Allianz Assistance Travel Insurance

Lloyds Bank Premier International Account and International Plus Account

For use from 3 October 2025



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

(for cover queries)

Personal information and assistance service: UK +44 (0)20 8603 9855

Emergency assistance

24-hour emergency

medical assistance: UK +44 (0)20 8603 9855 (for medical emergencies or

requests to come **home** early):

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 - 8pm, Monday to Friday

9am - 5pm on Saturday

8am - 6pm on Sunday

Hours may vary for **UK** Bank Holidays

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 Bank 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 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** or of the **policyholder**. 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 your policy works

Your 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 Lloyds Bank Premier International Account or International Plus **Account holders** which is underwritten by AWP P&C SA and administered by Allianz Assistance which is a trading name of AWP Assistance UK.

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 law which applies to this contract is the law of England and Wales. 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** do participate in a number of industry initiatives to prevent and detect fraud. To help prevent crime **we** may:

- Share information about you with other organisations and public bodies including the police.
- Share information about you within the Allianz Group and with other insurers.
- 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.

- Load your details and any information and documents you provide us to the Insurance Fraud Register. This may affect future applications for insurance products.
- 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 we intend to make to your 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)

You may be entitled to compensation from the Financial Services Compensation Scheme (FSCS) should the **insurer** be unable to meet its liabilities.

This depends on the type of business and the circumstances of the claim. Insurance cover provides protection for 90% of the claim, with no upper limit.

For further details please call the FSCS on **0800 678 1100** or **UK +44 (0)20 7741 4100** or visit their website **www.fscs.org.uk**

Contracts (Rights of Third Parties) Act 1999

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		
- 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

^{*}For **trips** of 3 nights or less, the qualifying delay period is reduced from 12 hours to 6 hours.

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 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 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 any of **your** family, or for which 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 SA.

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.

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.

Ouarantine

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

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.

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.

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

The Allianz Assistance travel insurance includes cover whilst travelling on a cruise ship. The Allianz Assistance 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 Assistance 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 Non-manual work* Netball Orienteering Pedalo/Paddle boating Racket ball Rambling Ringos	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 River tubing (no white water) Segway riding* Shooting sports (not hunting)*	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 Parascending over land Participation in competition unless agreed by us Polo Professional/Semi professional sports Rock climbing Sailing outside territorial waters Scuba diving below 30m

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
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)*	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	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 $\boldsymbol{accident}$ 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, noncompetitive 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
- · 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)

Examples of winter sports activities that are not covered:

- Bobsleighing
- · Heli skiing
- Ice hockey
- Ski jumping

- Luging
- Use of skeletons
- Ski acrobatics

^{*} 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.

Health declaration and health exclusions

The policy does not cover pre-existing medical conditions 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:

 Been prescribed medication (including repeat prescriptions);

- Received treatment, taken prescribed medication or consulted a doctor about any medical condition;
- 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;
- 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 doctors abroad and guarantee to pay their fees, providing **you** have a valid claim.

Repatriation

If our medical advisers think it would be in your medical interests 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 the treating doctor and our medical advisers first. If you need to go home early, the treating doctor must provide 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 claim, please ask for a claim form by: Email: travelclaimsUK@allianz.com

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

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

You should fill in the form and send it to us as soon as possible with all the information and documents we ask for. 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-ofpocket 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 Assistance, 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 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;
 - Any person with whom you are travelling or have arranged to travel with;
 - A relative of you or any person with whom you are travelling or have arranged to travel with:
 - 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 any person with whom you are travelling or have arranged to travel with 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.
- You or any person with whom you are travelling or have arranged to travel with being called for jury service attendance or being called as a witness at a Court of Law.
- 4. Compulsory redundancy of you or any person who you are travelling or have arranged to travel with 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 any person with whom you are travelling or have arranged to travel with are a member of the Armed Forces, Police, Fire, Nursing or Ambulance Services or employees of a Government Department and have your/their authorised leave cancelled for operational reasons, provided that such cancellation or curtailment could not reasonably have been expected at the time you open your account or book your trip whichever occurs later.
- 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.
- 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.

