Allianz travel insurance

Lloyds Bank Premier International Account and International Plus Account

For use from 11 August 2026



LLOYDS
INTERNATIONAL

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The words in **bold** throughout the travel insurance terms and conditions are defined terms. **You** can find the meaning of these words under the title 'Definition of words' within the travel insurance policy.

Important contact details

When contacting **us**, please be ready to quote **your** Lloyds Bank Premier International Account or International Plus Account number and **your** branch Sort Code.

Information

Customer services (for policy queries):
UK +44 (0)20 8603 9855

8am to 8pm, Monday to Saturday

9am to 5pm Sunday

Hours may vary for UK Bank Holidays

Emergency assistance

24-hour emergency medical assistance
(365 days a year)
(for medical emergencies or requests to come **home** early): **UK +44 (0)20 8603 9855**

24-hour legal helpline: **UK +44 (0)20 8603 9855**

In a life-or-death situation, call the emergency services in the country **you** are visiting (for example **112** in the European Union or **911** in the USA).

Claims

For general claims: **UK +44 (0)20 8603 9855**

Opening hours for information and general claims are as follows:

8am to 8pm, Monday to Friday

9am to 5pm on Saturday

Closed Sunday

Hours may vary for UK Bank Holidays

Before you depart

Ensure **you** have all relevant documents required for **your trip** including but not limited to any passports, Visas, ESTA, travel tickets. **You** will not be covered under this policy if **you** do not have the necessary travel documents, or have not allowed sufficient time to get them.

Important information

About this cover guide

This document is a cover guide and summarises the insurance policy held by the **policyholder** (Lloyds International, Lloyds Bank International, Lloyds International Private Banking and Lloyds Bank International Private Banking are the registered business names of Lloyds Bank Corporate Markets plc in Jersey and the Isle of Man). The policy provides travel insurance for the benefit of eligible Lloyds Bank Premier International Account or International Plus **Account holders** and other **beneficiaries**.

The **account holder** and other **beneficiaries** do not have an insurance policy directly with the **insurer**.

While only Lloyds Bank Corporate Markets plc is the **policyholder** who has an insurance policy with the **insurer**, this policy is designed to grant the **account holder** and other **beneficiaries** the right to make a claim for any benefits or coverage provided under this travel insurance policy. This document contains details of cover, condition and exclusions relating to each **beneficiary** and is the basis on which all claims will be settled.

Under the Financial Conduct Authority's Insurance Conduct of Business Rules, the **account holder** and other **beneficiaries** will not be customers of the **insurer**. Only the **policyholder** is the customer of the **insurer**.

The benefits of the policy are made available to the **beneficiaries** as soon as the **account holder** receives this document. Cover continues automatically for as long as the **account holder**'s Lloyds Bank Premier International Account or International Plus Account remains open and insurance continues to be placed with the **insurer**.

This document reflects the terms and conditions of the contract between the **policyholder** and the **insurer**. For **you** to receive any benefits, **you** must comply with these terms and conditions otherwise **we** may not pay any claims **you** make.

If any of the covered events specified within this policy wording happen within the **period of insurance**, **we** will provide insurance cover in accordance with the applicable sections of this cover guide.

The conditions **you** must keep to as part of the contract are shown under the 'General conditions' section on page 36. There are also special conditions that apply to claims which are shown within the section they apply to.

The things which are not covered by this cover guide are shown:

- under the 'General exclusions' section on pages 40-41; and
- under 'What is not covered' in each section of cover.

If **we** do not state that something is covered, **you** should assume that it is not covered.

Be aware some exclusions also apply to those people upon whom **your** decision to travel or return **home** depend, for example, a **relative** or **business colleague**.

If **you** would like more information or if **you** feel the insurance may not meet **your** needs, contact **us** by emailing **travelinfoUK@allianz.com** or calling **UK+44 (0)20 8603 9855**.

How this policy works

This policy will remain valid:

- as long as **you** have a Lloyds Bank Premier International Account or International Plus Account at the time of the incident;
- while **you** are aged under 80 years;
- for **trips** lasting up to 62 days; and
- for **trips** that commence and end at **your home** or usual place of business.

This policy automatically covers all eligible Lloyds Bank Premier International Account or International Plus **Account holders** and their **family**.

Insurer

This cover guide is a summary of the insurance policy held by Lloyds Bank Corporate Markets plc for the benefit of eligible Lloyds Bank Premier International Account or International Plus **account holders**. This travel insurance is underwritten by AWP P&C S.A., a company registered in France with ID No. 519490080 RCS Bobigny, registered office: 7 Rue Dora Maar, 93400 Saint-Ouen, France acting through its UK Branch, AWP P&C (UK Branch), Registered Branch No.BR015275, registered office 102 George Street, Croydon CR9 6HD. AWP P&C S.A. is authorised and regulated by L'Autorité de Contrôle Prudentiel et de Résolution in France. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority under FRN 534384 and limited regulation by the Prudential Regulation Authority. Details about

the extent of **our** regulation by the Prudential Regulation Authority are available from **us** on request.

This travel insurance is administered in the UK by Allianz. Allianz is a trading name of AWP Assistance UK Ltd, 102 George Street, Croydon CR9 6HD. AWP Assistance UK Ltd is registered in England, with company No. 1710361 and is authorised and regulated by the Financial Conduct Authority under FRN 311909.

You can check these details on the Financial Services Register by visiting the Financial Services Authority's website **www.fca.org.uk/register** or by contacting the Financial Services Authority on 0800 111 6768.

Cancellation rights

You are free to cancel this cover at any time by closing **your** Lloyds Bank Premier International Account or International Plus Account or by changing it to another account type.

Demands and needs statement

This product meets the demands and needs of those under 80 years who want to insure themselves against medical emergencies, delayed or missed departures, cancellation, cutting a **trip** short, lost, stolen or delayed possessions, loss of travel money and passport, personal **accident**, personal liability and legal expenses when travelling.

Travel insurance does not cover everything. **You** should read this cover guide carefully to make sure it provides the cover **you** need.

Governing law

Unless agreed otherwise, the laws of England and Wales shall apply to this contract. If there is any disagreement, **we** will use the policy wording over any other assurances or statements, unless they are confirmed in writing and form part of the policy.

All communication between **you** and **us** will be in English.

Premiums, fees and charges

Lloyds Bank Corporate Markets plc, operating through its branches in Jersey, Guernsey and the Isle of Man and using the business name as Lloyds Bank International who 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).

There are no additional fees or charges for this insurance or related services.

Policy excess

Under most sections of the policy, claims will be subject to an **excess**. This means that each insured adult will be responsible for paying the first part of each and every claim per incident. The **excess** does not apply to **your dependent children**.

Fraud prevention

To keep premiums low **we** 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 Allianz 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. Load **your** details and any information and documents **you** provide **us** to the Insurance Fraud Register. This may affect future applications for insurance products.
5. 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.
6. Share information about **you** with Lloyds Bank.

Automatic renewals

Cover under the policy will continue for as long as **you** remain eligible for cover.

Changes to cover, terms or price

From time to time it may be necessary to make changes to the travel insurance policy but this does not amend the other terms of the **account holder's** Lloyds Bank Premier International Account or International Plus Account. When changes occur, the **account holder** will be given at least 30 days' notice in writing unless these changes have to be made sooner by law or regulation (in which case **we** will give the **account holder** a reasonable and proportionate amount of notice).

Any change to the benefits, terms, cover or exclusions, which restrict **your** cover or benefits will not apply to any **trip** which began before 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 the **insurer** intends to make to this insurance policy, **you** can contact **your bank account provider** acting as **our** agent by using the Lloyds Bank Premier International Account or International Plus Account contact details shown on the back page of this booklet. This will be treated as notice that **you** wish to close or switch **your** Lloyds Bank Premier International Account or International Plus 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 the change(s) will apply when they come into force.

Financial Services Compensation Scheme (FSCS)

The **insurer** is covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation from the Financial Services Compensation Scheme should the **insurer** be unable to meet its financial obligations regarding any valid claims under this policy.

For further details please contact the Financial Services Compensation Scheme on **0800 678 1100** or **UK +44 (0)207 741 4100** or visit their website **www.fscs.org.uk**

Contracts (Rights of Third Parties) Act 1999

Even though the Contracts (Rights of Third Parties) Act 1999 applies to this policy, if **you** are a **beneficiary** under this policy, **you** have the right to make a claim directly against **us** for any benefit this policy provides to **you**.

Your rights as a **beneficiary** cannot be changed or cancelled unless **we** have written consent from the **policyholder**, acting on **your** behalf.

No part of this contract of insurance can be enforced by someone else under the Contracts (Rights of Third Parties) Act 1999.

Summary of cover

Cover Section	Limit (up to)	Excess
1. Cancellation or curtailment	£5,000	£75
2. Emergency medical and associated expenses	£10 million	£75
– Emergency dental treatment	£1,000	£75
– Medical confinement benefit	£1,000 (£50 per day)	Nil
– Cover within your home country (transfer costs only)	£500	Nil
3. Travel disruption		
Departure Delay (Following a delay of 12 hours, which is reduced to 6 hours for **trips** of 3 nights or less)		
– Delay	£250 (£30 for the first 12 hours and £20 for each extra 12 hours after that)	Nil
– Abandonment	£5,000	£75
– Replenishment of prescription medication	£200	Nil
Flight arrival delay due to diversion	£5,000	Nil
– Taxi/hire car limit	£200	
Missed departure	£5,000	Nil
– Taxi/hire car limit	£200	
Accommodation disturbance	£5,000	Nil
4. Loss of important travel documents	£600	£75
5. Baggage and baggage delay		
Baggage	£2,500	£75
– Single item, pair or set of items limit	£500	
– Valuables	£500	
Delayed baggage	£250	Nil
6. Personal money	£750	£75
– Cash limit if aged 16 or over	£300	
– Reduced cash limit if aged 15 or under	£50	
7. Personal liability	£2 million	£75
8. Personal accident		Nil
Death benefit		
– Age 16 to 68 inclusive	£15,000	
– Age 15 and under or 69 and over	£1,000	
Loss of sight or limb		
– Age 16 to 68 inclusive	£30,000	
– Age 15 and under or 69 and over	£30,000	
Permanent total disablement		
– Age 16 to 68 inclusive	£30,000	
– Age 15 and under or 69 and over	£30,000	
9. Legal advice and expenses	£25,000	Nil

Cover Section	Limit (up to)	Excess
10. Winter sports cover		
Winter sports equipment		
– Own	£500	£75
– Hired	£400	£75
– Single item limit	£300	£75
Hire of winter sports equipment	£300 (£30 per day)	Nil
Loss of use of ski pack	£5,000	Nil
– Ski pass or lift pass limit	£350	
– Piste closure	£300 (£30 per day)	Nil
11. Golf cover		
Golf equipment	£1,500	£75
– Single item limit	£500	£75
Hire of golf equipment	£175 (£35 per day)	Nil
Green fees	£300 (£75 per day)	Nil
12. Business cover		
Business equipment	£1,000	£75
– Single item, pair or set of items limit	£300	
Replacement business colleague	Reasonable and typical costs	£75
13. Wedding/civil partnership cover		
Wedding rings (per person)	£250	£75
Wedding gifts (per couple)	£1,000	£75
– Cash limit	£150	
Wedding attire (per couple)	£1,500	£75
Wedding video/photographs	£750	£75
14. Personal assistance and information services	Reasonable and typical costs	Nil

Definition of words

Any word or expression to which a specific meaning has been attached will bear the same meaning throughout the policy. For ease of reading the definitions are highlighted by the use of **bold** print.

