the later), or in the case of **Curtailment** or **Early Return** after **You** had left the **United Kingdom** to commence the **Trip**.

If the same expenses are also covered under Section Q – Travel disruption cover **You** can only claim for these under one section for the same event.

Special conditions relating to claims

1. **You** must obtain prior approval of AXA Assistance to confirm the necessity to return **Home** prior to **Curtailment** of the **Trip** due to death, **Bodily Injury** or illness. We will ask you to supply a medical certificate from a **Medical Practitioner** to support **Your** claim.
2. If **You** fail to notify the travel agent, tour operator or provider of transport/accommodation immediately it is found necessary to cancel the **Trip** Our liability shall be restricted to the cancellation charges that would have applied had failure not occurred.
3. If **You** cancel the **Trip** due to **Bodily Injury** or illness **You** must provide a medical certificate from a **Medical Practitioner** stating that this necessarily and reasonably prevented **You** from travelling.
4. On condition that **You** contact **Us** first, and that **We** make all the travel arrangements, **We** will pay all the necessary travel costs incurred in returning **You Home** in the event that **You** have a valid **Curtailment** claim. If the situation permits, and the period of **Your** original booked **Trip** has not expired, **We** will also pay necessary additional travel costs in transporting **You** back to the location abroad.
5. Travel by air will be limited to one ticket, of the same class of travel as that paid by **You** on **Your** outward **Trip**, for each **Insured Person**.

What is not covered

1. The first £40 of each and every claim per incident.
2. The cost of Air Passenger Duty (APD) whether irrecoverable or not.
3. Any claims arising directly or indirectly from:
 - a. **Your** misconduct or misconduct by any person who

You are travelling with or have arranged to travel with leading to dismissal, **Your/their** resignation, voluntary redundancy, **You/their** entering into a compromise agreement, or where **You/they** had received a warning or notification of redundancy prior to the date **You** opened a new Private Banking Premier Current Account or at the time of booking any **Trip**.

- b. Circumstances known to **You** prior to the date **You** opened a new Private Banking Premier Current Account or the time of booking any **Trip** (whichever is the earlier) which could reasonably have been expected to give rise to cancellation or **Curtailed** of the **Trip**.
4. Travel tickets paid for using any airline mileage reward scheme (except for Avios where **We** will arrange for **Your** Avios to be replaced if the circumstances of the claim are covered).
5. Stress, anxiety, depression or any other mental or nervous disorder that **You** are suffering from unless it has been investigated and diagnosed as such by either a registered mental health professional if **You** are under the care of a Community Mental Health Team or if not, a consultant specialising in the relevant field.
6. **Your** reluctance to continue travelling unless the Foreign and Commonwealth Office (FCO) announces that travellers should avoid the country or area that **You** are in. No cover will be available when travelling against FCO advice.
7. The cost of **Your** unused original tickets where AXA Assistance or **We** have arranged and paid for **You** to come **Home** following **Curtailed** of the **Trip**. If however **You** have not purchased a return ticket, **We** reserve the right to deduct the cost of an economy

flight from any additional costs **We** have incurred which are medically necessary to repatriate **You** to **Your Home**.

8. Anything mentioned in the exclusions.

Please refer to the telephone number checklist.

Section B – Emergency medical, additional accommodation and travelling costs

What is covered

We will pay **You** up to £10,000,000 for the following expenses which are necessarily incurred within 12 months of the incident as a result of **Your** suffering unforeseen **Bodily Injury**, illness, disease and/or compulsory quarantine:

1. Emergency medical, surgical, hospital, ambulance and nursing fees and charges incurred outside of **Your Home Area**.
2. Emergency dental treatment for the immediate relief of pain and/or emergency repairs to dentures or artificial teeth carried out solely to alleviate distress in eating, up to a limit of £1,000, incurred outside **Your Home Area**.
3. In the event of **Your** death outside **Your Home Area** the reasonable additional cost of funeral expenses abroad up to a maximum of £1,000 plus the reasonable cost of conveying **Your** ashes to **Your Home**, or the additional costs of returning **Your** body to **Your Home**.
4. Reasonable additional transport or accommodation expenses incurred, up to the standard of **Your** original booking, if it is medically necessary for **You** to stay beyond **Your** scheduled return date. This includes,

with the prior authorisation of AXA Assistance, reasonable additional transport or accommodation expenses for a friend or **Close Relative** to remain with **You** or travel to **You** from **Your Home Area** or escort **You** and additional travel expenses to return **You** to **Your Home** if **You** are unable to use the return ticket.

5. With the prior authorisation of AXA Assistance, the additional costs incurred in the use of air transport or other suitable means, including qualified attendants, to repatriate **You** to **Your Home** or a suitable hospital nearby if it is medically necessary. Repatriation expenses will be:
 - a. in respect only of the identical class of travel utilised on the outward journey unless AXA Assistance agree otherwise and
 - b. in the event of **Your** hospitalisation more than 50 miles from **Your Home** during a **Trip** solely within **Your Home Area**, limited to £500.
6. A single journey air ticket, as the same class of travel as that paid by **You** on **Your** outward **Trip**, to enable a business colleague, where necessary, to replace **You** in **Your** location outside **Your Home Area** following **Your** medical repatriation or death during a **Trip**.
7. Additional travelling costs in returning **Home** **Your** children under 18 years of age and insured under the policy if **You** are incapacitated and there is no other **Responsible Adult** to supervise them. A competent person will be provided to accompany the children **Home**.

Special conditions relating to claims

1. **You** must obtain **Our** prior authorisation before incurring any expenses over £500.
2. **You** must give notice as soon as possible to

- AXA Assistance of any **Bodily Injury** or illness which necessitates **Your** admittance to hospital as an in-patient or before any arrangements are made for **Your** repatriation.
3. If **You** suffer **Bodily Injury**, illness or disease **We** reserve the right to move **You** from one hospital to another and/or arrange for **Your** repatriation to the **United Kingdom** at any time during the **Trip**. **We** will do this, if in the opinion of AXA Assistance or **Us** (based on information provided by the **Medical Practitioner** in attendance), **You** can be moved safely and/or travel safely to **Your Home Area** or a suitable hospital nearby to continue treatment.
 4. The intention of this section is to pay for emergency medical/surgical/dental treatment only and not for treatment or surgery that can be reasonably delayed until **Your** return to **Your Home Area**. **Our** decisions regarding the treatment or surgery that **We** will pay for (including repatriation to **Your Home Area**) will be based on this. If **You** do not accept **Our** decisions and do not want to be repatriated, then **We** may cancel **Your** cover under the medical related sections being Section A – Cancellation or curtailment charges and early return, Section B – Emergency medical, additional accommodation and travelling costs, Section C – Hospital benefit and Section D – Personal accident and travel accident cover of **Your** policy and refuse to deal with claims from **You** for any further treatment and/or **Your** repatriation to **Your Home Area**.

Cover under all other operative sections will however continue for the remainder of **Your Trip**.