- 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
 - had pre-booked accommodation in and/or transport to during a later part of your trip.
- You or any person with whom you are travelling or have arranged to travel with 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.
- The costs you may incur in providing all information and assistance that we may reasonably require (including, where necessary, medical certification).
- 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.
- 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.
- 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.

- 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).
- 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.
- 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.
- 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.
- 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;

- written confirmation that no refund is available in respect of privately booked accommodation and evidence of payment for that accommodation;
- 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;
- 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):

- Emergency medical, surgical, hospital, ambulance and nursing fees and charges incurred outside of your home country or country you are a national of.
- 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.
- In the event of your death outside your home country the reasonable additional cost of funeral expenses abroad plus the reasonable 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 additional transport and accommodation expenses incurred, up to the standard of your original booking, if it is medically necessary for you to stay beyond your scheduled return date. This includes, with our prior authorisation, reasonable 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
- 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.
- 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

- 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**.
- 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.
 - 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.
- 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.
- 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.
- 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.
- Any expenses incurred in your home country or country you are a national of which are:
 - i. for private treatment;
 - are funded by, or are recoverable from the health authority in your home country or country you are a national of; or
 - are 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).
- Your decision not to be repatriated after the date when, in our opinion, it is safe to do so.
- Any additional period of hospitalisation relating to treatment or services provided by a convalescent or nursing home or any rehabilitation centre.
- 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.
- Anything mentioned in the General exclusions or General conditions sections on pages 38-41.

- 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).
- 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;
 - 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.

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

We will pay you:

- £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. **Your** reasonable additional travel (including up to £200 for taxis and hire cars) and

- accommodation expenses, 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.
- 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.

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.

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:

Your reasonable additional travel (including up to £200 for taxis and hire cars) and accommodation expenses, 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:

 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

- 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:

Your reasonable and necessary extra travel (including up to £200 for taxis and hire cars) and accommodation expenses, 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 any reasonable and necessary extra travel (including up to £200 for taxis and hire cars) and accommodation expenses, which are of a similar standard to that of your pre-booked travel and accommodation, if you have to:

- 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.
- 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
 - 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

- The excess of £75 per incident, per insured adult for claims due to abandoning or cutting short your trip.
- 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.
- 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.
- 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.
- 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.
- Any claim as a result of a deliberate, unlawful, malicious or wilful act or omission by you.
- 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.
- 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:

- The tour operator's cancellation invoice or unused flight tickets;
- Written confirmation that no refund is available in respect of privately booked accommodation and evidence of payment for that accommodation;

- Confirmation from the carrier of the reason and duration of your delay;
- 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
- 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:
- Obtain a temporary replacement passport whilst on your trip;
- Obtain a replacement passport when you are back in your home country;
- Replace or restore your driving licence or visa: and
- Reimburse you for the necessary and reasonable additional travel and accommodation expenses 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.
- 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.
- 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.
- 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:

- An original police report, obtained within 24 hours of the incident or as soon as possible after that: or
- Written confirmation from the appropriate embassy, consulate or government agency of when the loss or theft of your document(s) was reported: and
- 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**.

- 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.
- 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.
- 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;
 - 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.
- 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.
- 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.
- 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:

- 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.
- 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
- retain all travel tickets (physical or electronic) and tags for submission if a claim is to be made under the policy.
- 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.
- 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.
- 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.
- Loss or damage due to depreciation in value, variations in exchange rates or shortages due to error or omission.
- 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:

- 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.
- 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.
- 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:

- 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.
- 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

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

- 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.
- You must give us written notice as soon as possible of any incident, which may give rise to a claim.
- 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.
- You must not admit any liability or pay, offer to pay, promise to pay or negotiate any claim without our written consent.
- 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.

What is covered

We will pay one of the benefits shown below if you sustain an accidental bodily injury 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.

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.

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

- Any claim which does not occur within 24 months of the accident.
- 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**.
 - For permanent total disablement until one year after the date you sustain the bodily injury.
 - 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.

- Our appointed doctor may examine you as often as they deem necessary in the event of a claim.
- 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).
- 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.