Wherever the following words and phrases appear in the policy they will always have these meanings. The following sections also have unique 'Special definitions' which can be found at the beginning of Section 3 – Travel disruption, Section 9 – Legal advice and expenses, Section 10 – Winter sports cover and Section 13 – Wedding/civil partnership cover.

Accident(s)/Accidental

A sudden, unexpected, specific, violent, external, visible event that occurs at a single identifiable time and place and arises solely and independently of any other cause.

Account holder

The person(s) holding a Lloyds Bank Premier International Account or International Plus Account.

Baggage

Each of **your** bags, suitcases (or containers of a similar nature) and their contents, items **you** are wearing or carrying which are owned by **you** or any of **your family**, or for which **you** or they are legally responsible, including **valuables** and keys (excluding keys to a hire vehicle).

Bank account provider

Lloyds Bank Corporate Markets plc (using the business name as Lloyds Bank International) of 9 Broad Street, St. Helier, Jersey JE2 3RR.

Beneficiary/You/Your

The **account holder** and their **family**.

Bodily injury

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 will be considered to be bodily injury.

Business colleague

A person employed by the same company as **you** and who **you** work closely with, where **your** and their absence from work at the same time prevents the proper continuation of the business.

Business equipment

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

A **trip** taken wholly or in part for business purposes but excluding manual work.

Computer system

Any computer hardware, software, communication system or electronic device (including smartphones, laptops, tablets and wearable devices), server, cloud, microcontroller or similar system (including any associated input, output or data storage device, networking equipment or backup facility).

Curtail/Curtailment

Being unable to use **your** pre-booked, pre-paid accommodation and other travel arrangements due to a specific event that happens after **your trip** has started.

Please refer to 'Section 1 – Cancellation or **curtailment**' for full details of the covered reasons and benefits available.

Cyber risk

- Any unauthorised, malicious or illegal act (or the threat of such an act), involving access to or the processing, use or operation of any **computer system**;
- Any error or omission involving access to or the processing, use, or operation of any **computer system**;
- Any partial or total unavailability or failure to access, process, use or operate any **computer system**; or
- Any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any data, including any amount relating to the value of such data.

Dependent child/Dependent children

Any child, step-child, adopted child or foster child aged 18 or under (24 or under if in full-time education) and for whom the **account holder** or their partner is a parent or legal guardian.

Doctor

A registered practising member of the medical profession recognised by the law of the country where they are practising, who is not **your relative** or a **travelling companion**.

Epidemic

A contagious disease recognised by the World Health Organization (WHO) or an official government authority in **your home country** or **your trip** destination.

Excess

The amount an insured adult has to pay when they make a claim. This amount is set out in the 'Summary of cover' section. Where a claim is made for the same incident under different sections of the policy and/or by more than one **beneficiary** for the same incident, only one excess will apply for each adult.

The excess does not apply to **dependent children**.

Family

The **account holder**, their partner (both aged 79 or under) and **dependent children**.

Golf equipment

Golf clubs, golf balls, golf bag, golf trolley, golf shoes and essential clothes which **you** own or hire.

Home

The place **you** usually live in **your home country**.

Home country

The country in which **your home** is located.

Insurer

AWP P&C S.A.

Pair or set

A number of items of personal **baggage** and **valuables** associated as being similar or complementary or can be used together.

Pandemic

An **epidemic** that is recognised as being a pandemic by the World Health Organization (WHO) or an official government authority in **your home country** or **your trip** destination.

Period of insurance

From 8 May 2024 or the date when **you** open a new Lloyds Bank Premier International Account or International Plus Account (whichever is the later), and ending when **your** Lloyds Bank Premier International Account or International Plus Account is closed, the policy is cancelled or **you** reach 80 years of age, whichever is the earlier.

Cover for cancellation under Section 1 begins on the 8 May 2024 or the date **you** open **your** Lloyds Bank Premier International Account or International Plus Account or book **your trip** (whichever is later) and ends when **you** start that **trip**.

Cover for all other sections runs for the length of **your trip** (up to the **trip** duration limit), unless **you** return **home** early when cover for that **trip** will end on the day **you** return. Cover will not begin part way through any **trip**.

Personal money

Cash, travellers and other cheques, banker's drafts, electronic cash pre-payment cards, postal and money orders, current postage stamps, phone cards, coupons or vouchers which have a monetary value, event and entertainment tickets all held for private purposes.

Policyholder

Lloyds Bank Corporate Markets plc (using the business name as Lloyds Bank International) of 9 Broad Street, St. Helier, Jersey JE2 3RR.

Pre-existing medical condition

Any disease, illness or injury for which **you** have experienced symptoms, consulted a **doctor** or been diagnosed within the 12 months before opening **your** Lloyds Bank Premier International Account or International Plus Account, booking **your trip** or starting **your trip**.

Public transport

Any publicly licensed aircraft, sea vessel, train or coach which operates to a scheduled timetable and on which **you** are booked to travel. It does not include private transport such as taxis.

Quarantine

Mandatory confinement, intended to stop the spread of a contagious disease to which **you** or someone booked to travel with **you** has been exposed.

Reasonable and typical costs

The amount usually charged for a specific service in a particular geographic area. The charges must be appropriate to the availability and complexity of the service, the availability of needed parts/materials/supplies/equipment, and the availability of appropriately skilled and licensed service providers.

Relative

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, partner or fiancé/fiancée of a **beneficiary**.

Responsible adult

A person aged 18 or over (not insured on the policy) whose duty is to care for and be in control of a child insured on the policy and, if necessary, make

decisions in the absence of the parent/guardian. In the event of a claim, the Lloyds Bank Premier International Account or International Plus **Account holder(s)** will need to provide details of this person and confirm they had allowed them to act on behalf of their child during a **trip** that they had agreed to.

Secure baggage area

Any of the following, as and where appropriate:

- Out of sight in the locked glovebox, boot or covered luggage area of a locked motor vehicle.
- Behind the rear seats of a locked motorised or towed caravan.
- A locked luggage box, locked to a roof rack which is itself locked to the vehicle roof.

Terrorism

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.

Travelling companion

A person with whom **you** are travelling or have arranged to travel with.

Trip

Any journey taken for leisure or business purposes to any worldwide destination during the **period of insurance**. This must commence and end at **your home** or usual place of business and have a maximum duration of 62 consecutive days.

A maximum of 31 days cover is provided for winter sports (see page 14) in any calendar year.

Note: Trips taken within **your home country** are only covered if **you** have pre-booked accommodation for two nights or more.

The Allianz travel insurance includes cover whilst travelling on a cruise ship. The Allianz travel insurance is not a cruise-specific policy, for example it will not provide cover for missed ports of call or missed excursions due to a change of itinerary. If **you** require these benefits **you** would need to purchase specialist cruise travel insurance.

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/UK

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

Valuables

Jewellery, gold, silver, precious metal or precious or semiprecious stone items, 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 MP4 players, tablets, ebooks, CDs, DVDs, tapes, films, cassettes, cartridges and headphones), computer games and associated equipment, telescopes and binoculars, or drones.

We/Us/Our

Allianz who administer the policy on behalf of the **insurer**.

Winter sports equipment

Skis (including bindings), ski boots, ski poles, snowboards (including bindings), ice skates and essential clothes which **you** own or hire.

You/Your

see definition '**Beneficiary**/**You**/**Your**'.

Sports and leisure activities

This travel insurance policy provides cover for most activities and non-competitive sports on a recreational basis. If **you** are taking part in any sport or activity which is:

- not listed as covered in this section
- part of a competition or organised tournament; or
- a team sport event

please contact **us** by emailing **travelinfoUK@allianz.com** or calling **UK +44 (0)20 8603 9855** to make sure **you** are covered.

Please be aware that **we** are unable to offer cover for the purposes of earning money if taking part in sports on a professional or semi-professional basis.

Covered	Covered if professionally organised and supervised plus you wear appropriate safety equipment and take appropriate safety precautions	Not covered
• Aerobics • Athletics (no racing) • Badminton • Baseball • Basketball • Boogie/body boarding • Bowling • Bowls • Boxing (training only with no contact)* • Cricket • Croquet • Curling • Cycling (no racing) • Darts • Deep sea fishing • Dinghy Sailing • Fell walking • Fishing • Flying (as a fare paying passenger in a fully licensed passenger carrying aircraft) • Football/Soccer (kick-arounds only – no matches) • Golf • Handball • Ice skating • Jogging • Manual work (not above 3 metres from the ground/floor or involving machinery or heavy lifting)* • Marathon running (not ultramarathons) • Mountain biking on designated trail/route grades green and blue (safety pads and a helmet must be worn) • Non-manual work* • Netball • Orienteering • Pedalo/Paddle boating • Racket ball	• Abseiling • Animal interaction experiences with wild animals – e.g. elephants/giraffes/koala/small primates and mammals** • Archery • Banana boating and other inflatables towed behind a powerboat • Black water rafting • Bungee jumping • Camel riding • Canoeing/kayaking (no white or black water) • Cheerleading (no stunting) • Clay pigeon shooting* • Elephant riding • Fencing • Flotilla sailing* (with professional leader) • Glacier walking • Go karting* • Gymnastics • High or low ropes courses • Horse riding (no jumping or racing)* • Hot air ballooning • Hoverboard riding* • Indoor climbing wall (with belays) • Jet biking* • Jet boating (as a passenger) • Jet skiing* • Motor cycling if you have held the required motorcycle driving licence for at least 3 years, are conviction free and are wearing a helmet* • Paint balling • Parascending over water • Pony trekking* • Quad biking • Rafting	• Base jumping • BMX stunt riding • Bouldering • Boxing (with contact) • Canyoning • Caving/Pot holing • Climbing (except indoor climbing walls) • Coasteering • Cycle racing • Flying except as a fare paying passenger • Free/high diving • Gliding • Hang gliding • Horse jumping/hunting • Hunting • Judo/Karate/Martial arts • Kite surfing • Lacrosse • Manual work above 3 metres from the ground/floor or that involves machinery or heavy lifting • Micro lighting • Motor cycling unless you have held the required motorcycle driving licence for at least 3 years, are conviction free and are wearing a helmet* • Mountaineering • Organised team sports unless otherwise listed • Parachuting • Paragliding • Parascending over land • Participation in competition unless agreed by us • Polo • Professional/Semi professional sports • Rock climbing • Sailing outside territorial waters

Sports and leisure activities (continued)

Covered	Covered if professionally organised and supervised plus you wear appropriate safety equipment and take appropriate safety precautions	Not covered
• Rambling • Ringos • Roller Skating/Blading (wearing pads and helmets) • Rounders • Rowing (except racing) • Running • Safari trekking (must be organised tour) • Sailing within territorial or inland waters (if qualified and excluding racing)* • SCUBA diving (down to 30m accompanied by a qualified diver or instructor) • Skateboarding (wearing pads and helmets) • Snorkelling • Softball • Squash • Stand up paddle boarding • Surfing • Swimming – open water swimming is covered up to and including 1,500m • Table tennis • Tennis • Ten pin bowling • Trekking/Hiking up to 4,000m altitude • Volleyball • War games (if no live ammunition and wearing eye protection)* • Walking • Water polo • Windsurfing (within territorial waters)* • Yachting (if qualified and excluding racing)*	• River tubing (no white water) • Segway riding* • Shooting sports (not hunting)* • Sleigh riding as a passenger • Swimming or snorkelling with dolphins, beluga whales, manatees, stingrays or turtles • Trampolining • Trekking/Hiking between 4,000m and 6,000m altitude • Water skiing (no jumping) • White water rafting • Ziplining/Zipwiring/Zip trekking • Zorbing	• SCUBA diving below 30m • Shark diving • Street hockey • Swimming – open water swimming over 1,500m is not covered • Ultramarathons • Water ski jumping • Weightlifting • Wrestling

* No cover under Section 7 – Personal liability when taking part in these activities.