What is not covered

1. The first £40 of each and every claim per incident.
2. Any claims arising directly or indirectly in respect of:
 - a. Costs of telephone calls, other than calls to AXA Assistance notifying them of the problem for which **You** are able to provide a receipt or other evidence to show the cost of the call and the number telephoned.
 - b. Any pre-planned pre-known medical or dental treatment or diagnostic procedure.
 - c. Treatment for cosmetic purposes, unless **Our** doctor agrees that such treatment is necessary as the result of an accident covered under this Policy.
 - d. Dental treatment involving the provision of dentures or artificial teeth or the use of precious metals.
 - e. The cost of treatment or surgery, including exploratory tests, which are not directly related to the **Bodily Injury** or illness which necessitated **Your** admittance into hospital.
 - f. Any expenses which are not usual, reasonable or customary to treat **Your Bodily Injury** or illness.
 - g. Any form of treatment or surgery which in the opinion of AXA Assistance or **Us** (based on information provided by the **Medical Practitioner** in attendance), can be delayed reasonably until **Your** return to **Your Home Area**.
 - h. Expenses incurred in obtaining or replacing medication, which at the time of departure is known to be required or to be continued outside **Your Home Area**.
 - i. Additional costs arising from single or private room accommodation.
 - j. Treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre unless agreed by AXA Assistance.
3. Any expenses incurred after **You** have returned to **Your Home Area** other than in connection with transportation of **You** or **Your** remains **Home** from abroad.
4. Expenses incurred as a result of any **Medical Condition** where **You** have not had the recommended inoculations and/or taken the recommended medication, to prevent that condition.
5. Any expenses incurred in England, Scotland, Wales, Northern Ireland, the Isle of Man or the Channel Islands which are:
 - i. for private treatment, or
 - ii. are funded by, or are recoverable from the Health Authority in **Your Home Area**, or
 - iii. are funded by a reciprocal health agreement (RHA) between these countries and/or islands.
6. **Your** decision not to be repatriated after the date when in the opinion of AXA Assistance it is safe to do so.
7. The cost of **Your** unused original tickets where AXA Assistance or **We** have arranged and paid for **You** to return to **Your Home**, if **You** cannot use the return ticket. If however **You** have not purchased a return ticket, **We** reserve the right to deduct the cost of an economy flight from any additional costs **We** have incurred which are medically necessary to repatriate **You** to **Your Home**.
8. Normal pregnancy without any accompanying **Bodily Injury**, illness, disease or complication. This section is designed to provide cover for unforeseen events, accidents, illnesses and diseases and normal childbirth would not constitute an unforeseen event.
9. Anything mentioned in the exclusions.

In an emergency

You should first check that the circumstances are covered by **Your** policy. Having done this please contact us, giving **Your** name, followed by **Your** Private Banking Premier Current Account number and sort code, and as much information as possible. **You** must not arrange in-flight medical care for **Your** return journey without the permission of the 24 hour Medical Emergency Service. **Our** medical advisors will consult with the doctors treating **You** to decide if this is reasonably necessary and will make the appropriate arrangements for **You**. In some cases it may be necessary for **Us** to contact **Your** GP in order to assist in the event of a medical emergency. Please give **Us** a telephone, fax or telex number where **We** can reach **You** or leave messages at any time of day or night.

To comply with the terms and conditions of the insurance **You** must obtain **Our** prior authorisation before incurring any expenses over £500. If this is not possible because the condition requires emergency treatment, **You** or someone designated by **You** must contact AXA Assistance as soon as possible. For assistance outside the **United Kingdom** please see the telephone numbers checklist.

Section C – Hospital benefit

What is covered

We will pay **You** £50 for every complete 24 hours **You** have to stay in hospital as an in-patient or are confined to **Your** accommodation due to **Your** compulsory quarantine or on the orders of a **Medical Practitioner** outside **Your Home Area**, up to a maximum of £1,000 as a result of **Bodily Injury**, illness or disease **You** sustain.

We will pay the amount above in addition to any amount payable under Section B – Emergency medical, additional

accommodation and travelling costs. This payment is meant to help **You** pay for additional expenses such as taxi fares and phone calls incurred by **Your** visitors during **Your** stay in hospital.

Special conditions relating to claims

1. **You** must give notice as soon as possible to AXA Assistance of any **Bodily Injury** or illness which necessitates **Your** admittance to hospital as an in-patient, compulsory quarantine or confinement to **Your** accommodation on the orders of a **Medical Practitioner**.

What is not covered

1. Any claims arising directly or indirectly from:
 - a. Any additional period of hospitalisation relating to treatment or surgery, including exploratory tests, which are not directly related to the **Bodily Injury** or illness which necessitated **Your** admittance into hospital.
 - b. Hospitalisation relating to any form of treatment or surgery which in the opinion of AXA Assistance or **Us** (based on information provided by the Medical Practitioner in attendance), can be delayed reasonably until **Your** return to **Your Home Area**.
 - c. Any additional period of hospitalisation relating to treatment or services provided by a convalescent or nursing home or any rehabilitation centre.
 - d. Hospitalisation as a result of any **Medical Condition** where **You** have not had the recommended inoculations and/or taken the recommended medication, to prevent that condition.
 - e. Any additional period of hospitalisation following **Your** decision not to be repatriated after the date when in the opinion of AXA Assistance it is safe to do so.

2. Anything mentioned in the exclusions.

Please refer to the telephone number checklist.

Section D – Personal accident and travel accident cover

Special Definitions which apply to this section only

Loss of Limb

- means the loss by permanent physical severance, or the total and irrecoverable permanent loss of use of function of, an arm at or above the wrist joint, or a leg at or above the ankle joint.

Loss of Sight

- means the total and irrecoverable loss of sight in one or both eye(s); this is considered to have occurred if the degree of sight remaining after correction is 3/60 or less on the Snellen scale.

Permanent Total Disablement

- means disablement which medical evidence confirms and having lasted for a period of at least 12 consecutive months from the date of occurrence will, entirely prevent **You** from engaging in, or giving any attention to, any relevant business or occupation for the remainder of **Your** life.

Public Transport

- means any bus, coach, train, ship, ferry, boat, hovercraft or scheduled or chartered airline, which is licensed as a passenger carrying service, and for which the cost of the tickets has been charged wholly to **Your** Lloyds Bank debit or credit card.

What is covered

We will pay one of the benefits shown below if **You** sustain **Bodily Injury** which shall solely and independently of any other cause, result within two years in **Your** death, Loss of Limb, Loss of Sight or Permanent Total Disablement.

Special conditions relating to claims

Our Medical Practitioner may examine **You** as often as they deem necessary in the event of a claim.

Provisions

1. Benefit is not payable to **You**:
 - a. Under more than one of items 1., 2. or 3.
 - b. Under item 3. until one year after the date **You** sustain **Bodily Injury**
 - c. Under item 3. if **You** are able or may be able to carry out any relevant employment or relevant occupation.
2. Benefit 1 will be paid into the deceased **Insured Person's** estate.

Benefit	Up to age 15 years inclusive	Age 16 years to 68 years inclusive	Age 69 years and over
1. Death	£1,000	£15,000	£1,000
2. Loss of one or more limbs and/or loss of sight in one or both eyes	£30,000	£30,000	£30,000
3. Permanent total disablement	£30,000	£30,000	£30,000

Special Extension: Travel Accident Cover

If **You** suffer death or disablement as a direct result of **Bodily Injury** as a result of an accident involving **Public Transport** in which **You** were travelling or on which **You** were entering or leaving and the full cost of the **Public Transport** had been charged to **Your** Lloyds Bank debit or credit card then the benefit under 1, 2, or 3 is increased to £100,000 (except for a dependent child under 23 years of age when it's restricted to £4,000) subject to the provisions above.

What is not covered

1. Anything mentioned in the exclusions.

Please refer to the telephone number checklist.

Section E – Baggage and baggage delay

What is covered

1. We will pay **You** up to the amounts shown below for the accidental loss of, theft of or damage to:
 - a. **Baggage** and **Valuables** (excluding **Golf Equipment**) £5,000
 - b. **Golf Equipment** £1,500.

The amount payable will be:

- a. for articles less than 2 years old at the time of loss or theft, **We** will pay the replacement cost when evidence of the original purchase is provided.
- b. for articles 2 years old or more, or if evidence cannot be produced as to its age. **We** will pay the value at today's prices less a deduction for wear, tear and depreciation, (or **We** may at **Our** option replace, reinstate or repair the lost or damaged **Baggage**, **Valuables** and **Golf Equipment**).

The maximum **We** will pay for the following items is:

- a. for any one article, Pair or Set of articles £2,500 (not applicable to **Golf Equipment**).
 - b. the total for all **Valuables** £2,500.
2. **We** will also pay up to the amounts shown below:
 - a. If **Your Baggage** is certified by the carrier to have been lost or misplaced on the outward journey of a **Trip** for a period in excess of 12 hours, then **You** can claim an amount of £250 for the purchase of essential items. **You** must provide receipts. If the loss is permanent the amount paid will be deducted from the final amount to be paid under this section.