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**:

- 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:

- Any claim where, in our opinion, there is insufficient prospect of success in obtaining reasonable compensation.
- 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.
- 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.
- Any claim where legal costs and expenses are based directly or indirectly on the amount of compensation awarded (for example a Contingency Fee Agreement).
- 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**.
- 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.
- 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.

- 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.
- You must follow our representative's advice and provide any information and assistance required within a reasonable timescale.
- 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.

- 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.
- We may include a claim for our legal costs and other related expenses.
- 6. We may, at our own expense, take proceedings in your name to recover compensation from any third party for any legal costs incurred under the policy. You must give such assistance as we shall reasonably require and any amount recovered shall belong to us.
- 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:
 - 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

- 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.
- 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

- 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
- Loss or theft of your ski pass and/or lift pass;

We will pay you up to:

- £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.
- £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

- 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.
- More than £300 for one single item, pair or set of items.
- Any claim as a result of participation in offpiste 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.
- 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
 - forcible and violent means have been used by an unauthorised person to gain entry into the vehicle
 - c. evidence of such entry is available.
- 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
- 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.
- 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:

- 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.
- 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
 - retain all travel tickets (physical or electronic) and tags for submission if a claim is to be made under the policy.
- Provide receipts for items lost, stolen or damaged, as these will help you to substantiate your claim.
- 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.
- 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

- 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 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

- 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**.
- 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).
- 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.
- 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
 - forcible and violent means have been used by an unauthorised person to gain entry into the vehicle
 - c. evidence of such entry is available.
- 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:

- 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.
- 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
- retain all travel tickets (physical or electronic) and tags for submission if a claim is to be made under the policy.
- Provide receipts for items lost, stolen or damaged, as these will help you to substantiate your claim.
- 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.
- 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

- 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).
- We will also pay reasonable additional accommodation and travelling expenses incurred in arranging for a business colleague to take your place on a prearranged business trip if:
 - a. You die;
 - You are unable to make the business trip due to your being hospitalised or totally disabled as confirmed in writing by a doctor; or
 - 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.
 - 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).
- 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:
 - 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.
 - Any financial loss, costs or expenses incurred arising from the interruption of your business.
 - 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:

- 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.
- 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:
- 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
- Retain all travel tickets and tags for submission if a claim is to be made under the policy.
- Provide receipts for items lost, stolen or damaged, as these will help you to substantiate your claim.
- 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

- 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**.

 £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**.

- We will pay the insured couple up to £750 for the reasonable additional costs incurred to reprint/make a copy of or retake the photographs/video recordings either at a later date during the trip or at a venue in 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.
- 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.
- Loss or damage due to breakage of sports equipment or damage to sports clothing whilst in use.
- Loss, theft of or damage to business goods, samples, trade tools and other items used in connection with your work.
- 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.
- Anything mentioned in the General exclusions or General conditions sections on pages 38-41.

- 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.
- 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.

- 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.
- 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:

- 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;
- 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;
- Main bank opening hours, including whether or not a bank holiday falls within your intended trip;
- Motoring restrictions, regulations, Green Card and other insurance issues.

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

- 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.
- Any legal liability or other financial loss, damage or additional expense arising from the provision of or any delay in providing the information services.
- 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.
- The policy is only valid for trips commencing from and returning to your home country.
- 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.
- 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.
- The policy is only valid for trips 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.
- 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

- 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).
- You must not admit liability for any event, or offer to make any payment, without our prior written consent.
- 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.
- 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:

- 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**.

- 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.
- Loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
- Any epidemic or pandemic except when stated as being covered under Section 1 – Cancellation or curtailment and Section 2 – Emergency medical and associated expenses.
- 5. Cyber risks of any kind.
- 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.
- 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).
- 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**.
- 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.
- 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 FCDO advice 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 will not provide cover, be liable to pay any claim or provide any benefit where doing so would expose us to:
 - a. Any sanctions, prohibitions or restrictions under United Nations resolutions; or
 - The trade or economic sanctions, laws or regulations of the European Union, United Kingdom, or United States of America.

- 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;
 - 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 Assistance, 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 Assistance 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 Service (Data Protection), Allianz Assistance, 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.