** No cover under Section 8 – Personal **accident** when taking part in these activities.

Winter sports

If **you** are taking part in any sport or activity not listed in this section, please contact **us** by emailing **travelinfoUK@allianz.com** or calling **UK +44 (0)20 8603 9855** to see if **you** can be covered.

You are covered for taking part in the following winter sports activities for up to a maximum of 31 days in any calendar year:

- Alpine skiing
- Airboarding
- Big foot skiing
- Blade skating
- Cross country skiing***
- Dry slope skiing
- Glacier skiing/walking
- Husky dog sledding (organised, non-competitive and with experienced local driver)
- Ice cricket (wearing appropriate batting pads/gloves/spiked shoes)
- Ice fishing
- Ice go karting (within organisers guidelines)*
- Ice skating
- Ice windsurfing*
- Kick sledging
- Mono skiing
- Nordic skiing
- Ski biking*
- Ski blading
- Ski boarding
- Skidooing*
- Skiing (on-piste** and off piste***)
- Ski racing arranged by ski schools for their pupils
- Ski run walking
- Ski touring with a locally licensed guide
- Sledging/Tobogganing
- Sleigh riding as a passenger (pulled by horse or reindeer)***
- Snow biking*
- Snow blading
- Snowboarding (on-piste** and off piste***)
- Snow bobbing
- Snowcat driving*
- Snow mobiling*
- Snow scooting*
- Snow shoe walking
- Snow tubing
- Tandem skiing
- Telemarking
- Winter walking (using crampons and ice picks only)

* No cover under Section 7 – Personal liability when taking part in these activities.

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

*** Off-piste must be within the resort boundaries and following local ski patrol guidelines.

Examples of winter sports activities that are not covered:

- Bobsleighing
- Heli skiing
- Ice hockey
- Ski jumping
- Luging
- Use of skeletons
- Ski acrobatics

Health declaration and health exclusions

The policy does not cover pre-existing medical condition**s** for which, in the 12 months before:

- Opening **your** Lloyds Bank Premier International Account or International Plus Account;
- booking **your trip**; or
- starting **your trip**

(whichever is the later), **you** or any **beneficiary** are/have:

1. Been prescribed medication (including repeat prescriptions);
2. Received treatment, taken prescribed medication or consulted a **doctor** about any medical condition;
3. Attended a hospital or clinic as an out-patient or in-patient, taken prescribed medication any reason;
4. Been diagnosed as having a terminal condition;
5. Currently awaiting tests, investigations, treatment, surgery; are awaiting the results of any tests or investigations.

24-hour emergency medical assistance

Please tell **us** as soon as possible about any serious illness or **accident** abroad where **you** have to go into hospital or **you** may have to return **home** early or extend **your** stay because of any illness or injury. If **you** are unable to do this because the condition is life, limb, sight or organ threatening, **you** should contact **us** as soon as **you** can. **You** must also tell **us** if **your** medical expenses are over £500. If **you** are claiming for a minor illness or **accident you** should, where possible, pay the costs and reclaim the money from **us** when **you** return. **You** can call 24 hours a day 365 days a year or email.

Phone: **UK +44 (0)20 8603 9855**

Email: **medicalassistanceUK@allianz.com**

Please make sure **you** have **your** Lloyds Bank Premier International Account or International Plus Account number and **your** branch Sort Code to hand when **you** call. Below are some of the ways the 24-hour emergency medical assistance service can help.

Confirmation of payment

We will contact hospitals or doctor**s** abroad and guarantee to pay their fees, provided **you** have a valid claim.

Repatriation

If **our** medical advisers think it would be in **your** medical interest to bring **you** back to **your home** or to a hospital or nursing **home** in **your home country**, **you** will normally be transferred by regular airline or road ambulance. Where medically necessary in very serious or urgent cases, **we** will use an air ambulance. **We** will consult with the treating **doctor** and **our** medical advisers before any decision is made. **Our** medical advisors will take into account the treating **doctor's** assessment, local medical conditions, and airline fitness-to-fly requirements. If **you** need to go **home** early, **you** must obtain a certificate confirming that **you** are fit to travel. Without this the airline can refuse to carry any sick or injured person.

You can contact **us** at any time, day or night. **You** will be answered by one of **our** experienced assistance co-ordinators who **you** should give all relevant information to. Please make sure **you** have details of this cover guide before **you** call.

State-provided healthcare arrangements

You should try to make use of any state-provided healthcare arrangements and worldwide reciprocal health arrangements that exist between **your home country** and the country **you** are visiting.

If **you** do make use of these arrangements and this reduces **your** medical expenses, **you** will not have to pay an **excess** under Section 2 – Emergency medical and associated expenses.

Making a claim

To make a claim:

Email: **travelclaimsUK@allianz.com**

Phone: **UK +44 (0)20 8603 9855** or

Write to: Allianz, Travel Insurance Claims Department, PO Box 7807, Bilston WV1 9QS.

You should provide all the information and documents **we** ask for as soon as possible. **You** must provide **us** with as much detail as possible to enable **us** to handle **your** claim quickly. Please keep copies of all information **you** send **us**.

You will need to obtain some information about **your** claim while **you** are away. Below is a list of 'General claims information required' to deal with all claims. Other information or documents that are specific to certain claims are listed within the appropriate section, under the heading 'Special conditions relating to claims'.

General claims information required

- **Your** original **trip** booking invoice(s) and travel documents showing the dates and times of travel.
- Original receipts and accounts for all out-of-pocket expenses **you** have to pay.
- Original bills or invoices **you** are asked to pay.
- Details of any other insurance **you** may have that may cover the same loss, such as household or private medical.
- As much evidence as possible to support **your** claim.
- If **you** have decided to travel despite the Foreign, Commonwealth and Development Office or the equivalent government authority in **your home country** advising against all but essential travel, **we** will need evidence of why **you** believe **your** travel should be considered essential.

Examples of what **we** consider to be essential travel are if:

- A **relative** is in intensive care in hospital or has unexpectedly been given a terminal prognosis with a short life expectancy;
- A **relative** has died and **you** need to attend the funeral;
- **Your** property abroad has been seriously damaged and **you** need to arrange and/or oversee professional repairs;
- **You** have an urgent work matter that cannot reasonably be cancelled, postponed or delayed;
- **You** have a full-time but short-term placement at a recognised educational establishment where attendance must be in person.

If **you** are unsure whether the purpose of **your** travel would be considered as essential or want to discuss any other aspect of the policy cover, please contact **us** by

Email: **travelinfoUK@allianz.com**
Phone: **UK +44 (0)20 8603 9855** or
Write to: Allianz, 102 George Street, Croydon CR9 6HD.

Section 1 – Cancellation or curtailment

Cancellation cover applies where **you** are prevented from beginning **your trip**.

Curtailment cover applies where **you** are unable to use **your** pre-booked, pre-paid accommodation and other travel arrangements due to a specific event that happens after **your trip** has started.

What is covered

We will pay **you** up to £5,000 (inclusive of any valid claim payable under Section 3 – Travel disruption cover and Section 10 – Winter sports (Ski pack)) for **your** proportion of irrecoverable unused travel and accommodation costs (including excursions and other pre-paid charges) which have been paid or are contracted to be paid together with any **reasonable and typical costs** relating to additional travel expenses, due to any of the following necessary and unavoidable events:

- **Your** cancellation of the **trip**; or
- **You** fully **curtail** (cut short) **your trip** before completion or partially **curtail** (interrupt) **your trip** for more than 48 hours; or
- **You** have to make an early return **home**;

as a result of any of the following events occurring:

1. The death, **bodily injury** or illness of:
   a. **You**;
   b. **Your travelling companion;**
   c. A **relative** of **you** or **your travelling companion**;
   d. Any person with whom **you** have arranged to reside temporarily; or
   e. **Your business colleague.**

Note:

- For a, b, and c above, this will include being diagnosed with an **epidemic** or **pandemic** disease, such as COVID-19.
- For partial **curtailment** due to **your** admittance to hospital or confinement to **your** accommodation, **we** will provide cover for one other **beneficiary** to stay with **you**, if **we** have agreed that this is medically necessary.

2. **You** or **your travelling companion** being held in **quarantine** by order or another requirement of a government or public authority, based on their suspicion that **you** or they, specifically, have been exposed to a contagious disease (including an **epidemic** or a **pandemic** disease such as COVID-19). This does not include any **quarantine** that applies generally or broadly to some or all of a population, vessel or geographical area, or that applies based on where **you** are travelling to, from or through.
3. **You** or **your travelling companion** being called for jury service attendance or being called as a witness at a Court of Law.
4. Compulsory redundancy of **you** or **your travelling companion** which qualifies for payment under the current redundancy payment legislation of **your home country** after a continuous working period of at least two years with the same employer and at the time of booking the **trip** there was no reason to believe anyone would be made redundant.
5. **You** or **your travelling companion** 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 **you** open **your** account or book **your trip**, whichever occurs later.
6. The Police requesting **you** to remain at or return to **your home** due to serious damage to **your home** caused by fire, aircraft, explosion, storm, flood, subsidence, malicious persons or theft.
7. Medical complications as a result of **your** pregnancy or the pregnancy of anyone **you** have arranged to travel or stay with during the **trip**.

Note: The cover under point 8. applies only where **you curtail** (cut short) **your trip** after it has started and does not apply to the cancellation of a **trip** before it begins.

8. A government directive that came into force after **your trip** started, prohibiting all travel to, or recommending evacuation from, the country or area **you**:
   a. were staying in; or
   b. had pre-booked accommodation in and/or transport to during a later part of **your trip**.
9. **You** or **your travelling companion** being refused boarding of the **public transport** on which **you** are booked to travel, on the order of any government, public authority or carrier, due to **you** or they displaying symptoms of a contagious disease (including an **epidemic** or a **pandemic** disease such as COVID-19).