- b. **You** will be covered for £35 per day, up to a maximum of £175 for the reasonable cost of replacement or hiring of **Golf Equipment** as a result of the accidental loss of, theft of or damage to or temporary loss in transit for more than 24 hours of **Your own Golf Equipment**.

If items of **Baggage** and **Valuables** are also covered under Section O – Wedding/Civil partnership cover **You** can only claim for these under one section for the same event.

Special conditions relating to claims

- 1. **You** must report to the local Police within 24 hours of discovery or as soon as possible after that and obtain a written report of the loss, theft or attempted theft of all **Baggage** and **Valuables**.
- 2. If **Baggage** is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel **You** must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If **Baggage** is lost, stolen or damaged whilst in the care of an airline **You** must:
 - a. obtain a Property Irregularity Report from the airline
 - b. give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy)
 - c. retain all travel tickets and tags for submission if a claim is to be made under this policy.
- 3. Receipts for items lost, stolen or damaged must be retained as these will help **You** to substantiate **Your** claim.
- 4. **You** must take suitable precautions to secure the safety of **Your Baggage** and **Valuables**, and must not leave it unsecured or **Unattended** or beyond **Your** reach at any time in a place to which the public have access.

What is not covered

- 1. The first £40 of each and every claim per incident (except claims under subsections 2.a and 2.b).
- 2. Loss, theft of or damage to **Valuables** left **Unattended** at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe, safety deposit box or left in **Your** locked accommodation.
- 3. Loss, theft of or damage to **Baggage** contained in an **Unattended** vehicle unless:
 - a. the items are locked out of sight in a Secure **Baggage** Area;
 - b. forcible and violent means have been used by an unauthorised person to effect entry into the vehicle;
 - c. evidence of such entry is available.
- 4. Loss or damage due to delay, confiscation or detention by customs or other authority.
- 5. Loss, theft of or damage to unset precious stones, contact or corneal lenses, hearing aids, dental or medical fittings, antiques, musical instruments, documents of any kind, bonds, securities, perishable goods, bicycles, **Ski Equipment** and damage to suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage).
- 6. Loss or damage due to cracking, scratching, breakage of or damage to china, glass (other than glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, theft, or accident to the aircraft, sea vessel, train or vehicle in which they are being carried.
- 7. Loss or damage due to breakage of sports equipment or damage to sports clothing whilst in use (other than **Golf Equipment**).

- 8. Loss, theft of or damage to **Business Equipment**, samples, tools of trade, motor accessories and other items used in connection with **Your** business, trade, profession or occupation.
- 9. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
- 10. Anything mentioned in the exclusions.

Please refer to the telephone number checklist.

Section F – Personal money and travel documents

What is covered

We will pay **You** up to £750 (maximum £300 for bank notes and coins) for the accidental loss of, theft of or damage to **Personal Money** and **Travel Documents** (including driving licence).

The maximum **We** will pay for the following items is:

- a. For bank notes, currency notes and coins £300
- b. If **You** are under the age of 16, for bank notes and coins £50.

We will also pay up to £200 for reasonable additional travel and accommodation expenses incurred necessarily abroad to obtain a replacement of **Your** lost or stolen passport or visa.

Special conditions relating to claims

- 1. **You** must report to the local Police within 24 hours of discovery or as soon as possible after that and obtain a written report of the loss, theft or attempted theft of all **Personal Money** and **Travel Documents**.

2. If **Personal Money and Travel Documents** are lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel **You** must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If **Personal Money and Travel Documents** are lost, stolen or damaged whilst in the care of an airline **You** must:
 - a. obtain a Property Irregularity Report from the airline
 - b. give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy)
 - c. retain all travel tickets and tags for submission if a claim is to be made under this policy
3. Receipts for items lost, stolen or damaged must be retained as these will help **You** to substantiate **Your** claim.

What is not covered

1. The first £40 of each and every claim per incident.
2. Loss, theft of or damage to **Personal Money and Travel Documents** left **Unattended** at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe, safety deposit box or left in **Your** locked accommodation.
3. Loss, theft of or damage to travellers cheques if **You** have not complied with the issuer's conditions or where the issuer provides a replacement service.
4. Loss or damage due to delay, confiscation or detention by customs or other authority.
5. Loss or damage due to depreciation in value, variations in exchange rates or shortages due to error or omission.
6. Anything mentioned in the exclusions.

Please refer to the telephone number checklist.

Section G – Personal liability

What is covered

We will pay up to £2,000,000 (inclusive of legal costs and expenses) against any amount **You** become legally liable to pay as compensation for any claim or series of claims arising from any one event or source of original cause in respect of accidental:

1. **Bodily Injury**, death, illness or disease to any person who is not in **Your** employment or who is not a **Close Relative** or member of **Your** household.
2. Loss of or damage to property that does not belong to and is neither in the charge of nor under the control of **You**, a **Close Relative**, anyone in **Your** employment or any member of **Your** household other than any temporary holiday accommodation occupied (but not owned) by **You**.

Special conditions relating to claims

1. **You** must give **Us** written notice as soon as possible of any incident, which may give rise to a claim.
2. **You** must forward every letter, court claim form, summons and process to **Us** as soon as **You** receive it.
3. **You** must not admit any liability or pay, offer to pay, promise to pay or negotiate any claim without **Our** written consent.
4. **We** will be entitled if **We** so desire to take over and conduct in **Your** name the defence of any claims for indemnity or damages or otherwise against any third party. **We** shall have full discretion in the conduct of any negotiation or proceedings or in the settlement of any claim and **You** shall give **Us** all necessary information and assistance which **We** may require.

5. In the event of **Your** death, **Your** legal representative(s) will have the protection of this cover provided that such representative(s) comply(ies) with the terms and conditions outlined in this policy.

What is not covered

1. Compensation or legal costs arising directly or indirectly from:
 - a. Liability which has been assumed by **You** under agreement unless the liability would have attached in the absence of such agreement.
 - b. Pursuit of any business, trade, profession or occupation or the supply of goods or services.
 - c. Ownership, possession or use of vehicles, aircraft or watercraft (other than surfboards or manually propelled rowboats, punts, canoes and golf buggies whilst in use on a golf course).
 - d. The transmission of any communicable disease or virus.
 - e. Ownership or occupation of land or buildings (other than occupation only of any temporary holiday accommodation where **We** will not pay for the first £40 of each and every claim arising from the same incident).
2. Any claim arising in connection with a **Trip** solely within **Your Home Area**
3. Anything mentioned in the exclusions.

Please refer to the telephone number checklist.

Section H – Delayed departure

What is covered

If departure of the **Public Transport** on which **You** are booked to travel is delayed to or from **Your Home Area** or at the final departure point from or to the **United Kingdom** or **Your Home Area** and in addition for residents of Northern Ireland any departure point in the Republic of Ireland for at least 12 hours from the scheduled time of departure due to:

- a. strike or
- b. industrial action or
- c. adverse weather conditions or
- d. mechanical breakdown of or a technical fault occurring in the **Public Transport** on which **You** are booked to travel

We will pay **You**:

1. £30 for the first completed 12 hours delay (unless **Your Trip** is three nights or less when the number of hours delay is reduced to 6 hours) and £20 for each full 12 hours delay after that, up to a maximum of £250 (which is meant to help **You** pay for telephone calls made and meals and refreshments purchased during the delay) provided **You** eventually travel or
2. Up to £10,000 for any irrecoverable unused travel and accommodation costs and other pre-paid charges which **You** have paid or are contracted to pay if after a minimum 12 hours has elapsed, **You** choose to cancel **Your Trip** before departure from the **United Kingdom** and in addition for residents of Northern Ireland any departure point in the Republic of Ireland.

You can only claim under subsection 1. or 2. above for the same event, not both.

You can only claim under one of either Section H – Delayed departure, Section I – Missed departure or Section Q – Travel disruption cover for the same event.

Special conditions relating to claims

1. **You** must check in according to the itinerary supplied to **You** unless **Your** tour operator has requested you not to travel to the departure point.
2. **You** must obtain confirmation from the carriers (or their handling agents) in writing of the number of hours of delay and the reason for the delay.
3. **You** must comply with the terms of contract of the travel agent, tour operator or provider of transport.