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

- Entering into or administering contracts with you;
- 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 and to comply with our legal and contractual obligations:
- 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 obligations including providing information to the relevant ombudsman 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 maximum of two 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 based on 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;
- 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 Service (Data Protection), Allianz Assistance, 102 George Street, Croydon CR9 6HD

By email: AzPUKDP@allianz.com



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 Paris, 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. Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority FRN number 534384 and limited regulation by the Prudential Regulation Authority.

The services described in sections 1 to 15 of the travel insurance are administered in the UK by Allianz Assistance, a trading name of AWP Assistance UK Ltd. Registered in England, registration 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.

Section 16, Financial Failure cover: Sedgwick International UK are appointed by AWP P&C S.A. to handle claims and complaints relating to financial failure. Sedgwick International UK registered in England, Registration No. 00159031. Registered Office: 30 Fenchurch Street, London EC3M 3BD. Sedgwick International UK is an Appointed Representative of Sedgwick UK Regulated Activities Limited registered in England under the Financial Conduct Authority Register number 845686.

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 July 2025.



Travel Insurance

Allianz (II) Assistance

Insurance Product Information Document

Product: Travel Insurance (Lloyds Bank Premier International Account and International Plus Account)

Company: AWP P&C SA, 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 (reference number 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 document only provides a basic summary of policy cover. The full terms and conditions of the contract are shown on the policy document, which you should read carefully to ensure you have the cover you need.

What is this type of insurance?

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



What is insured?

- ✓ Cancellation or curtailment Up to £5,000 in total for loss of prepaid travel and accommodation expenses.
- Emergency medical and associated expenses Up to £10 million for hospital fees, repatriation, medical confinement, funeral and dental costs incurred if taken ill or injured on your trip.
- ✓ Travel disruption Up to £250 benefit after a delay of 12 hours (6 hours for trips of a duration of 3 nights or less) to outbound or return transport at the departure point; or up to £5,000 if you abandon your trip on the outbound leg only, after a delay of 12 hours or more (6 hours for trips of a duration of 3 nights or less);
 - Up to £5,000 for extra transport or accommodation costs to continue your trip, if your flight is delayed in arrival;
 - Up to £5,000 for extra transport or accommodation costs to continue your trip, if you miss the departure of your outbound or return transport.
- Loss of important documents Up to £600 for costs to obtain temporary documents on your trip plus reimbursement of the remaining value of lost passport.
- Baggage/delayed baggage Up to £2,500 for items lost, stolen or damaged on your trip and up to £250 for costs to replace essential items temporarily lost by the transport provider on your outward journey.
- Personal money Up to £750 for your money, travellers cheques and travel tickets lost, stolen or damaged on your trip. Cash limits apply.
- Personal liability Up to £2 million costs for damage you cause to a third party or their property (including your trip accommodation if not owned by you, a family member or friend).
- ✓ Personal accident Compensation if you die (up to £15,000); lose your sight or limb or are unable to ever work again (all up to £30,000) following an accident on your trip.
- ✓ Legal advice and expenses Up to £25,000 legal costs/ representation, to pursue a compensation claim against a negligent third party responsible for your death, injury or illness.
- Winter sports cover Up to 31 days cover a year with up to: £500 for winter sports equipment lost, stolen, damaged or £300 if delayed on your trip; £5,000 for loss of use of your ski pack; and £300 for piste closure.
- ✓ Golf cover Up to: £1,500 for golf equipment lost, stolen or damaged or £175 if delayed on your trip; and £300 for loss of use of green fees.
- ✓ Business cover Up to: £1,000 for business equipment lost, stolen or damaged on your trip; and costs for a replacement business colleague.
- ✓ Wedding/civil partnership cover Up to: £250 for wedding rings, £1,000 for gifts and £1,500 for attire lost, stolen or damaged on your trip; plus up to £750 for replacing video/photographs.



What is not insured?

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



Are there any restrictions on cover?

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

1



Where am I covered?

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

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



What are my obligations?

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



When and how do I pay?

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



When does the cover start and end?

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

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



How do I cancel the contract?

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