If the same expenses are also covered under Section 3 – Travel disruption, **you** can only claim for these under one section for the same event.

What is not covered

1. The policy **excess** of £75 per incident, per adult.
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 Lloyds Bank Premier International Account or International Plus Account or at the time of booking any **trip**.
   b. Circumstances known to **you** prior to the date **you** opened a new Lloyds Bank Premier International Account or International Plus Account or at the time of booking any **trip** which could reasonably have been expected to give rise to cancellation or **curtailment** of the **trip**.
4. The costs **you** may incur in providing all information and assistance that **we** may reasonably require (including, where necessary, medical certification).
5. More than the lowest market value of equivalent accommodation, transport charges and other travel expenses, if **you** paid for them using frequent-flyer points, Avios, loyalty-card points vouchers or another similar scheme.
6. Claims relating to any undiagnosed **pre-existing medical conditions**.
7. Any claim related to an **epidemic** or **pandemic**, except as expressly stated as being covered.
8. Any additional cancellation charges incurred as a result of **you** failing to notify the travel agent, tour operator or provider of any booked transport, accommodation or excursions as soon as it is found necessary to cancel the **trip**.
9. Any proportion of **trip** expenses for anyone other than **you** or another **beneficiary**, regardless of who paid for these. This includes any irrecoverable unused travel and accommodation costs (including excursions and other pre-paid charges) for use by multiple persons where some are not covered under this policy, even if **you** or another **beneficiary** have paid their proportion of the cost.
10. The cost of any passports, motor insurance green cards, vaccination fees or recommended preventative medication. The cost of any visas, visa waivers except in cases where **you** can prove that the visa has been issued for the specific dates of the **trip** only, is not valid for a longer period and is not transferable.
11. The cost of **your** unused original tickets where **we** have arranged and paid for **you** to come **home** following **curtailment** 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**.
12. Partial **curtailment** (interruption) claims where **you** were not admitted to hospital for longer than 48 hours or where the treating **doctor** has not confined **you** to **your** accommodation for at least 48 hours.
13. Any claim arising from a reason not listed in the 'what is covered' section.
14. Any claim for management fees, maintenance costs or exchange fees associated with timeshares, holiday property bonds or similar arrangements.
15. Anything mentioned in the General exclusions or General conditions sections on pages 38-41.

Special conditions relating to claims

1. If **you** think **you** may have to come **home** early, **we** must be told as soon as possible (see under the heading '24-hour emergency medical assistance' on page 15 for more information).
2. **You** must obtain **our** prior approval 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 the treating **doctor** to support **your** claim.
3. 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.

4. 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 **beneficiary**.

5. **Curtailment** claims will be calculated from the day **you** returned to **your home country**. Partial **curtailment** (interruption) claims will be calculated from the day **you** were admitted to hospital or confined to **your** accommodation and will be based on the number of complete days for which **you** were hospitalised, **quarantined** or otherwise confined to **your** accommodation on the advice of a **doctor**.

6. In addition to the 'General claims information required' shown under the 'Making a claim' section on page 16, where appropriate, **you** must also provide **us** with:

   a. the tour operator's cancellation invoice or unused flight tickets;

   b. written confirmation that no refund is available in respect of privately booked accommodation and evidence of payment for that accommodation;

   c. a medical certificate from a **doctor** to confirm that **you** or **your travelling companion** are not fit to travel or that they have recommended **you** or **your travelling companion** do not travel as a result of a **relative's** medical condition;

   d. confirmation from the clerk of the courts office that **you** are required for jury service;

   e. confirmation from **your** employer/ **your** partner's employer/**your travelling companion's** employer of redundancy and period of employment or the cancellation of leave (as appropriate);

   f. confirmation from a relevant authority that **you** have been instructed to stay at/return **home**; or

   g. a copy of a death certificate, where appropriate.

Section 2 – Emergency medical and associated expenses

What is covered

We will pay **you** up to £10 million 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** (including being diagnosed with an **epidemic** or **pandemic** disease, such as COVID-19):

1. Emergency medical, surgical, hospital, ambulance and nursing fees and charges incurred outside of **your home country** or country **you** are a national of.
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 country** or country **you** are a national of.
3. In the event of **your** death outside **your home country** the **reasonable and typical costs** relating to the additional cost of funeral expenses abroad plus the **reasonable and typical cost** of conveying **your** ashes to **your home**, or the additional costs of returning **your** body to **your home**.
4. A medical confinement benefit of £50 a day (up to a maximum of £1,000) for every complete period of 24 hours **you** are admitted to hospital as an in-patient or are confined to **your** accommodation outside of **your home country**, on the advice of a treating **doctor**.
5. **Reasonable and typical costs** relating to additional transport and accommodation, 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 **our** prior authorisation, **reasonable and typical costs** relating to additional transport and accommodation expenses for a friend or **relative** to remain with **you** or travel to **you** from **your home country** or escort **you** and additional travel expenses to return **you** to **your home** if **you** are unable to use the return ticket.
6. With **our** prior authorisation, the additional costs incurred in the use of air transport or other suitable means, including a medically qualified escort, 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 **we** agree otherwise; and
   b. in the event of **your** hospitalisation more than 50 miles from **your home** during a **trip** solely within **your home country**, limited to £500.
7. A single journey air ticket, of 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 country** following **your** medical repatriation or death during a **trip**.
8. Additional travel and accommodation costs for **your dependent children** to return **home** and if they are under 18 years of age, for a friend or **relative** to travel to **your** location to accompany them if **you** are incapacitated and there is no other **responsible adult** to supervise them.

What is not covered

1. The **excess** of £75 per incident, per adult, unless a state-provided healthcare agreement has been used to contribute towards the cost of **your** treatment (please see under the heading 'State-provided healthcare arrangements' on page 16 for more information).
2. The cost of private treatment, unless authorised specifically by **us**.
3. Any claims arising directly or indirectly in respect of:
   a. The costs of telephone calls, other than calls to notify **us** of the problem and 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 or pre-known medical, dental treatment or diagnostic procedure.
   c. Treatment for cosmetic purposes, unless **our doctor** agrees that such treatment is necessary and cannot wait until **you** return **home**, as the result of an **accident** covered under the 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 required **you** to be admitted into hospital.

f. Any expenses which are not usual, reasonable or customary to treat the **bodily injury** or illness **you** required treatment for.

g. Any form of treatment or surgery which, in **our** opinion (based on information provided by the **doctor** in attendance), can be delayed reasonably until **your** return to **your home country**.

h. Expenses incurred in obtaining or replacing medication, which **you** were taking or knew would be required or needed to be continued outside **your home country**, when **you** started **your trip**.

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 **us**.

k. Any expenses incurred after **you** have returned to **your home country**, other than in connection with transporting **you** or **your** remains **home** from abroad.

l. Any expenses incurred in **your home country** or country **you** are a national of which are:

   i. for private treatment;

   ii. funded by, or are recoverable from the health authority in **your home country** or country **you** are a national of; or

   iii. funded by a state-provided healthcare agreement between these countries and/ or islands.

m. **Your** failure to obtain any vaccines, inoculations or medications prior to **your trip** as recommended by the government in **your home country** and/or the World Health Organization (WHO).

n. **Your** decision not to be repatriated after the date when, in **our** opinion, it is safe to do so.

o. Any additional period of hospitalisation relating to treatment or services provided by a convalescent or nursing home or any rehabilitation centre.

4. Normal pregnancy without any accompanying unexpected **bodily injury**, illness, disease or complication. This section is designed to provide cover for unforeseen events and normal childbirth would not constitute an unforeseen event.

5. The cost of **your** unused original tickets where **we** (or **you** with **our** prior consent) 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**.

6. Anything mentioned in the General exclusions or General conditions sections on pages 38-41.

Special conditions relating to claims

1. If **you** are taken into hospital, **you** think **you** may have to come **home** early or extend **your trip** because of illness, **bodily injury** or **accident**, or **your** medical expenses are over £500, **we** must be told as soon as possible (see under the heading '24-hour emergency medical assistance' on page 15 for more information).

2. **You** must give **us** notice as soon as possible of any **bodily injury** or illness which requires **you** to be admitted 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 **your home country** at any time during the **trip**. **We** will do this, if in **our** opinion (based on information provided by the treating **doctor**), **you** can be moved safely and/or travel safely to **your home country** or a suitable hospital nearby to continue treatment.

4. The section provides cover for emergency medical/ surgical/dental treatment only and does not cover treatment or surgery that can be reasonably delayed until **your** return to **your home country**. **Our** decisions regarding the treatment or surgery that **we** will pay for (including repatriation to **your home country**) 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 of the policy (Section 1 – Cancellation or curtailment, Section 2 – Emergency medical and associated expenses and Section 8 – Personal accident) and refuse to deal with claims from **you** for any further treatment and/or **your** repatriation to **your home country**. Cover under all other sections of the policy would continue for the remainder of **your trip**.

5. In addition to the 'General claims information required' shown under the 'Making a claim' section on page 16, where appropriate, **you** must also provide **us** with:
    a. hospital, **doctor**, dentist, pharmacist receipts and all receipts for additional expenses;
    b. a copy of any state-provided healthcare arrangement documents **you** hold;
    c. written confirmation from the treating **doctor** of the dates and reason **you** have to be confined on medical advice to a hospital or **your trip** accommodation;
    d. a copy of a death certificate, where appropriate.

Section 3 – Travel disruption

This section of this cover guide explains the cover **we** provide for travel delay, missed departure or accommodation disturbance whilst on **your trip**. Defined words are printed in bold type and can be found in the 'Definition of words' section and also under the 'Special definitions applying to this section' below.

Special definitions applying to this section

Pre-paid charges

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.

What is covered

Travel delay

The benefit provided below is intended to provide compensation if **you** are delayed at **your** point of departure and is only applicable if **you** have travelled to the point of departure and checked-in. If **you** have not travelled to **your** departure point **you** will not be covered, even if **you** have checked-in online. The only exception is if **you** are outside of **your home country** and the point of departure has been closed due to severe weather or a natural disaster.

1. A delay of **your** pre-booked **public transport** resulting in **you** departing at least 12 hours after **your** original scheduled departure time; or
2. **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
3. Abandonment of **your trip** following 12 hours of delay at **your** first international departure point in **your home country**.

Note: If **your trip** is for a duration of three nights or less, the number of hours delay is reduced to six hours for cover to apply.

We will pay **you**:

1. £30 as a benefit for the first complete 12 hours of **your** delay, then £20 (up to a maximum of £250) as a benefit for every complete 12 hours of delay after that, if **you** continue to travel on **your trip**; or
2. Up to £5,000 for either:
   a. The refund of **your** share of the cost of **your trip** that **you** cannot claim back from any other source as a result of the abandonment of **your trip**; or
   b. **Reasonable and typical costs** relating to **your** additional travel (including up to £200 for taxis and hire cars) and accommodation, which are of a similar standard to that of **your** pre-booked travel and accommodation and which cannot be claimed back from any other source, if **you** have to make alternative arrangements to reach **your** destination.