What is not covered

1. The first £40 of each and every claim per incident under Subsection 2 of What is covered.
2. Claims arising directly or indirectly from:
 - a. strike or industrial action existing or publicly declared at the time **You** made **Your** travel arrangements for this **Trip**.
 - b. withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority or any similar body in any country.
 - c. volcanic eruptions and/or volcanic ash clouds.
3. Any claims arising in connection with a **Trip** solely within **Your Home Area**.
4. Anything mentioned in the exclusions.

Please refer to the telephone number checklist.

Section I – Missed departure

What is covered

We will pay you up to £1,000 for reasonable additional accommodation (room only) and travel expenses necessarily incurred in reaching **Your** overseas destination or returning to the **United Kingdom** or **Your Home Area** if **You** fail to arrive at the international departure point (including for residents of Northern Ireland any departure point in the Republic of Ireland) in time to board the **Public Transport** on which **You** are booked to travel on for the initial international journey of the **Trip** as a result of:

1. the failure of other **Public Transport** or
2. an accident to or breakdown of the vehicle in which **You** are travelling or
3. strike, industrial action or adverse weather conditions.

We will provide assistance by liaising with the Carrier and/ or Tour Operator to advise of **Your** late arrival

If the same expenses are also covered under Section H – Delayed departure or Section Q – Travel disruption cover you can only claim under one section for the same event.

Special conditions relating to claims

You must allow sufficient time for the **Public Transport** or other transport to arrive on schedule and to deliver **You** to the departure point.

What is not covered

1. The first £40 of each and every claim per incident.
2. Claims arising directly or indirectly from:
 - a. strike or industrial action existing or declared publicly at the time **You** made travel arrangements for the **Trip**

- b. breakdown of any vehicle in which **You** are travelling if the vehicle is owned by **You** and has not been serviced properly and maintained in accordance with manufacturers' instructions
 - c. withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority or any similar body in any country.
 - d. volcanic eruptions and/or volcanic ash clouds (except claims under subsection 1. of What is covered).
3. Additional expenses where the scheduled **Public Transport** operator has offered reasonable alternative travel arrangements.
 4. Anything mentioned in the exclusions.

Please refer to the telephone number checklist.

Section J, K, L and M – Winter sports

You are covered for up to 31 days in any calendar year when taking part in **Winter Sports**. (as defined in the Definitions section of this policy).

You must be accompanied by a qualified guide or instructor for all off-piste activities. All conditions and exclusions (except where these are amended below) continue to apply.

Section J – Ski equipment

What is covered

We will pay **You** up to £300 for the accidental loss of, theft of or damage to **Your** own **Ski Equipment**, or up to £200 for hired **Ski Equipment**. The amount payable in the event of a total loss, will be the value at today's prices less

a deduction for wear, tear and depreciation (loss of value – calculated from the table below), or **We** may replace, reinstate or repair the lost or damaged **Ski Equipment**.

Age of Ski Equipment	Amount payable
Less than 1 year old	90% of value
Over 1 year old	70% of value
Over 2 years old	50% of value
Over 3 years old	30% of value
Over 4 years old	20% of value
Over 5 years old	No payment

The maximum **We** will pay for any one article, pair or set of articles is the amount payable calculated from the table above or £300 whichever is the less.

Special conditions relating to claims

1. **You** must report to the local Police within 24 hours of discovery or as soon as possible after that and obtain a written report of the loss, theft or attempted theft of all **Ski Equipment**.
2. If **Ski Equipment** is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel **You** must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If **Ski Equipment** is lost, stolen or damaged whilst in the care of an airline **You** must:
 - a. obtain a Property Irregularity Report from the airline

- b. give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy)
 - c. retain all travel tickets and tags for submission if a claim is to be made under this policy.
3. Receipts for items lost, stolen or damaged must be retained as these will help **You** to substantiate **Your** claim.
4. **You** must take suitable precautions to secure the safety of **Your Baggage**, and must not leave it unsecured or **Unattended** or beyond **Your** reach at any time in a place to which the public have access.

What is not covered

1. The first £40 of each and every claim per incident.
2. Loss, theft of or damage to **Ski Equipment** contained in an **Unattended** vehicle unless:
 - a. the items are locked out of sight in a **Secure Baggage Area**;
 - b. forcible and violent means have been used by an unauthorised person to effect entry into the vehicle;
 - c. evidence of such entry is available.
3. Loss or damage due to delay, confiscation or detention by customs or other authority.
4. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
5. Anything mentioned in the exclusions.

Section K – Ski pack

What is covered

We will pay You:

- a. for the unused portion of **Your** ski pack (ski school fees, lift passes and hired **Ski Equipment**) following **Your Bodily Injury** or illness. The combined total amount payable under Section A – Cancellation or curtailment charges and early return, Section K – Ski pack and Section Q – Travel disruption cover will be no more than £10,000.
- b. up to £150 for the unused portion of **Your** lift pass if lost.

If the same costs or charges are also covered under Section Q – Travel disruption cover **You** can only claim for these under one section for the same event.

Special conditions relating to claims

You must provide written confirmation from a **Medical Practitioner** that such **Bodily Injury** or illness prevented **You** from using **Your** ski pack.

What is not covered

1. Anything mentioned in the exclusions.

Section L – Piste closure

What is covered

We will pay **You** up to £15 per day, up to a maximum of £150 for the cost of transport to an alternative site if lack of snow conditions or avalanche results in the closure of skiing facilities (excluding cross-country skiing) in **Your** resort and it is not possible to ski. The cover only applies:

- a. to the resort which **You** have pre-booked for a period exceeding 24 consecutive hours and for so long as such conditions prevail at the resort, but not exceeding the pre-booked period of **Your** Trip and
- b. to Trips taken outside the **United Kingdom** (other than Scotland) during the published ski season for **Your** resort

If no alternative sites are available **We** will pay **You** compensation of £15 per day up to a maximum of £150.

Special conditions relating to claims

You must obtain written confirmation from the relevant authority, lift operator or the tour operator (or their representative) of the number of days skiing facilities were closed in **Your** resort and the reason for the closure.

What is not covered

1. Anything mentioned in the exclusions.

Enhancing Your Winter Sports cover level

You may upgrade **Your** Winter Sports cover to provide higher limits.

1. The **Ski Equipment** limit under Section J – Ski equipment is increased to £500 for **Your** own equipment, or £400 for hired equipment.
2. The benefit limit under Section K – Ski pack is increased to £300 for the unused portion of **Your** lift pass if lost.
3. The benefit payable under Section L – Piste closure is increased to £20 per day up to a maximum of £300.

Your Upgrade schedule will show if **You** have purchased this option.

Section M – Hire of ski equipment

What is covered

We will pay **You** up to £20 per day, up to a maximum of £300 for the reasonable cost of hiring replacement **Ski Equipment** as a result of the accidental loss of, theft of, damage to or temporary loss in transit for more than 24 hours of **Your** own **Ski Equipment**.

Special conditions relating to claims

1. **You** must report to the local Police within 24 hours of discovery or as soon as possible after that and obtain a written report of the loss, theft or attempted theft of all **Ski Equipment**.
2. If **Ski Equipment** is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel **You** must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If **Ski Equipment** is lost, stolen or damaged whilst in the care of an airline **You** must:
 - a. obtain a Property Irregularity Report from the airline
 - b. give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy)
 - c. retain all travel tickets and tags for submission if a claim is to be made under this policy.
3. Receipts for items lost, stolen or damaged must be retained as these will help **You** to substantiate **Your** claim.

What is not covered

1. Loss, theft of or damage to **Ski Equipment** contained in an **Unattended** vehicle unless:
 - a. the items are locked out of sight in a **Secure Baggage Area**;
 - b. forcible and violent means have been used by an unauthorised person to effect entry into the vehicle;
 - c. evidence of such entry is available.
2. Loss or damage due to delay, confiscation or detention by customs or other authority.
3. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
4. Anything mentioned in the exclusions.

