Travel Insurance

Allianz Assistance

Insurance Product Information Document

Product: Travel Insurance (Lloyds Bank Island Premier Account and Premier 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. Optional upgrades can also be purchased directly from the insurer. It covers you while travelling, for various events such as: medical emergencies; travel disruption; cancelling or cutting short your trip; and delayed, lost or stolen baggage.

What is insured?

- ✓ **Cancellation or curtailment** - Up to £5,000 in total for loss of pre-paid travel and accommodation expenses.
- ✓ **Emergency medical and associated expenses** - Up to £10 million for hospital fees, repatriation, medical confinement, funeral and dental costs incurred if taken ill or injured on your trip.
- ✓ **Travel disruption** - Up to £250 if your outbound or return transport is delayed by 12 hours (or 6 hours for trips lasting 3 nights or less) at the departure point; or up to £5,000 if you decide to abandon your trip on the outbound leg, after a delay of 12 hours or more (6 hours for trips lasting 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 baggage that is lost, stolen or damaged on your trip (£500 limits per item, and for total valuables); and
  up to £250 for costs to replace essential items lost (for 12 hours or more) 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.
- ✓ **Disability benefit in New Zealand** - Up to £250 a week compensation if you are temporarily disabled following a road traffic 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.
- ✓ **Financial failure cover** - Up to £5,000 cover if the booked airline (or end supplier) fails financially.

What is not insured?

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

Are there any restrictions on cover?

- ! Cover is only available to residents of the UK, Channel Islands or Isle of Man.
- ! 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 in the UK, Channel Islands or Isle of Man must include 2 nights pre-booked accommodation (for leisure trips) or 5 nights pre-booked accommodation (for business trips).
- ! You as the account holder and your eligible partner may travel independently. Your eligible dependent children must travel with or to you, your partner or a nominated responsible adult for cover to apply.
- ! There are General conditions that you have to meet for cover to apply.
- ! General exclusions apply to the whole policy and each section contains exclusions specific to that section.

Where am I covered?

✓ Cover is provided for travel anywhere in the world. All trips must start and end in the UK, Channel Islands or Isle of Man.
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. For further details on FCDO travel advice, visit **gov.uk/foreign-travel-advice**

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 (except for upgrades and medical declarations, where the premium is collected by Allianz Assistance on behalf of the insurer). All premiums include Insurance Premium Tax (IPT) at the current rate (if applicable).

The only additional fees or charges for this insurance or related services are for optional upgrades you purchase and/or any additional premiums that may be needed to cover pre-existing medical conditions. These upgrades/additional cover can be purchased directly from the insurer using the Allianz Assistance Hub, accessed through Internet Banking or calling **0345 300 1340.**

When does the cover start and end?

Cancellation cover begins on the date you open your Lloyds Bank Island Premier Account or Premier 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.

The cover for any upgrade or medical endorsement purchased runs for 12 months from the date of purchase. We will send you a reminder when the cover is about to come to an end.

All cover ends if the Lloyds Bank Island Premier Account or Premier 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?

Your base policy

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

Your upgrade or medical endorsement

For any upgrade or medical endorsement purchased from Allianz Assistance, you have 14 days from the date of purchase, to ensure that they meet your requirements.

If you wish to cancel your upgrade or medical endorsement contract during this period, you should contact Allianz Assistance using the Allianz Assistance Hub, accessed through Internet Banking, emailing **travelinfoUK@allianz.com** or calling **0345 300 1340.**

Your premium will be refunded in full, although if you have travelled, made a claim or intend to make a claim, we will recover the costs for providing these services.

You may still cancel the contract after this 14 day cancellation period but no refund will be made.