In addition to either 1 or 2 above, **we** will also pay:

3. Up to £200 for the cost of emergency replenishment of **your** prescription medication outside of **your home country** or country **you** are a national of if **your** existing supplies run out after **your** scheduled return date due to a delay on **your** way back to **your home country**.

Arrival delay

If **you** cannot reach **your trip** destination within 12 hours of **your** scheduled arrival time due to the **public transport you** are travelling on being:

1. Diverted after take-off; or
2. Re-directed after take-off

We will pay **you** up to £5,000 for:

Reasonable and typical costs relating to **your** additional travel (including up to £200 for taxis and hire cars) and accommodation, which are of a similar standard to that of **your** pre-booked travel and accommodation and which cannot be claimed back from any other source, if **you** have to make alternative arrangements to reach **your** destination or to return **home**.

Missed departure

The benefit provided below is intended to provide compensation if **you** do not reach **your** point of departure until after the latest time permitted by the carrier for check-in or boarding.

If **you** arrive too late (as shown on **your** ticket or itinerary) to board **your** pre-booked **public transport** at any of **your trip** departure points as a result of:

1. **Public transport** services failing to get **you** to **your** departure point due to strike, industrial action, adverse weather conditions, mechanical failure or direct involvement in an **accident**; or

2. The private motor vehicle in which **you** are travelling being directly involved in an **accident** or breaking down on **your** way to **your** departure point.

3. **You** being involuntarily denied boarding on a preceding flight because there are too many passengers for the seats available and no suitable alternative could be provided to **your** end destination, either within 12 hours or without additional charge.

We will pay **you** up to £5,000 for:

Reasonable and typical costs relating to **your** necessary extra travel (including up to £200 for taxis and hire cars) and accommodation, which are of a similar standard to that of **your** pre-booked travel and accommodation, to allow **you** to continue to **your trip** destination or to return **home**.

Accommodation disturbance

We will pay **you** up to £5,000 for:

Your unused travel, accommodation and other pre-paid charges that **you** cannot claim back from any other source together with **reasonable and typical costs** relating to **your** necessary extra travel (including up to £200 for taxis and hire cars) and accommodation, which are of a similar standard to that of **your** pre-booked travel and accommodation, if **you** have to:

1. Move to other accommodation at any point during **your trip** if **you** cannot use **your** booked accommodation as a result of:
   a. fire, flood, earthquake, explosion, volcanic eruption and/or volcanic ash clouds, tsunami, landslide, avalanche, hurricane, storm; or
   b. an outbreak of an infectious disease.
2. Cut short **your trip** with prior authorisation from **our** 24-hour medical emergency assistance service, if **you** cannot use **your** booked accommodation and **you** need to be repatriated to **your home** as a result of:
   a. fire, flood, earthquake, explosion, volcanic eruption and/or volcanic ash clouds, tsunami, landslide, avalanche, hurricane, storm; or
   b. an outbreak of food poisoning or infectious disease; or
   c. the Foreign, Commonwealth and Development Office (FCDO) or the equivalent regulatory authority in **your home country** or the country **you** are in recommending evacuation from the country or specific area **you** have travelled to, providing that advice came into force after **you** left **your home country** to commence the **trip**.

What is not covered

1. The **excess** of £75 per incident, per insured adult for claims due to abandoning or cutting short **your trip**.
2. Any claim unless **you** have written confirmation from the carrier or their handling agents detailing the reason for the delay, the scheduled departure time and the actual departure time.
3. Any claim where the carrier or their handling agents can provide alternative transport which departs within 12 hours of the original scheduled departure time.
4. Any claim as a result of a strike or industrial action, delays or disruptions arising from weather conditions which had started or were publicly declared on or before the date **you** opened **your** Lloyds Bank Premier International Account or International Plus Account or booked **your trip**, whichever is later.
5. Any claim as a result of **your** failure to check-in at **your** departure point by the time shown on **your** travel itinerary except in those circumstances outlined under 'What is covered' above.
6. Any claim as a result of **your** failure to allow sufficient time for the **public transport** to arrive on schedule and deliver **you** to **your** departure point.
7. Any claim as a result of a deliberate, unlawful, malicious or wilful act or omission by **you**.
8. Any claim as a result of **your** private motor vehicle in which **you** are travelling not having been properly serviced and maintained, in the event of vehicle breakdown.
9. Any claim where **you** did not have pre-booked accommodation or transport for the part of the **trip you** are claiming for.
10. Any claim relating to the financial failure of any carrier, accommodation provider or travel company.
11. Anything mentioned in the General exclusions or General conditions sections on pages 38-41.

Note: You cannot claim under this section and Section 1 – Cancellation or curtailment, or Section 10 – Winter sports cover (under ski pack) for the same event or series of events.

Special conditions relating to claims

In addition to the 'General claims information required' shown under the 'Making a claim' section on page 16, where appropriate, **you** must also provide **us** with:

1. The tour operator's cancellation invoice or unused flight tickets;
2. Written confirmation that no refund is available in respect of privately booked accommodation and evidence of payment for that accommodation;
3. Confirmation from the carrier of the reason and duration of **your** delay;
4. Confirmation from a garage/motoring organisation that breakdown assistance was provided and when this was;
5. Confirmation of the delay to **public transport** from the company involved; or
6. Confirmation from the police (if involved) of the circumstances giving rise to the claim.

Section 4 – Loss of important documents

What is covered

1. Loss or theft of **your** passport;
2. Loss or theft of **your** driving licence; and
3. Loss or theft of **your** visa or travel tickets.

We will pay **you** up to £600 to:

1. Obtain a temporary replacement passport whilst on **your trip**;
2. Obtain a replacement passport when **you** are back in **your home country**;
3. Replace or restore **your** driving licence or visa; and
4. Reimburse **you** for the **reasonable and typical costs** of necessary extra travel and accommodation required in order to obtain replacements of the above documents to enable **you** to continue **your trip** or return **home**.

What is not covered

1. The **excess** of £75 per incident, per adult.
2. Any loss or theft of documents left **unattended** at any time (including in a vehicle or the custody of carriers) unless deposited in a hotel safe, safety deposit box or left in **your** locked accommodation.
3. Any claim for the loss of **your** passport not reported to the police and the consular representative of the relevant issuing country within 24 hours of discovery or as soon as possible after that or where no written report has been obtained from them.
4. Any claim for the loss or theft of **your** driving licence, visa or travel tickets if not reported to the police within 24 hours of discovery, or as soon as possible after that, or where a written report has not been obtained from them.
5. Anything mentioned in the General exclusions or General conditions sections on pages 38-41.

Special conditions relating to claims

In addition to the 'General claims information required' shown under the 'Making a claim' section on page 16, where appropriate, **you** must also provide **us** with:

1. An original police report, obtained within 24 hours of the incident or as soon as possible after that; or
2. Written confirmation from the appropriate embassy, consulate or government agency of when the loss or theft of **your** document(s) was reported; and
3. Original receipts for obtaining temporary documents (including receipts from the consulate, where applicable).

Section 5 – Baggage and baggage delay

What is covered

In the event of **accidental** loss, theft or damage during **your trip**, **we** will pay up to £2,500 in total for **your baggage** (including **valuables**).

The maximum **we** will pay for the following is:

- £500 for any one item, **pair or set** of items.
- £500 in total for all **valuables**.

Claims will be considered on a 'new for old' basis provided the item is less than 2 years old at the date of the incident and **you** can provide the original purchase receipt. All other items will be subject to a suitable deduction for wear, tear and depreciation, including where proof of age cannot be provided. Alternatively, **we** may at **our** option replace, reinstate or repair the lost, stolen or damaged **baggage**.

1. **We** will also pay **you** up to the amounts shown below:
    a. Up to £250 for the purchase of essential items if **your baggage** is lost or misplaced by the carrier on the outward journey of a **trip** for a period in **excess** of 12 hours. **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.

If items of **baggage** (including **valuables**) are also covered under Section 13 – Wedding/civil partnership cover, **you** can only claim for these under one section of the policy for the same items.

What is not covered

1. The **excess** of £75 per incident, per adult.
2. Loss, theft of or damage to **valuables** left **unattended** at any time (including in a vehicle or 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 gain entry into the vehicle; and
    c. evidence of such entry is available.
4. Loss or damage due to delay, confiscation or detention by customs or any 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, **winter sports 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 equipment**, samples, work tools, motor accessories and other items used in connection with **your** work.
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 General exclusions or General conditions sections on pages 38-41.

Special conditions relating to claims

In addition to the 'General claims information required' shown under the 'Making a claim' section on page 16, where appropriate, **you** must also:

1. Report any loss, theft or attempted theft to the local Police within 24 hours of discovery, or as soon as possible after that, and obtain a written report.
2. If **baggage** is lost, stolen or damaged while in the care of a carrier, transport company, tour operator, authority, hotel or other rented accommodation provider, **you** must report it to them, giving details of the loss, theft or damage and obtain written confirmation of the report. If **baggage** is lost, stolen or damaged whilst in the care of an airline **you** must:

a. obtain a Property Irregularity Report (PIR) 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); and

c. retain all travel tickets (physical or electronic) and tags for submission if a claim is to be made under the policy.

3. Provide receipts for items lost, stolen or damaged. Damaged items should be retained, as these will help **you** to substantiate **your** claim.

4. Take suitable precautions to secure the safety of **your baggage** (including **valuables**), and must not leave any items unsecured, **unattended** or beyond **your** reach at any time in a place to which the public have access.

5. Report the loss or theft of any mobile phone or other electronic item containing a sim card to the network provider within 24 hours and ask them to block/bar the device and the sim card. **You** will need to obtain written confirmation of the reporting and blocking/barring from them.

Section 6 – Personal money

What is covered

We will pay **you** up to £750 for the **accidental** loss of, theft of or damage to **your personal money**.

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

- £300 in total for cash (bank notes, other currency notes and coins).
- £50 in total for cash (bank notes, other currency notes and coins) if **you** are under the age of 16.

What is not covered

1. The **excess** of £75 per incident, per adult.

2. Loss, theft of or damage to **personal money** left **unattended** at any time (including in a vehicle or 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 any other authority.

5. Loss or damage due to depreciation in value, variations in exchange rates or shortages due to error or omission.

6. Loss, theft or damage of **personal money** unless **you** can provide receipts and evidence of account withdrawals for the amount **you** had.

7. Anything mentioned in the General exclusions or General conditions sections on pages 38-41.

Special conditions relating to claims

In addition to the 'General claims information required' shown under the 'Making a claim' section on page 16, where appropriate, **you** must also:

1. Report any loss, theft or attempted theft to the local Police within 24 hours of discovery, or as soon as possible after that, and obtain a written report.

2. Report the details of any loss, theft or damage of **personal money** while in a hotel or other rented accommodation to the property management and obtain written confirmation from them of the report.

3. Provide evidence of **your** ownership, such as (but not limited to) bank or credit card statements, withdrawal slips and currency exchange receipts.