Please refer to the telephone number checklist.

Section N – Overseas legal expenses and assistance

What is covered

We will pay up to £25,000 for legal costs to pursue a civil action for compensation if someone else causes **You** **Bodily Injury**, illness or death.

Special conditions relating to claims

1. We shall have complete control over the legal case through agents We nominate, by appointing agents of Our choice on **Your** behalf with the expertise to pursue **Your** claim.
 2. **You** must follow **Our** agent's advice and provide any information and assistance required within a reasonable timescale.
 3. **You** must advise **Us** of any offers of settlement made by the negligent third party and **You** must not accept any such offer without **Our** consent.
 4. **We** will decide the point at which **Your** legal case cannot usefully be pursued further. After that no further claims can be made against **Us**.
 5. **We** may include a claim for **Our** legal costs and other related expenses.
 6. **We** may, at **Our** own expense, take proceedings in **Your** name to recover compensation from any third party for any legal costs incurred under this policy. **You** must give such assistance as **We** shall reasonably require and any amount recovered shall belong to **Us**.
- ### What is not covered
- We shall not be liable for:
1. Any claim where in **Our** opinion there is insufficient prospect of success in obtaining reasonable compensation.
 2. Legal costs and expenses incurred in pursuit of any claim against a travel agent, tour operator, carrier, **Us**, AXA Assistance or their agents, someone **You** were travelling with, a person related to **You**, or another **Insured Person**.
 3. Legal costs and expenses incurred prior to **Our** written acceptance of the case.
 4. Any claim where the legal costs and expenses are likely to be greater than the anticipated amount of compensation.
 5. Any claim where legal costs and expenses are based directly or indirectly on the amount of compensation awarded (for example a Contingency Fee Agreement).
 6. Legal costs and expenses incurred in any claim which is capable of being pursued under a Conditional Fee Agreement.
 7. Legal costs and expenses incurred if an action is brought in more than one country.
 8. Any claim where in **Our** opinion the estimated amount of compensation payment is less than £1,000 for each **Insured Person**.
 9. Travel, accommodation and incidental costs incurred to pursue a civil action for compensation.
 10. Costs of any Appeal.
 11. Claims occurring within the **United Kingdom**.
 12. Claims by **You** other than in **Your** private capacity.
 13. Anything mentioned in the exclusions.
- Please refer to the telephone number checklist.

Section O – Wedding/Civil Partnership cover

Special definitions which apply to this section only

You/Your/Insured Person

- means each person travelling to be married or to enter into a civil partnership whose names appear in the policy schedule.

Insured Couple

- means the couple travelling to be married or to enter into a civil partnership whose names appear in the policy schedule.

Wedding

- means the religious or civil ceremony at which the couple become married or register as civil partners of each other.

Wedding Attire

- means dress, suits, shoes and other accessories bought specially for the wedding and make-up, hair styling and flowers paid for or purchased for the wedding, forming part of **Your Baggage**.

What is covered

1. **We** will pay up to the amounts shown for the accidental loss of, theft of or damage to the items shown below forming part of **Your Baggage**:
 - a. £250 for each Wedding ring taken or purchased on the **Trip** for each **Insured Person**
 - b. £1,000 for Wedding gifts (including up to £150 for bank notes and currency notes) taken or purchased on the **Trip** for the **Insured Couple**
 - c. £1,500 for **Your Wedding Attire** which is specifically to be worn by the **Insured Couple** on their **Wedding day**.

The amount payable will be the value at today's prices less a deduction for wear and tear, and depreciation (loss of value), or **We** may replace, reinstate or repair the lost or damaged **Baggage**.

2. **We** will pay the **Insured Couple** up to £750 for the reasonable additional costs incurred to reprint/make a copy of or retake the photographs/video recordings either at a later date during the **Trip** or at a venue in the **United Kingdom** if:
 - a. the professional photographer who was booked to take the photographs/video recordings on **Your**

Wedding day is unable to fulfil their obligations due to **Bodily Injury**, illness or unavoidable and unforeseen transport problems, or

- b. the photographs/video recordings of the **Wedding day** taken by a professional photographer are lost, stolen or damaged within 14 days after the **Wedding day** and whilst **You** are still at the holiday/honeymoon location.

You can only claim under one of either this section, Section E – **Baggage** and baggage delay, Section F – Personal money and travel documents for loss of, theft of or damage to the items of **Baggage** shown above arising from the same event.

Special conditions relating to claims

1. **You** must report to the local Police within 24 hours of discovery or as soon as possible after that and obtain a written report of the loss, theft or attempted theft of all **Baggage** and **Valuables**.
2. If **Baggage** is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel **You** must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If **Baggage** is lost, stolen or damaged whilst in the care of an airline **You** must:
 - a. obtain a Property Irregularity Report from the airline
 - b. give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy)
 - c. retain all travel tickets and tags for submission if a claim is to be made under this policy.
3. Receipts for items lost, stolen or damaged must be retained as these will help **You** to substantiate **Your** claim.

4. **You** must take suitable precautions to secure the safety of **Your Baggage** and **Valuables**, and must not leave it unsecured or **Unattended** or beyond **Your** reach at any time in a place to which the public have access.

What is not covered

1. The first £40 of each and every claim per incident.
2. Loss, theft of or damage to **Valuables**, bank notes and currency notes left **Unattended** at any time (including in a vehicle, in checked in luggage or while in the custody of a carrier, tour operator or **Public Transport** operator) unless deposited in a hotel safe, safety deposit box or left in **Your** locked accommodation.
3. Loss, theft of or damage to **Baggage** contained in an **Unattended** vehicle unless:
 - a. the items are locked out of sight in a **Secure Baggage Area**;
 - b. forcible and violent means have been used by an unauthorised person to effect entry into the vehicle;
 - c. evidence of such entry is available.
4. Loss or damage due to delay, confiscation or detention by customs or other authority.
5. Loss, theft of or damage to unset precious stones, contact or corneal lenses, hearing aids, dental or medical fittings, antiques, musical instruments, documents of any kind, bonds, securities, perishable goods, bicycles, **Ski Equipment** and damage to suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage).
6. Loss or damage due to cracking, scratching, breakage of or damage to china, glass (other than glass in watch

- faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, theft, or accident to the aircraft, sea vessel, train or vehicle in which they are being carried.
7. Loss or damage due to breakage of sports equipment or damage to sports clothing whilst in use.
 8. Loss, theft of or damage to business goods, samples, tools of trade and other items used in connection with **Your** business, trade, profession or occupation.
 9. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
 10. Anything mentioned in the exclusions.

Please refer to the telephone number checklist.

Section P – Business travel

This extension to the policy provides the following modifications to the insurance specifically in respect of any **Business Trip** made by **You** during the **Period of Insurance**.

What is covered

1. In addition to the cover provided under Section E – **Baggage** and baggage delay **We** will pay **You** up to £1,000 for the accidental loss of, theft of or damage to **Business Equipment**. The amount payable will be the current market value which takes into account a deduction for wear, tear and depreciation (or **We** may at **Our** option replace, reinstate or repair the lost or damaged **Business Equipment**). The maximum **We** will pay for any one article, **Pair or Set** of articles is £300.

2. **We** will also pay reasonable additional accommodation and travelling expenses incurred in arranging for a colleague or business associate to take **Your** place on a pre-arranged **Business Trip** in the event that:
 - a. **You** die
 - b. **You** are unable to make the **Business Trip** due to **Your** being hospitalised or totally disabled as confirmed in writing by a **Medical Practitioner**
 - c. **Your Close Relative** or **Close Business Associate** in **Your Home Area** dies, is seriously injured or falls seriously ill.

Special conditions relating to claims

1. **You** must report to the local Police within 24 hours of discovery or as soon as possible after that and obtain a written report of the loss, theft or attempted theft of all **Business Equipment**.
2. If **Business Equipment** is lost, stolen or damaged while in the care of a carrier, transport company, authority, or hotel **You** must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If **Business Equipment** is lost, stolen or damaged whilst in the care of an airline **You** must:
 - a. obtain a Property Irregularity Report from the airline
 - b. give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy)
 - c. retain all travel tickets and tags for submission if a claim is to be made under this policy.
3. Receipts for items lost, stolen or damaged must be retained as these will help **You** to substantiate **Your** claim.

