

Company: AWP P&C SA, registered office: 7 Rue Dora Maar, 93400 Saint-Ouen, France. Registration no: 519490080 RCS, authorised by L'Autorité de Contrôle Prudentiel et de Résolution in France and subject to limited regulation by the Financial Conduct Authority (FCA) and the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the FCA website.

This document only provides a basic summary of policy cover. The full terms and conditions of the contract are shown on the policy document, which account holders and beneficiaries should read carefully to ensure they have the cover they 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 benefit after a major travel delay to outbound or return transport at the departure point. Alternatively up to £5,000 if you abandon your trip on the outbound leg only;  
Up to £5,000 for extra transport or accommodation costs to continue your trip, if your transport is delayed in arrival;  
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 items lost, stolen or damaged on your trip and up to £250 for costs to replace essential items temporarily lost by the transport provider on your outward journey.
- ✓ **Personal money** - Up to £750 for your money, travellers cheques and travel tickets lost, stolen or damaged on your trip. Cash limits apply.
- ✓ **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** - Up to 31 days cover a year for winter sports equipment lost, stolen, damaged or delayed on your trip; loss of use of your ski pack; piste closure.
- ✓ **Golf cover** - Cover for golf equipment lost, stolen, damaged or delayed on your trip; loss of use of green fees.
- ✓ **Business cover** - Cover for business equipment lost, stolen or damaged on your trip; replacement business colleague.
- ✓ **Wedding/civil partnership cover** - Cover for wedding rings, gifts and attire lost, stolen or damaged on your trip; replacing video/photographs.



### 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.
- ✗ 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, Winter sports cover and Golf cover sections.



### Are there any restrictions on cover?

- ! Claims relating to existing medical conditions are 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.
- ! 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 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?

- Understand that there is no cover for claims relating to 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 and trading 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 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 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.