Section 7 – Personal liability

What is covered

We will pay up to £2 million (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** to or death of any person who is not in **your** employment or who is not a person with whom **you** are travelling or have arranged to travel with, a **relative** or a 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 **relative**, any person with whom **you** are travelling or have arranged to travel with, anyone in **your** employment or any member of **your** household other than any temporary holiday accommodation occupied (but not owned) by **you**.

What is not covered

1. The policy **excess** of £75 per incident, per adult.
2. 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).
3. Any claim arising in connection with a **trip** solely within **your home country**.
4. Anything mentioned in the General exclusions or General conditions sections on pages 38-41.

Special conditions relating to claims

1. **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.
2. **You** must give **us** written notice as soon as possible of any incident, which may give rise to a claim.
3. 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 the policy.
4. **You** must not admit any liability or pay, offer to pay, promise to pay or negotiate any claim without **our** written consent.
5. In addition to the 'General claims information required' shown under the 'Making a claim' section on page 16, where appropriate, **you** must provide **us** with:
   a. Any claim form, letters, court claim form, summons or other legal documents as soon as **you** receive them.
   b. Any reasonable information or help **we** need to deal with the case and **your** claim.

Section 8 – Personal accident cover

Special definitions which apply to this section only

Loss of limb

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

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

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 doing any relevant paid work for the rest of **your** life.

What is covered

We will pay one of the benefits shown below if **you** sustain an **accidental bodily injury** whilst on **your trip** which, solely and independently of any other cause, results in **your** death, **loss of limb**, **loss of sight** or **permanent total disablement** within two years of the date of the **accident**.

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

What is not covered

1. Any claim which does not occur within 24 months of the **accident**.
2. **Your** sickness, disease or gradually occurring condition, physical or mental condition that is gradually getting worse.
3. Any claim:
   a. Under more than one of the insured events arising from the same **accident**.
   b. For **permanent total disablement** until one year after the date **you** sustain the **bodily injury**.
   c. For **permanent total disablement** if **you** are able or may be able to carry out any paid work.
4. Anything mentioned in the General exclusions or General conditions sections on pages 38-41.

Special conditions relating to claims

1. **Our** appointed **doctor** may examine **you** as often as they deem necessary in the event of a claim.
2. In addition to the 'General claims information required' shown under the 'Making a claim' section on page 16, where appropriate, **you** must also provide **us** with:
   a. A detailed initial medical report from **your doctor**; and
   b. Updated medical reports from **your doctor**, when requested, to confirm the ongoing status of **your bodily injury** (where applicable); or
   c. A death certificate (where applicable).
3. The benefit payable following death will be paid into the deceased **beneficiary's** estate.

Section 9 – Legal advice and expenses

You can call **our** 24-hour legal helpline for advice on a travel related legal problem to do with **your trip** on: **UK +44 (0)20 8603 9855**.

The advice you get will be in accordance with the laws of England and Wales. **We** may record the calls for **your** and **our** mutual protection and **our** training purposes.

Special definitions applying to this section

Legal action

Work carried out to support a claim that **we** have agreed to. This includes settlement negotiations, hearings in a civil court, arbitration and any appeals resulting from such hearings, other than an application by **you**:

1. to the European Court of Justice, European Court of Human Rights or similar international body; or
2. to enforce a judgment or legally binding decision.

Legal costs

Fees, costs and expenses (including Value Added Tax or the equivalent local goods and services tax) which **we** agree to pay for **you** in connection with **legal action**. Also, any costs which **you** are ordered to pay by a court or arbitrator (other than damages, fines and penalties) or any other costs **we** agree to pay.

Representative(s)

The solicitor or appropriately qualified person, firm or company, including **us**, who is chosen to act for **you** in **your** claim for compensation.

What is covered

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

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** or any **representatives** or agents, someone **you** were travelling with, another **beneficiary** or a person related to **you** or them.
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 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 **beneficiary**.
9. Travel, accommodation and incidental costs incurred to pursue a civil action for compensation.
10. Costs of any appeal.
11. Claims occurring within **your home country**.
12. Claims made by **you** other than in **your** private capacity.
13. Anything mentioned in the General exclusions or General conditions sections on pages 38-41.

Special conditions relating to claims

1. **We** shall have complete control over the legal case through **representatives we** nominate, by appointing **representatives** of **our** choice on **your** behalf with the expertise to pursue **your** claim.
2. **You** must follow **our representative'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 to **us**.
5. **We** may include a claim for **our legal costs** and other related legal expenses including any claims **we** have paid under this policy.
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 the policy. **You** must give such assistance as **we** shall reasonably require and any amount recovered shall belong to **us**.
7. In addition to the 'General claims information required' shown under the 'Making a claim' section on page 16, where appropriate, **you** must also provide **us** with:
   a. All the facts regarding the incident and copies of any correspondence **you** receive, including any claim settlement offers made to **you**.

Section 10 – Winter sports cover

Each **beneficiary** has cover under this section for up to 31 days in any calendar year when taking part in any of the permitted winter sports activities listed on page 14.

Special definition applying to this section

Ski pack

Ski school fees, ski passes, lift passes and hired **winter sports equipment**.

What is covered

Winter sports equipment

1. Loss or theft of or damage to **your winter sports equipment**.
2. The necessary costs to hire **winter sports equipment** because of point 1 above.
3. The necessary costs to hire **winter sports equipment**, because **your winter sports equipment** is lost or delayed by **your** carrier on **your** outward journey for more than 12 hours.

We will pay **you** up to:

1. £500 (£400 if **winter sports equipment** is hired) for point 1 above.
2. £30 per day (up to a maximum of £300) for **your** hire of **winter sports equipment** for points 2 and 3 above. Claims for loss, theft or damage will be considered on a new for old basis, provided the item is less than 2 years old at the date of the incident and **you** can provide the original purchase receipt. All other items will be subject to a suitable deduction for wear, tear and depreciation or **we** may, at **our** option replace, reinstate or repair the lost, stolen or damaged **winter sports equipment**.

Note: we may not pay **your** claim if **you** are unable to provide any original receipts, proof of purchase, insurance valuations (issued before the loss, theft or damage) or proof or hire. **You** must retain all damaged items for inspection, if required.

Ski pack

1. The unused portion of **your ski pack** as a result of **your bodily injury** or illness (including being diagnosed with an **epidemic** or **pandemic** disease such as COVID-19); and
2. Loss or theft of **your** ski pass and/or lift pass;

We will pay **you** up to:

1. £5,000 (but no more than £350 for **your** ski pass or lift pass) to reimburse **you** the proportionate value of any unused **ski pack**.
2. £350 to replace or reinstate **your** ski pass and/or lift pass in the event of loss or theft.

Piste closure

We will pay **you** £30 per day (up to a maximum of £300) as a benefit or towards transportation costs to travel to an alternative site if **you** are unable to ski for a continuous period of more than 12 hours as a result of:

1. Lack of snowfall
2. Excessive snowfall
3. Bad weather.

What is not covered

1. The policy **excess** of £75 per incident, per adult, for claims as a result of loss, theft or damage to **winter sports equipment**. The **excess** does not apply to claims for hire of **winter sports equipment** following delay or under the **Ski pack** or Piste closure benefits.
2. More than £300 for one single item, **pair or set** of items.
3. Any claim as a result of participation in off-piste skiing whereby **you** are outside of ski resort boundaries or have not followed local ski patrol guidelines.
4. Any **trip** that takes place outside of the ski resort's official opening dates.
5. 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.
6. Loss, theft of or damage to any items 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 gain entry into the vehicle
   c. evidence of such entry is available.
7. Loss, theft of or damage to any items left unsecured or **unattended** or beyond **your** reach at any time in a place to which the public have access.
8. Any claim for unused **ski pack** unless **we** agree it is medically necessary and where a medical certificate has been obtained from the treating **doctor** confirming that **you** are unable to take part in winter sports or use the **ski pack** facilities.
9. Any claim as a result of piste closure which is not substantiated by a report from the resort management or **your** tour operator confirming the number of days the skiing facilities were closed in **your** resort and the reason for the closure.
10. Any claim as a result of piste closure where the cause for closure is known to **you** on or before the date **you** opened **your** Lloyds Bank Premier International Account or International Plus Account or booked **your trip** (whichever is later).
11. The unused portion of **your** ski pass and/or lift pass, if either are lost or stolen and **we** have paid for the reinstatement or replacement.
12. Anything mentioned in the General exclusions or General conditions sections on pages 38-41.

Note: you cannot claim under the **ski pack** part of this section as well as Section 1 – Cancellation or curtailment and Section 3 – Travel disruption, for the same costs.

Special conditions relating to claims

In addition to the 'General claims information required' shown under the 'Making a claim' section on page 16, where appropriate, **you** must also:

1. Report any loss, theft or attempted theft to the local Police within 24 hours of discovery, or as soon as possible after that, and obtain a written report.
2. Report if items are lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or other rented accommodation provider, to the company or authority, giving details of the loss, theft or damage and obtain written confirmation of the report. If items are lost, stolen or damaged whilst in the care of an airline **you** must:
   a. obtain a Property Irregularity Report (PIR) 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); and
   c. retain all travel tickets (physical or electronic) and tags for submission if a claim is to be made under the policy.
3. Provide receipts for items lost, stolen or damaged, as these will help **you** to substantiate **your** claim.
4. Retain damaged items for **our** inspection, should **we** need to do this, and provide written estimates for the cost of repair or written confirmation that the item is damaged beyond repair, where appropriate.
5. Provide written confirmation from the treating **doctor** of **your** confinement either to a hospital or **your trip** accommodation on medical grounds.

Section 11 – Golf cover

What is covered

Golf equipment

1. Loss or theft of or damage to **your golf equipment**.
2. The cost of hiring **golf equipment**.

We will pay **you** up to:

a. £1,500 for **your** lost, stolen or damaged **golf equipment**.

b. Up to £35 per day (up to a maximum of £175 in total) for the **reasonable and typical cost** of replacing or hiring **golf equipment** as a result of the **accidental** loss, theft, damage to or temporary loss by the carrier of **your** own **golf equipment** for a period in **excess** of 24 hours on the outward journey of **your trip**.

Claims will be considered on a new for old basis provided the item is less than two years old at the date of the incident and **you** can provide the original purchase receipt. All other items will be subject to a suitable deduction for wear and tear and depreciation or **we** may at **our** option replace, reinstate or repair the lost, stolen or damaged **golf equipment**.

Note: We may not pay **your** claim if **you** are unable to provide any original receipts, proofs of purchase, insurance valuations (issued before the loss, theft or damage) or proof of hire. **You** must retain all damaged items for inspection, if required.

Green fees

We will pay **you** up to £75 per day (up to a maximum of £300) for the loss of pre-booked and non-refundable green fees if the pre-booked course at **your trip** destination becomes unplayable due to adverse weather conditions.