What is not covered

1. In respect of cover 1 above:
 - a. The first £40 of each and every claim per incident.
 - b. Loss, theft of or damage to **Business Equipment** left **Unattended** at any time (including in the custody of carriers) unless deposited in a hotel safe, safety deposit box, left in **Your** locked accommodation or in the locked boot or covered baggage area of a motor vehicle in which **You** are travelling and evidence of force and violence having been used is available.
 - c. Loss or damage due to delay, confiscation or detention by customs or other authority.
 - d. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning, repairing or restoring, mechanical or electrical breakdown.
 - e. Loss of, theft of or damage to films, tapes, cassettes, cartridges, CD's, DVD's or discs other than for their value as unused materials unless purchased prerecorded when **We** will pay up to the maker's latest list price.
2. In respect of cover 2 above:
 - a. Additional costs under 2.b above if **You** were totally disabled, hospitalised or **You** were on a waiting list to go into hospital at the time of arranging the **Business Trip**.
 - b. Additional costs under 2.b and c above if **You** were aware of circumstances at the time of arranging the **Business Trip** which could reasonably have been expected to give rise to cancellation of the **Business Trip**.

3. In respect of covers 1 and 2 above:
 - a. Any loss or damage arising out of **You** engaging in manual work.
 - b. Any financial loss, costs or expenses incurred arising from the interruption of **Your** business.
 - c. Anything mentioned in the exclusions.

Please refer to the telephone number checklist.

Section Q – Travel disruption cover

Special definitions relating to this section

Pre-paid Charges

- means charges **You** have paid before **You** travel, or are contracted to pay, for car hire, car parking, airport accommodation, airport lounge access, kennel and cattery fees, excursions, green fees and ski passes and/or lessons.

Package

- means the pre-arranged combination of at least two of the following components when sold or offered for sale at an inclusive price and when the service covers a period of more than 24 hours or includes overnight accommodation:
 - a. transport
 - b. accommodation
 - c. other tourist services not ancillary to transport or accommodation (such as car hire or airport parking) and accounting for a significant proportion of the package

as more fully described under The Package Travel, Package Holidays and Package Tour Regulations 1992.

What is covered

Before You reach Your destination

1. **We** will pay **You** up to £10,000 for **Your** unused travel, accommodation (including excursions up to £250) and other **Pre-paid Charges** that **You** cannot claim back from any other source if **You** cannot travel and have to cancel **Your Trip** as a result of:
 - a. The Public Transport on which **You** were booked to travel from **Your Home Area** being cancelled or delayed for at least 12 hours from the scheduled time of departure; or
 - b. **You** being involuntarily denied boarding (because there are too many passengers for the seats available) and no suitable alternative flight could be provided within 12 hours; or
 - c. The Travel Advice Unit of the Foreign & Commonwealth Office (FCO) or other regulatory authority in a country to/from which **You** are travelling advising against all travel or all but essential travel to the country or specific area **You** are travelling to providing the advice came into force after **You** opened **Your** account or made **Your** travel arrangements for this **Trip** (whichever is the later) and was within 28 days of **Your** departure date; or
 - d. The insolvency of the **Public Transport** operator, accommodation providers or their booking agents; or
 - e. Fire, flood, earthquake, explosion, volcanic eruption and/or volcanic ash clouds, tsunami, landslide, avalanche, hurricane, storm or an outbreak of food poisoning or an infectious disease meaning **You** cannot use **Your** booked accommodation.
2. **We** will pay **You** up to £10,000 for **Your** reasonable additional travel (including up to £200 for taxis and hire cars) and accommodation costs which are of a similar standard to that of **Your** pre-booked travel and accommodation (but on a room only basis) that **You** cannot claim back from any other source if **You** have to make alternative arrangements to reach **Your** destination as a result of:
 - a. The **Public Transport** on which **You** Were booked to travel from **Your Home Area** being cancelled or delayed for at least 12 hours, diverted or re-directed after take-off; or
 - b. **You** being involuntarily denied boarding (because there are too many passengers for the seats available) and no suitable alternative flight could be provided within 12 hours; or
 - c. The insolvency of the **Public Transport** operator or their booking agents.
3. If the **Public Transport** on which **You** Were booked to travel from **Your Home Area** including any onward connecting flights is cancelled or delayed for at least 12 hours **We** will pay **You** £30 for the first 12 hours delay (unless **Your Trip** is three nights or less when the number of hours delay is reduced to 6 hours) and £20 for each full 12 hours delay after that up to a maximum of £250 providing **You** eventually continue the **Trip** (this will help **You** pay for telephone calls made and meals and refreshments purchased during the delay).
4. **We** will pay **You** up to £1,000 for **Your** reasonable additional travel (including up to £200 for taxis and hire cars) and accommodation costs which are of a similar standard to that of **Your** pre-booked travel and accommodation (but on a room only basis) **You** have to pay to reach **Your** overseas destination that

You cannot claim back from any other source if **You** fail to arrive at the departure point in time to board any onward connecting **Public Transport** on which **You** are booked to travel as a result of:

- a. The failure of other **Public Transport**; or
- b. Strike, industrial action or adverse weather conditions; or
- c. **You** being involuntarily denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 12 hours.

While **You** are at **Your destination**

- 5. **We** will pay **You** up to £10,000 for **Your** unused travel, accommodation (including excursions up to £250) and other **Pre-paid Charges** that **You** cannot claim back from any other source together with any reasonable additional travel (including up to £200 for taxis and hire cars) and accommodation costs which are of a similar standard to that of **Your** pre-booked travel and accommodation (for example full or half board, all inclusive, bed and breakfast, self catering or room only) if **You** have to:
 - a. Move to other accommodation at any point during **Your Trip** as a result of the insolvency of the accommodation providers or their booking agents, fire, flood, earthquake, explosion, volcanic eruption and/or volcanic ash clouds, tsunami, landslide, avalanche, hurricane, storm or an outbreak of food poisoning or an infectious disease meaning **You** cannot Use **Your** booked accommodation; or
 - b. **Curtail Your Trip** with prior authorisation of AXA Assistance as a result of the insolvency of the accommodation providers or their booking agents,

fire, flood, earthquake, explosion, volcanic eruption and/or volcanic ash clouds, tsunami, landslide, avalanche, hurricane, storm or an outbreak of food poisoning or an infectious disease meaning **You** cannot use **Your** booked accommodation and **You** need to be repatriated to **Your** home; or

- c. **Curtail Your Trip** with prior authorisation of AXA Assistance as a result of the Travel Advice Unit of the Foreign & Commonwealth Office (FCO) or other regulatory authority in the country **You** are in recommending evacuation from the country or specific area **You** have travelled to providing the advice came into force after **You** left **Your Home Area** to commence the **Trip**.

On the way home

- 6. **We** will pay **You** up to:
 - a. £10,000 for **Your** reasonable additional travel (including up to £200 for taxis and hire cars) and accommodation costs which are of a similar standard to that of **Your** pre-booked travel and accommodation (for example full or half board, all inclusive, bed and breakfast, self catering or room only) that **You** cannot claim back from any other source
 - b. £200 for the cost of emergency replenishment of **Your** prescription medication if **Your** existing supplies run out after **Your** scheduled return date

if **You** have to make alternative arrangements to return to **Your Home** or stay longer outside of **Your Home Area** as a result of:

- i. The **Public Transport** on which **You** were booked to travel to **Your Home Area** including connections being cancelled or delayed for at least 12 hours, diverted or re-directed after take-off; or

- ii. **You** being involuntarily denied boarding (because there are too many passengers for the seats available) and no suitable alternative flight could be provided within 12 hours; or
- iii. The insolvency of the **Public Transport** operator or their booking agents.

