Travel Insurance

Insurance Product Information Document

Product: Travel Insurance (Lloyds Bank Premier International Account and International Plus ?aams lr'

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This document only provides a basic summary of policy cover. The full terms and conditions of the contract are shown on the policy document, whgch you should read carefully to ensure you have the cover you need.

What is this type of insurance?

This is travel insurance provided as a benefit to account holders. It covers eligible account holders and beneficiaries while travelling, for various events such as: medical emergencies; travel disruption; cancelling or cutting short your trip; and delayed, lost or stolen baggage.

What is insured?

- ✓ **Cancellation or curtailment** - Up to £5,000 in total for loss of pre-paid travel and accommodation expenses.
- ✓ **Emergency medical and associated expenses** - Up to £10 million for hospital fees, repatriation, medical confinement, funeral and dental costs incurred if taken ill or injured on your trip.
- ✓ **Travel disruption** - Up to £250 gd wmsp msr`msl b mp pcrspl rp_lqnmpr gq bcj_wcb `w /0 fmspq &mp 4 fmspq dmp rpgnq j_qrgle 1 lgefrq mp jcqq' _r rfc bcn_prspc nmglr9 mp sn rm 3*. . . gd wms _`_lbml wmsp rpgn ml rfc msr`msl b jce ml jw* _drcp _ bcj_w md /0 fmspq mp kmpc &mp 4 fmspq dmp rpgnq j_qrgle 1 lgefrq mp jcqq'9

  Up to £5,000 for extra transport or accommodation costs to continue your trip, if your _ppgt_j gq bcj_wcb `w wmsp flight;

  Up to £5,000 for extra transport or accommodation costs to continue your trip, if you miss the departure of your outbound or return transport.
- ✓ **Loss of important documents** - Up to £600 for costs to obtain temporary documents on your trip plus reimbursement of the remaining value of lost passport.
- ✓ **Baggage/delayed baggage** - Up to £2,500 for `_ee_ec rf_r gq jmqr* qrmjcl mp b_k_ecb ml wmsp rpgn & 3. . jgkgrq ncp grck _lb dmp rmr_j t_js_`jcq'9 _lb
  Sn rm 03. dmp amqrq rm pcnj_ac cqqclrg_j grckq jmqr &dmp /0 fmspq mp kmpc' `w rfc rp_lqnmpr npmtgbcp ml wmsp msru_pb hmsplcw,
- ✓ **Personal money** - Up to £750 for your money, travellers cheques and travel tickets lost, stolen or damaged on your trip. Cash limits _nnjw,
- ✓ **Personal liability** - Up to £2 million costs for damage you cause to a third party or their property (including your trip accommodation if not owned by you, a family member or friend).
- ✓ **Personal accident** - Compensation if you die (up to £15,000); lose your sight or limb or are unable to ever work again (all up to £30,000) following an accident on your trip.
- ✓ **Legal advice and expenses** - Up to £25,000 legal costs/ representation, to pursue a compensation claim against a negligent third party responsible for your death, injury or illness.
- ✓ **Winter sports cover** - Cover for winter sports equipment lost, stolen, damaged or delayed on your trip; loss of use of your ski pack; piste closure.
- ✓ **Golf cover** – Amtcp for golf equipment lost, stolen* b_k_ecb or bcj_wcb ml wmsp rpgn9 jmqq md sqc md epccl dccq,
- ✓ **Business cover** – Amtcp for business equipment lost, stolen mp b_k_ecb ml wmsp rpgn9 _lb amqrq dmp _pcnj_ackclr `sqglcqq amjjc_esc,
- ✓ **Wedding/civil partnership cover** – Amtcp dmp ucbbgle pgleq* gifts and _rrgpc jmqr* qrmjcl mp b_k_ecb ml wmsp rpgn9 pcnj_agle tgbcm-nfmrmep_nfq,

What is not insured?

- ✗ Claims where you cannot provide sufficient supporting evidence.
- ✗ Taking part in activities where there is an increased risk of injury, unless we have agreed otherwise.
- ✗ More than the maximum benefit limits (and sub limits when these apply) shown in each section.
- ✗ The £75 policy excess that is applicable to each adult, for each claim incident, unless we have agreed otherwise.
- ✗ Claim circumstances you were aware of before your policy was issued or journey was booked (whichever is the later) and which could reasonably have been expected to give rise to a claim, unless the insurers agree to it in writing.
- ✗ Any costs incurred as a result of a covered event that are not specifically stated as being covered.
- ✗ Claims arising from you being under the influence of alcohol, of solvents or drugs, or doing anything as a result of using these substances.
- ✗ Claims arising from an epidemic or pandemic, except for the cover described under the Cancellation or curtailment, Emergency medical and associated expenses and Winter sports sections.

Are there any restrictions on cover?

- ! Claims relating to existing medical conditions may be excluded.
- ! Your account must remain open for cover to apply.
- ! As the account holder you must be aged 79 years or under for cover to apply. All cover for all insured persons will cease when you reach 80 years of age.
- ! Certain levels of cover may be restricted according to the age of the insured person.
- ! Cover will not extend beyond the 62 day trip limit, unless we have agreed otherwise.
- ! Winter sports cover is limited to 31 days in total in any calendar year.
- ! Trips within your home country must include 2 nights pre-booked accommodation.
- ! You as the account holder and your eligible partner may travel independently. Your eligible dependent children must travel with or to you, your partner or a nominated responsible adult for cover to apply.
- ! There are General conditions that you have to meet for cover to apply.
- ! General exclusions apply to the whole policy and each section contains exclusions specific to that section.

Where am I covered?

✓ Cover is provided for travel anywhere in the world. All trips must start and end in your home country.

You will not be covered if you do not follow any advice or recommendation made by any of the following: the Foreign, Commonwealth and Development Office (FCDO) or the World Health Organization (WHO) or any government or other official authority at any destination you are travelling from, through or to.

What are my obligations?

- Unless we say otherwise, you must disclose any pre-existing medical conditions of anyone to be insured on this policy.
- Answer any pre-sale questions as truthfully and accurately as possible.
- Read your policy documents carefully to ensure you have the cover you need.
- Tell us as soon as possible if there are any changes to your circumstances that may affect your cover, or if it is likely you will need to make a claim.
- You should take reasonable care to protect yourself and your property against accident, injury, loss and damage and to minimise any claim.

When and how do I pay?

Lloyds Bank Corporate Markets plc operating through its branches in Jersey, Guernsey and the Isle of Man registered as Lloyds Bank International collects your premiums on behalf of the insurer as part of the monthly account fee for your bank account, where applicable. All premiums include Insurance Premium Tax (IPT) at the current rate (if applicable).

When does the cover start and end?

Cancellation cover begins on the date you open your Lloyds Bank Premier International Account or International Plus Account, or the date you booked your trip, whichever is the later and ends at the beginning of your trip. The cover for all other sections starts at the beginning of your trip and finishes at the end of your trip.

All cover ends if the Lloyds Bank Premier International Account or International Plus Account is closed, the policy is cancelled or if the account holder turns 80 years old, whichever is earlier.

How do I cancel the contract?

You may cancel your policy at any time by contacting your bank to close or change your bank account.