What is not covered

1. The policy **excess** of £75 per incident, per adult, for claims as a result of loss, theft or damage to **golf equipment**.
2. More than £500 for one single item of **golf equipment**.
3. Any loss or theft of **your golf equipment** that **you** do not report to the police within 24 hours of discovery or as soon as possible after that and for which **you** do not get a written report from them.
4. Any loss or theft of or damage to **your golf equipment** whilst in the custody of an airline or other carrier unless **you** report it immediately on discovery to the carrier and get a written report. In the case of an airline **you** will need a Property Irregularity Report (PIR).
5. 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.
6. Loss, theft of or damage to any items 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 gain entry into the vehicle
   c. evidence of such entry is available.
7. Loss, theft of or damage to any items left unsecured or **unattended** or beyond **your** reach at any time in a place to which the public have access.
8. Anything mentioned in the General exclusions or General conditions sections on pages 38-41.

Special conditions relating to claims

In addition to the 'General claims information required' shown under the 'Making a claim' section on page 16, where appropriate, **you** must also:

1. Report any loss, theft or attempted theft to the local Police within 24 hours of discovery, or as soon as possible after that, and obtain a written report.
2. Report if items are lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or other rented accommodation provider, to the company or authority, giving details of the loss, theft or damage and obtain written confirmation of the report. If items are lost, stolen or damaged whilst in the care of an airline **you** must:
   a. obtain a Property Irregularity Report (PIR) 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); and

c. retain all travel tickets (physical or electronic) and tags for submission if a claim is to be made under the policy.

3. Provide receipts for items lost, stolen or damaged, as these will help **you** to substantiate **your** claim.

4. Retain damaged items for **our** inspection, should **we** need to do this, and provide written estimates for the cost of repair or written confirmation that the item is damaged beyond repair, where appropriate.

5. Provide a report from the course manager or club professional, confirming the dates of the course closure, the reason and whether any refunds or compensation can be provided, will be required for claims for green fees.

Section 12 – Business cover

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 5 – 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**).

2. **We** will also pay **reasonable and typical costs** relating to additional accommodation and travel for a **business colleague** to take **your** place on a prearranged **business trip** if:

   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 **doctor**; or

   c. **Your relative** or **business colleague** in **your home country** dies, is seriously injured or fall seriously ill.

What is not covered

1. In respect of cover 1 above:

   a. The policy **excess** of £75 per incident, per adult.

   b. More than £300 for one single item, **pair or set** of items.

   c. Any loss or theft of **your business equipment** that **you** do not report to the police within 24 hours of discovery or as soon as possible after that and for which **you** do not get a written report from them.

   d. Any loss or theft of or damage to **your business equipment** whilst in the custody of an airline or other carrier unless **you** report it immediately on discovery to the carrier and get a written report. In the case of an airline **you** will need a Property Irregularity Report (PIR).

   e. 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.

   f. Loss, theft of or damage to any items contained in an **unattended** vehicle unless:

      – The items are locked out of sight in a **secure baggage area**;

      – Forcible and violent means have been used by an unauthorised person to gain entry into the vehicle;

      – Evidence of such entry is available.

   g. Loss, theft of or damage to any items left unsecured or **unattended** or beyond **your** reach at any time in a place to which the public have access.

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 the **business trip** was arranged.

   b. Additional costs under 2 b and 2 c above if **you** were aware of circumstances at the time the **business trip** was arranged 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 General exclusions or General conditions sections on pages 38-41.

Special conditions relating to claims

In addition to the 'General claims information required'shown under the 'Making a claim' section on page 16, where appropriate, **you** must also:

1. Report the loss, theft or attempted theft of all **business equipment** to the local Police within 24 hours of discovery, or as soon as possible after that, and obtain a written report.

2. Report if **business equipment** is lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or other rented accommodation provider, to the company or authority, giving details of the loss, theft or damage and obtain written confirmation of the report. 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); and

   c. Retain all travel tickets and tags for submission if a claim is to be made under the policy.

3. Provide receipts for items lost, stolen or damaged, as these will help **you** to substantiate **your** claim.

4. Retain damaged items for **our** inspection, should **we** need to do this, and provide written estimates for the cost of repair or written confirmation that the item is damaged beyond repair, where appropriate.

Section 13 – Wedding/civil partnership cover

Special definitions which apply to this section only

You/Your/Beneficiary

Each person travelling to be married or to enter into a civil partnership both of whom are eligible for cover on the policy.

Insured couple

The couple travelling to be married or to enter into a civil partnership both of whom are eligible for cover on the policy.

Wedding

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

Wedding attire

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 **beneficiary**.

   b. £1,000 for **wedding** gifts (including up to £150 for banknotes and currency notes) taken or purchased on the **trip** for the **insured couple**.

   c. £1,500 for the **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, tear and depreciation (loss of value), or **we** may replace, reinstate or repair **your** lost or damaged **baggage**.

2. **We** will pay the **insured couple** up to £750 for the **reasonable and typical 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 **your home country** 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 5 – Baggage and baggage delay, Section 6 – Personal money for loss of, theft of or damage to the same items of **baggage** shown above arising from the same event.

What is not covered

1. The policy **excess** of £75 per incident, per adult.
2. Loss, theft of or damage to **valuables** or cash (banknotes, currency notes and coins) 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; and
   c. evidence of such entry is available.
4. Loss or damage due to delay, confiscation or detention by customs or any 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, **winter sports 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 the 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, trade tools and other items used in connection with **your** work.
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 General exclusions or General conditions sections on pages 38-41.

Special conditions relating to claims

1. **You** must take suitable precautions to secure the safety of **your baggage** (including **valuables**), and must not leave any items unsecured, **unattended** or beyond **your** reach at any time in a place to which the public have access.
2. In addition to the 'General claims information required' shown under the 'Making a claim' section on page 16, where appropriate, **you** must also:
   a. Report any loss, theft or attempted theft to the local Police within 24 hours of discovery, or as soon as possible after that, and obtain a written report.
   b. Report if items are lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or other rented accommodation provider, to the company or authority, giving details of the loss, theft or damage and obtain written confirmation

of the report. If **baggage** is lost, stolen or damaged whilst in the care of an airline **you** must:

i. obtain a Property Irregularity Report (PIR) from the airline;

ii. give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy); and

iii. retain all travel tickets (physical or electronic) and tags for submission if a claim is to be made under the policy.

c. Provide receipts for items lost, stolen or damaged, as these will help **you** to substantiate **your** claim.

d. Retain damaged items for **our** inspection, should **we** need to do this, and provide written estimates for the cost of repair or written confirmation that the item is damaged beyond repair, where appropriate.

e. Provide written confirmation from the professional photographer of the reason they cancelled **your** booking and that they have not provided **you** with a refund.

Section 14 – Personal assistance and information services

What is covered

We will provide the following information services in respect of any **trip**. **You** can email **travelinfoUK@allianz.com** or call **us** on **UK +44 (0)20 8603 9855**.

Information about your destination

We can provide information on:

1. Current entry permit requirements for any country, but if **you** hold a passport from a country other than the **United Kingdom**, **we** may need to refer **you** to the **United Kingdom** embassy or consulate of that country;
2. Current requirements for inoculations and vaccinations for any country in the world and advice on current World Health Organization warnings;
3. Climate;
4. Local languages;
5. Time differences;
6. Main bank opening hours, including whether or not a bank holiday falls within **your** intended **trip**;
7. Motoring restrictions, regulations, Green Card and other insurance issues.

Transfers of emergency funds

We can provide information on how **you** can arrange money transfers from friends or **family** in **your home country** to **your** location, in the event **you** have an immediate, urgent need.

Non-emergency medical referral

We can provide the names and addresses of local **doctors**, hospitals, clinics and dentists when consultation or minor treatment is required.

If **you** require in-patient hospital treatment or think **your** condition may necessitate **your** early return **home**, **you** must contact **us** as soon as possible and before **you** incur substantial charges.

Note: This is not private medical insurance and no cover is provided for non-emergency medical expenses.

Replacement travel documents

We can help provide **you** with the necessary contact details for **your** travel provider if **you** need to replace lost or stolen tickets and travel documentation.

What is not covered

1. Any circumstances **you** were aware of at the time of opening a new Lloyds Bank Premier International Account or International Plus Account or at the time of booking any **trip**.
2. Any legal liability or other financial loss, damage or additional expense arising from the provision of or any delay in providing the information services.
3. Anything mentioned in the General exclusions or General conditions sections on pages 38-41.

You can call **us** for help up to seven days after **you** have returned **home** from a **trip**.

General conditions

The following General conditions apply to the whole of the policy:

1. Cover under the policy only applies if **you** are aged 79 years or under.
2. The maximum duration of any one **trip** is 62 consecutive days. If any **trip** exceeds the 62 day **trip** duration limit, **we** will not provide cover for any part of that **trip** beyond the 62nd day. This includes not providing cover for any claims where **you** cannot provide evidence that the incident date occurred within the 62 day **trip** limit.
3. The policy is only valid for trip**s** commencing from and returning to **your home country**.
4. Cover under the policy is automatically extended if **you** are unable to return **home** by the end of the **period of insurance** due to a reason covered by the policy.
5. Cover for permitted winter sports activities is provided up to a maximum of 31 days in total for each **beneficiary** in any calendar year. See page 14 for more details of the activities **we** cover.
6. The policy is only valid for trip**s** taken within **your home country** if **you** have pre-booked accommodation for two nights or more.
7. **Dependent children** are only covered when travelling with the **account holder(s)** or a **responsible adult**. This does not include where **dependent children** are staying with a **responsible adult** for the duration of their stay at their destination but are not accompanied at all times by a **responsible adult** on transportation to and from the destination.
8. **We** and **your bank account provider** may cancel the policy or the cover provided by it to all or individual **beneficiaries** at any time. As the **policyholder**, **your bank account provider** will give **you** 30 days' notice in writing to **your** last known address.
9. **We** promise to act in good faith in all **our** dealings with **you**.
10. **We** may not pay **your** claim if **you** do not:
    a. take all possible care to safeguard against **accident**, injury, loss, damage or theft; and
    b. give **us** full details of any incident which may result in a claim under the policy as soon as is reasonably possible; and
    c. pass on to **us** every claim form, summons, legal process, legal document or other communication in connection with the claim; and
    d. provide all information and assistance that **we** may reasonably require at **your** expense (including, where necessary, medical certification).
11. **You** must not admit liability for any event, or offer to make any payment, without **our** prior written consent.
12. The terms of the policy can only be changed if **we** agree (please see 'Changes to cover terms or price' on page 5 for more information).
13. **Your bank account provider** may from time to time notify **you** of a change of **insurer** in relation to the travel insurance included as part of **your** bank account. By accepting the terms and conditions, **you** agree to the new **insurer** supplying **you** with insurance services to replace the cover provided. Any significant changes to **your** cover will be communicated to **you**, please ensure **you** carefully review this cover guide document.
14. **You** agree that **we** can:
    a. cancel the policy if **you** tell **us** something that is not true, which influences **our** decision as to whether cover can be offered or not; and
    b. cancel the policy and make no payment if **you**, or anyone acting for **you**, make a claim under the policy knowing it to be dishonest, intentionally exaggerated or fraudulent in any way, or if **you** give any false declaration or deliberate misstatement when making a medical declaration, or supporting **your** claim. **We** may in these instances report the matter to law enforcement agencies including the police, fraud prevention agencies and public bodies such as the Department for Work and Pensions; and
    c. share information with other **insurers** to prevent fraudulent claims via a register of claims. A list of participants is available on request. Any information **you** supply on a claim, together with the information **you** supplied at the inception of the policy and other information relating to a claim, may be provided to the participants of this register; and
    d. share information with Lloyds Bank; and

e. take over and act in **your** name in the defence or settlement of any claim made under the policy; and

f. take proceedings in **your** name but at **our** expense to recover for **our** benefit the amount of any payment made under the policy; and

g. obtain information from **your** medical records (with **your** or **your** personal representative's permission) to deal with relevant claims. This could include a request for **you** to be medically examined or for a postmortem to be carried out in the event of **your** death. No personal information will be disclosed to any third party without **your** prior approval.