- 7. If the **Public Transport** on which **You** were booked to travel to **Your Home Area** including any onward connecting flights is cancelled or delayed for at least 12 hours **We** will pay **You** £30 for the first 12 hours delay (unless **Your Trip** is three nights or less when the number of hours delay is reduced to 6 hours) and £20 for each full 12 hours delay after that up to a maximum of £250 providing **You** return to **Your Home Area** on the next available suitable **Public Transport** (this will help **You** pay for telephone calls made and meals and refreshments purchased during the delay).
- 8. **We** will pay **You** up to £1,000 for **Your** reasonable additional travel (including up to £200 for taxis and hire cars) and accommodation costs which are of a similar standard to that of **Your** pre-booked travel and accommodation (but on a room only basis) **You** have to pay to return to **Your Home** that **You** cannot claim back from any other source if **You** fail to arrive at the departure point in time to board any onward connecting **Public Transport** on which **You** are booked to travel including those within the **United Kingdom** as a result of:

- a. The failure of other **Public Transport**; or
- b. Strike, industrial action or adverse weather conditions; or
- c. **You** being involuntarily denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 12 hours.

You can only claim under one of either Section Q – Travel disruption cover, Section H – Delayed departure, Section I – Missed departure or Section K – Ski pack for the same event.

Special conditions relating to claims

1. If **You** fail to notify the travel agent, tour operator, **Public Transport** operator (or their handling agents), or provider of transport or accommodation (or their booking agents) as soon as **You** find out it is necessary to cancel the **Trip** the amount **We** will pay will be limited to the cancellation charges that would have applied otherwise.
2. **You** must get (at **Your** own expense) written confirmation or other evidence from the provider of the accommodation, their booking agents (or the administrators of either), the local Police or relevant authority that **You** could not use **Your** accommodation and the reason for this.
3. **You** must give notice as soon as possible to AXA Assistance of any circumstances making it necessary for **You** to return **Home** and before any arrangements are made for **Your** repatriation.
4. **You** must check in according to the itinerary supplied to **You** unless **Your** tour operator, the **Public Transport** operator (or their handling agents) have requested **You** not to travel to the departure point.
5. **You** must allow enough time for the **Public Transport** or other transport to arrive on schedule and to deliver **You** to the departure point.
6. **You** must get (at **Your** own expense) written confirmation or other evidence from the **Public Transport** operator (or their handling agents) of the cancellation, number of hours of delay or being denied boarding and the reason for these together with details of any alternative transport offered.

7. **You** must comply with the terms of contract of the **Public Transport** operator (or their booking agents) and seek financial compensation, assistance or a refund of **Your** ticket from them in accordance with such terms and/or (where applicable) **Your** rights under EU Air Passenger Rights legislation in the event of denied boarding, cancellation or long delay of flights.

Whether **You** have booked a **Package** holiday or just a flight, compensation will normally be available to **You** from financial protection schemes arranged or overseen by the Civil Aviation Authority (CAA) such as the Air Travel Organisers' Licensing (ATOL) scheme and Flight-Only and Flight-Plus Arrangements, or by way of a bond held by a trade association such as the Association of British Travel Agents (ABTA) scheme if **Your Package** holiday does not include a flight.

8. Where applicable **You** must get (at **Your** own expense) written confirmation or other evidence from the **Public Transport** operator (or their handling agents) and/or provider of accommodation or their booking agents (or the administrators of either) that compensation, assistance or reimbursement of any costs, charges and expenses incurred by **You** will not be provided and the reason for this.
9. **You** must get (at **Your** own expense) an original receipt for the costs of replenishing **Your** prescribed medication to help substantiate **Your** claim.

What is not covered

1. The first £40 of each and every claim per incident (except claims under subsections 3., 6.b and 7. of What is covered)
2. Claims arising within the first 7 days after **You** opened **Your** account or the date **You** booked any **Trip**

(whichever is the later) which relate to an event which was occurring or **You** were aware could occur at the time **You** opened **Your** account or at the time **You** made **Your** travel arrangements for this **Trip** (whichever is the later).

3. Claims arising directly or indirectly from:
 - a. Strike, industrial action or the Travel Advice Unit of the Foreign & Commonwealth Office (FCO) or other regulatory authority issuing a directive prohibiting all travel or all but essential travel to the country or specific area or event to which **You** were travelling, existing or being publicly announced by the date **You** opened **Your** account or at the time **You** made **Your** travel arrangements for this **Trip**.
 - b. An aircraft or sea vessel being withdrawn from service (temporary or otherwise) on the recommendation or the Civil Aviation Authority, Port Authority or any similar body in any country.
 - c. Denied boarding due to **Your** drug use, alcohol or solvent abuse or **Your** inability to provide a valid passport, visa or other documentation required by the **Public Transport** operator or their handling agents.
4. Any claims arising whilst **You** are on a day-trip.
5. The cost of Air Passenger Duty (APD) whether irrecoverable or not.
6. Travel tickets paid for using any airline mileage reward scheme (except for Avios where **We** will arrange for **Your** Avios to be replaced if the circumstances of the claim are covered).
7. Accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme (except for Avios where **We** will arrange for **Your** Avios to be replaced if the circumstances of the claim are covered).

8. Any costs incurred by **You** which are recoverable from the providers of the accommodation, their booking agents (or the administrators of either) or for which **You** receive or are expected to receive compensation or reimbursement.
9. Any costs incurred by **You** which are recoverable from the **Public Transport** operator (or their handling agents) or for which **You** receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.
10. Any costs incurred by **You** which are recoverable from **Your** credit/ debit card provider or for which **You** receive or are expected to receive compensation or reimbursement.
11. Any travel and accommodation costs, charges and expenses where the **Public Transport** operator (or their handling agents) has offered reasonable alternative travel arrangements.
12. Any costs for normal day to day living such as food and drink which **You** would have expected to pay during **Your Trip**. (except as provided for under subsections 5. and 6.a of What is covered where **You** have to move to other accommodation or stay longer outside of **Your Home Area**).
13. Any costs if **Your Trip** was booked as part of a **Package** holiday except under:
 - a. subsections 3. and 7. or;
 - b. subsection 1. for any costs relating to Pre-paid Charges which do not form part of **Your Package** holiday.
- c. subsections 1, 2 and 4 of What is covered if **You** failed to reach **Your** overseas destination to commence the Package holiday due to an event covered under this section and because of this **You** were not entitled to claim compensation, assistance or reimbursement of any costs, charges and expenses incurred by **You** from the tour operator.
14. The cost of replenishing **Your** prescription medication where **You** have not taken sufficient supplies with **You** to last the period of the **Trip**.
15. Anything mentioned in the general exclusions.

Please refer to the telephone number checklist.

Section R – Disability benefit following road traffic accident in New Zealand

We will pay the benefit shown below if **You** sustain **Bodily Injury** as a result of a road traffic accident while **You** are travelling in a hire car in New Zealand, which shall solely and independently of any other cause, result in **Your** temporary total disablement.

Special conditions relating to claims

Our Medical Practitioner may examine **You** as often as they deem necessary in the event of a claim.

Provisions

1. Benefit is not payable to **You**:
 - a. for the first 7 days of such disablement or for more than 52 weeks from the date **You** sustain **Bodily Injury**.
 - b. If **You** are able or may be able to carry out a substantial part of **Your** gainful employment or gainful occupation (whether on a full-time or

part-time basis) or (where **You** are not gainfully employed or gainfully occupied) if **You** are not necessarily confined to a hospital, nursing home or similar establishment or to a private residence.

What is not covered

Anything mentioned in the exclusions.

Please refer to the telephone number checklist.

Benefit	Up to age 15 years inclusive	Age 16 years to 64 years inclusive	Age 65 years and over
Temporary total disablement	Not covered	£250 per week	£250 per week

Section S – Personal assistance services

We will pay the administration and delivery costs, up to a maximum of £250 per **Trip**, in providing the following services in respect of any **Trip**:

a. **Information about Your destination**

We can provide information on:

- current visa and entry permit requirements for any country, but if **You** hold a passport from a country other than Great Britain, Northern Ireland, the Isle of Man or the Channel Islands, **We** may need to refer **You** to the **United Kingdom** Embassy or Consulate of that country;
- current requirements for inoculations and vaccinations for any country in the world and advice on current World Health Organisation warnings;
- arranging relevant inoculations and vaccinations before the commencement of a **Trip** abroad, **We** will not pay the cost of these inoculations or vaccinations;
- climate;
- local languages;
- time differences;
- main bank opening hours, including whether or not a bank holiday falls within **Your** intended **Trip**;
- motoring restrictions, regulations, Green Card and other insurance issues.

For information about **Your** destination call the Travel Insurance Helpline on: 0345 300 1340.

b. **Transfers of Emergency Funds**

We will transfer emergency funds to **You** in case of urgent need, up to a maximum under this policy, per

Trip, of £250. This service will apply when access to **Your** normal financial/ banking arrangements is not available locally. It is intended to cover **Your** immediate emergency needs. **You** must authorise **Us** to debit **Your** credit or debit card with the amount of the transfer, or **You** must make alternative arrangements to deposit the funds in **Our** account in the **United Kingdom**.

c. **Message relay**

We will transmit two urgent messages following **Your** **Bodily Injury**, illness or travel delay problems.

d. **Drug Replacement**

We will assist **You** in replacing lost drugs or other essential medication, or lost or broken prescription glasses, or contact lenses, which are unobtainable overseas. **We** can source and deliver to **You** compatible blood supplies.

The cost of any items or blood is not covered (unless insured under another section of this policy).

e. **Non-Emergency Medical Referral**

We will provide the names and addresses of local doctors, hospitals, clinics and dentists when consultation or minor treatment is required. If any other treatment is involved, **You** must contact **Us** as soon as possible, before **You** incur substantial charges.

If **Your** child (aged under 18 years) who has been left in the country of departure becomes ill or suffers injury, **We** can provide medical advice and monitor the situation until **Your** return **Home**.

f. **Tracing lost Baggage**

If **Your** **Baggage** and **Valuables** are lost or misdirected in transit, and the carrier has failed to resolve the problem, **We** will help with tracing and re-delivering

the **Baggage** and **Valuables**. **You** will need to have **Your** **Baggage** tag number available.

g. **Replacement Travel Documents**

We will help **You** replace lost or stolen tickets and travel documentation and refer **You** to suitable travel offices.

The cost of any items insured under another section of this policy is not covered.

h. **Lost Credit Cards**

If **Your** credit or debit cards are lost or stolen while **You** are on any **Trip**, **We** can advise the appropriate card issuers.

i. **Homewatch**

If any of the following happens during the **Trip** **We** will arrange for a repairer to call at **Your** **Home** to provide assistance and, where necessary, to make emergency repairs:

- the failure of domestic gas or electricity supply;
- the failure of the internal plumbing or drainage systems;
- accidental or criminal damage to exterior locks and doors;
- accidental or criminal damage to external buildings and roof;
- failure of the home heating system;
- accidental or criminal damage to exterior fixed glass.

We will keep **You** informed of the progress of any repairs.

If upon **Your** return **Home** an independent assessor considers **Your** **Home** uninhabitable, **We** will provide accommodation for one night in a local hotel for usual occupants of **Your** **Home** up to £200.

The following is not covered:

- a. Any circumstances **You** were aware of at the time of opening a new Private Banking Premier Current Account or at the time of booking any **Trip**.
- b. Any costs arising as a result of failure to service the central heating system in accordance with the manufacturer's instructions
- c. De scaling and any work necessary as a result of hard water scale deposits
- d. Damage incurred in gaining necessary access, or reinstating the fabric of **Your Home**
- e. Damage to the contents of **Your Home**
- f. Claims involving the restoration of services where the fault lies outside the boundary of **Your Home**
- g. Any cost or expense arising out of subsidence, landslip or heave
- h. The cost of repairs, spare parts and labour charges other than as defined in the policy cover
- i. Subsequent claims in the event that the original fault has not been properly repaired
- j. Any legal liability or other financial loss, damage or additional expense arising from the provision of or any delay in providing the services to which policy relates
- k. Anything mentioned in the exclusions.

You can call **Us** for help up to seven days after **You** have returned **Home** from a **Trip**. **You** will be responsible for the payment of all charges associated with effecting the repair, including any call-out fee, and **You** should make arrangements to pay **Our** repairer at the time the work is carried out.

Please refer to the telephone number checklist.

Duration

This policy provides travel insurance for trips taken while you are up to and including 79 years of age and whilst your Private Banking Premier Current Account is in force.

Financial Services Compensation Scheme (FSCS)

AXA Insurance is covered by the FSCS. You may be entitled to compensation from the scheme in the unlikely event we cannot meet our obligations to you. This depends on the type of insurance and the circumstances of the claim. Further information about the compensation scheme arrangements is available from the FSCS (www.fscs.org.uk).

Complaints procedure

AXA Insurance UK plc aims to provide the highest standard of service to every customer.

If **Our** service does not meet **Your** expectations, **We** want to hear about it so **We** can try to put things right.

All complaints **We** receive are taken seriously. The following will help **Us** understand **Your** concerns and give **You** a fair response.

Making Your complaint

Please call **Us** on **0345 300 1340** or contact AXA Insurance UK plc.

Contact Details

Head of Customer Relations

AXA Insurance

Civic Drive

Ipswich IP1 2AN

Tel: **01473 205926**

Fax: **01473 205101**

Email: customercare@axa-insurance.co.uk

When **You** make contact please provide the following information:

- **Your name, address and postcode, telephone number and email address (if You have one).**
- **Your Lloyds Bank Private Banking Premier Current Account number and branch sort code and/or claim number and the type of policy You hold.**

The reason for your complaint

Any written correspondence should be headed 'COMPLAINT' and **You** may include copies of supporting material.

If in any other event **You** feel that the service provided falls short of **Your** expectations, please contact the Customer Care Manager, Customer Care, Lloyds Bank Insurance, Tredegar Park, Newport, South Wales NP10 8SB.

Telephone: **0800 092 0715** or

Email: customer.care.insurance@lloydsbank.co.uk

Beyond AXA

Should **You** remain dissatisfied following **Our** final written response, **You** may be eligible to refer **Your** case to the Financial Ombudsman Service.

The Financial Ombudsman Service is an independent body that arbitrates on complaints about general insurance products. **You** have six months from the date of **Our** final response to refer **Your** complaint to the Financial Ombudsman Service. This does not affect **Your** right to take legal action. If **We** cannot resolve **Your** complaint **You** may refer it to the Financial Ombudsman Service at the address given below.

The Financial Ombudsman Service

Exchange Tower

London

E14 9SR

Tel: **0300 123 9123** or **0800 023 4567**

Fax: **020 7964 1001**

Email: complaint.info@financial-ombudsman.org.uk

Web: financial-ombudsman.org.uk

Our promise to You

We will:

- Acknowledge all complaints promptly.
- Investigate quickly and thoroughly.
- Keep **You** informed of progress.
- Do everything possible to resolve **Your** complaint.
- Use the information from complaints to continuously improve **Our** service.
- Calls are monitored and recorded.

Please go to **lloydsbank.com/privatebanking**
or call us on **0345 300 2750**

If you'd like this in another format such as large print,
Braille or audio CD please ask in branch.

If you have a hearing or speech impairment you can contact us using the Next Generation Text (NGT) Service (available 24 hours a day, 7 days a week). If you are Deaf and a BSL user you can use the SignVideo service available at **lloydsbank.com/accessibility/signvideo.asp**

Calls may be monitored or recorded in case we need to check we have carried out your instructions correctly and to help improve our quality of service.

Not all telephone banking services are available 24 hours a day, 7 days a week. Please speak to an adviser for more information.

Lloyds Bank plc.

Registered Office: 25 Gresham Street, London EC2V 7HN. Registered in England and Wales no. 2065. Lloyds Bank plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 119278.

Eligible deposits with us are protected by the Financial Services Compensation Scheme. We are covered by the Financial Ombudsman Service.

Information correct as of May 2018.



LLOYDS BANK

M58374 (05/18)