15. **We** will not pay **you** more than the amounts shown in the Summary of cover section on pages 7-8 per **trip**.

16. **You** agree that **we** only have to pay a proportionate amount of any claim where there is another insurance policy in force covering the same risk. **You** must give **us** details of such other insurance.

General exclusions

The following apply to the whole 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:
   a. Section 2 – Emergency medical and associated expenses
   b. Section 8 – Personal accident

   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. Any **epidemic** or **pandemic** except when stated as being covered under Section 1 – Cancellation or curtailment and Section 2 – Emergency medical and associated expenses or ski pack cover within 'Section 10 – Winter Sports' cover.
5. Cyber risk**s** of any kind.
6. **Your** engagement in or practice of the following, unless **you** have received **our** prior agreement in writing:
   a. manual work in connection with a profession, business or trade;
   b. professional entertainment
   c. flying except as a fare paying passenger in a fullylicensed passenger carrying aircraft; or
   d. the use of a moped, motorcycle, car, van, lorry or similar motorised vehicle unless a full driving licence is held permitting the use of such vehicles in **your home country** and, in the case of a moped or motorcycle, **you** and **your** passenger are wearing a helmet.
7. **Your** engagement in any sport (including winter sports) or activity that is not in the list of covered Sports and leisure activities on pages 12-14, 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, alcohol abuse, drug use (other than drugs taken in accordance with treatment prescribed and directed by a **doctor**, but not for the treatment of drug addiction), and putting yourself at needless risk (except in an attempt to save human life).
9. Any **pre-existing medical condition** and associated conditions or where **you** are travelling against any health requirements stipulated by the carrier, their handling agents or any other **public transport** provider.
10. Any claims where as part of any claim investigation, **your doctor** confirms they would not have recommended **you** to travel either on the date **you** opened **your** Lloyds Bank Premier International Account or International Plus Account, **you** booked **your trip**, or at the time **you** travelled (whichever is later).
11. **Your** drinking alcohol to an extent which causes short or long term physical or mental impairment. **We** do not expect **you** to avoid alcohol on **your trip**, but **we** will not cover any claim where **your** consumption of alcohol has caused, or increased the risk of, any claim. This includes any claim which is directly or indirectly related to **your** alcohol abuse.
12. **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 part of the building or another building (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.
13. **Your** own unlawful action or any criminal proceedings against **you**.
14. Confiscation or destruction of property by any customs, government or other authority of any country.
15. 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.

16. Operational duties of a member of the Armed Forces.

17. **You** not following any advice or recommendations made by the Foreign, Commonwealth and Development Office (FCDO), the World Health Organization, or any government or other official authority. This includes where:
    - certain vaccinations or other preventative measures (such as malaria tablets) are recommended;
    - The FCDO have advised against all travel or all but essential travel (there is some guidance relating to essential travel within the 'Making a Claim' section);
    - **You** have travelled against the advice of a local authority at any destination **you** are travelling from, through or to.

Note: If **you** have travelled against the advice of FCDO or of a local authority at any destination **you** are travelling from, through or to **we** will not pay for any claim (irrespective of whether or not the claim was related to the reason for the FCDO advising against travel).

18. **We**/the **insurer** will not provide cover, be liable to pay any claim or provide any benefit where doing so would expose **us**/the **insurer** to:
    a. Any sanctions, prohibitions or restrictions under United Nations resolutions; or
    b. The trade or economic sanctions, laws or regulations of the European Union, **United Kingdom**, or United States of America.

19. Any unused or additional costs incurred by **you** which are recoverable from anywhere else, including:
    a. The providers of the accommodation, their booking agents, travel agent or other compensation scheme;
    b. The providers of the transportation, their booking agents, travel agent, compensation scheme, consumer protection schemes and entities;
    c. **Your** credit or debit card provider or PayPal; or
    d. Any excursion provider, event ticketing agent or promoter.

Complaints

We aim to provide a first-class policy and service. If **you** feel that **we** have not done so, please tell **us** so that **we** can do **our** best to solve the problem. Making a complaint does not affect **your** right to take legal action against **us**.

Step 1

Write to: Customer Service, Allianz, 102 George Street, Croydon CR9 6HD.

Phone: **UK +44 (0)20 8603 9938**

Email: **customersupportUK@allianz.com**

Please give **us your** name, address, **your** Lloyds Bank Premier International Account or International Plus Account number and branch Sort Code and/or claim number (if **you** have one), and enclose copies of relevant correspondence between **you** and **us**, as this will help **us** to deal with **your** complaint as quickly as possible.

Step 2

If **you** are not satisfied with the final response **you** get to **your** complaint, **you** can refer it to the UK Financial Ombudsman Service.

Write to: Financial Ombudsman Service, Exchange Tower, London E14 9SR

Phone: **0800 023 4567** or **UK +44 (0)300 123 9123**

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

Website: **www.financial-ombudsman.org.uk**

Data protection notice

We care about **your** personal data.

This summary and **our** full privacy notice explain how Allianz protects **your** privacy and uses **your** personal data. **Our** full privacy notice is available at **www.allianz-assistance.co.uk/privacy-notice/**

If a printed version is required, please write to Customer Support (Data Protection), Allianz, 102 George Street, Croydon CR9 6HD.

- **How will we obtain and use your personal data?**

  We will collect **your** personal data from a variety of sources including:

  - Data that **you** or other people named on the policy or **your** representative(s) provide to **us**;
  - Data from **your** insurance arranger or partners such as brokers, other insurers or other companies who act as insurance distributors including the provider of goods and services associated with this insurance; and
  - Data that may be provided about **you** from certain third parties, such as **your doctor** in the event of a claim.
  - Data collected through initial voice tool (Voicebot or equivalent) and call recordings (such as phone conversations with **us**) may be recorded. Additional information may be relayed to **you** as to how data is processed when **you** phone **us**.

  We will collect and process **your** personal data to comply with **our** contractual obligations, **our** legal obligations, **our** regulatory obligations and/or for the purposes of **our** legitimate interests including:

  - Entering into or administering contracts with **you**;
  - To demonstrate compliance with **our** legal and/or regulatory obligations;
  - Informing **you** of products and services which may be of interest to **you**.

- **Who will have access to your personal data?**

  We may share **your** personal data:

  - With public authorities, other Allianz Group companies, industry governing bodies, regulators, fraud prevention agencies and claims databases, for underwriting and fraud prevention purposes;
  - With **your** insurance arranger (including Lloyds Bank) or partners such as brokers, other insurers or other companies who act as insurance distributors including the provider of goods and services associated with this insurance for contractual, regulatory and legal obligations including for the performance of **our** services;
  - With other service providers who perform business operations on **our** behalf;

- Organisations who **we** deal with which provide part of the service to **you** such as in the event of a claim;
- To meet **our** legal and/or regulatory obligations including providing information to the relevant ombudsman or regulator if **you** make a complaint about the product or service that **we** have provided to **you**.

We will not share information about **you** with third parties for marketing purposes unless **you** have specifically given **us your** consent to do so.

- **How long do we keep your personal data?**

  We will retain voice recordings for a minimum of two years (up to a maximum retention period of 10 years) and **your** other personal data for a maximum of 10 years from the date the insurance relationship between **us** ends. If **we** can do so, **we** will delete or anonymise certain areas of **your** personal data as soon as that information is no longer required for the purposes for which it was obtained.

- **Where will your personal data be processed?**

  Your personal data may be processed both inside and outside the **United Kingdom** (**UK**) or the European Economic Area (EEA).

  Whenever **we** transfer **your** personal data outside the **UK** or the EEA to other Allianz Group companies, **we** will do so on the basis of Allianz's approved binding corporate rules (BCR). Where Allianz's BCR do not apply, **we** take steps to ensure that personal data transfers outside the **UK** or the EEA receive an adequate level of protection.

- **What are your rights in respect of your personal data?**

  You have certain rights in respect of **your** personal data. **You** can:

  - Request access to it and learn more about how it is processed and shared;
  - Request that **we** restrict any processing concerning **you**, or withdraw **your** consent where **you** previously provided this;
  - Request that **we** stop processing it, including for direct marketing purposes;
  - Request that **we** update it or delete it from **our** records (where **we** are able to delete call recordings, **we** may still make and/or retain notes of the conversation);
  - Request that **we** provide it to **you** or a new **insurer**; and
  - File a complaint.

- **Automated decision making, including profiling**

  We carry out automated decision-making and/or profiling when necessary.

- **How can you contact us?**

  If **you** would like a copy of the information that **we** hold about **you** or if **you** have any queries about how **we** use **your** personal data, **you** can contact **us** as follows:

  By post: Customer Support (Data Protection), Allianz, 102 George Street, Croydon CR9 6HD

  By email: **AzPUKDP@allianz.com**

Go to **lloydsbank.com/international**

Call us on **0345 744 9900**
(+44 1539 736626
from outside the UK, Channel Islands and the Isle of Man)

If you need this communication in another format such as large print, Braille or audio CD please contact us.

If you have a hearing or speech impairment you can use Text Relay (previously Typetalk) or if you would prefer to use a Textphone, please feel free to call us on 0345 601 6909 (lines open 7am to 8pm Monday to Friday and 9am to 2pm Saturdays.)

Important information

This travel insurance is underwritten by AWP P&C S.A., a company registered in France with ID No. 519490080 RCS Bobigny, registered office: 7 Rue Dora Maar, 93400 Saint-Ouen, France acting through its UK Branch, AWP P&C, registered in the United Kingdom with company number FC030280, registered office: 102 George Street, Croydon CR9 6HD. AWP P&C S.A. is authorised and regulated by L'Autorité de Contrôle Prudentiel et de Résolution. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority under FRN 534384 and limited regulation by the Prudential Regulation Authority. Details about the extent of **our** regulation by the Prudential Regulation Authority are available from **us** on request.

The services described in this travel insurance are administered in the UK by Allianz, a trading name of AWP Assistance UK Ltd. Registered in England, with company No. 1710361, registered office: 102 George Street, Croydon CR9 6HD. AWP Assistance UK Ltd is authorised and regulated by the Financial Conduct Authority under Registration No. 311909.

Additional Information

This travel insurance is one of the benefits which comes with your Lloyds Bank Premier International Account or International Plus Account.

Calls and online sessions may be monitored and recorded.

This information is correct as of August 2026.

LLOYDS
INTERNATIONAL

OBI0306 (08/26)