
GUIDE TO CHANGES

**For Platinum Account
For use from 4 September 2020**



LLOYDS BANK

AXA Travel Insurance Guide to Changes

As COVID-19 is now classed as a pandemic, AXA Insurance UK plc are updating their policy terms and conditions and making some changes to the travel insurance cover. This includes updating existing terms and adding new exclusions relating to pandemics. They are also increasing the policy excess. The changes are explained in this guide.

The changes will come into effect on **21 November 2020** and apply to any trips booked after this date, except the change to the policy excess. The new policy excess will apply to any incidents that happen from 21 November 2020 regardless of when you booked your trip.

About Travel Insurance cover during a pandemic, including COVID-19

For trips booked on or before 20 November 2020:

There is no cover if your trip is cancelled due to the Foreign, Commonwealth and Development Office (FCDO), or an equivalent regulatory authority advising against travel because of COVID-19 if that advice existed when you booked your trip. The maximum policy excess for incidents that occur from 21 November will be £75.

For trips booked on or after 21 November 2020:

Some cover which is explained below, will be excluded if the Foreign, Commonwealth and Development Office (FCDO), or an equivalent regulatory authority advises against your travel because of a pandemic, including COVID-19. The maximum policy excess for incidents that occur from 21 November will be £75.

You'll still have cover for emergency medical expenses and repatriation should you fall ill with COVID-19 or another pandemic related illness, as long as you haven't travelled against the advice of the FCDO, equivalent regulatory authority or a medical professional such as your GP.

You'll also be covered if you need to cancel your trip because either you, or a close relative, has been diagnosed with COVID-19 or any other pandemic illness, or if you need to quarantine following contact from the NHS Test and Trace service, or other UK equivalent service.

Any claim will be subject to normal policy terms and conditions.

Policy Section

Changes to the policy wording

All relevant policy sections The Foreign and Commonwealth Office (FCO) will merge with the Department for International Development and will be known as the Foreign, Commonwealth and Development Office (FCDO) so AXA will change all references from FCO to FCDO, where they occur.

General exclusions relating to all sections of the policy A new section is being added to make clear there will be no cover for costs that are recoverable elsewhere.
AXA will update their wording to say: "We will not pay for claims arising directly or indirectly from any unused or additional costs incurred by you which are recoverable from:
a. The providers of the accommodation, their booking agents, travel agent or other compensation scheme.
b. The providers of the transportation, their booking agents, travel agent, compensation scheme or Air Travel Organisers' Licensing (ATOL).
c. Your credit or debit card provider or Paypal".
This section already has an exclusion that says there's no cover in place if you travel against FCDO advice. It's being updated to also include the advice of other regulatory authorities in a country you are travelling to, or from, and that cover will not apply if the advice is imposed because of a pandemic.

Section A – Cancellation or curtailment charges and early return, What is not covered There will be two new exclusions added, to make it clear that:
■ Claims will only be paid for, where the reason for cancellation or curtailment is listed in the "What is covered" section in the policy terms and conditions.
■ There is no cover under this section if you cannot travel or choose not to travel because FCDO, or any other equivalent government body in another country you were planning to travel to or from, advises against travel because of a pandemic.

Section B – Emergency medical, additional accommodation and travelling costs, What is not covered One of the exclusions in this section will be updated to include vaccinations, so that if you haven't had or obtained the recommended vaccines, inoculations and/or taken the recommended medication, before the start of your trip, you will not be covered for any claims directly or indirectly linked.

Section C – Hospital Benefit, What is not covered One of the exclusions in this section will be updated to include vaccinations, so that if you haven't had or taken the recommended vaccines, inoculations and/or taken the recommended medication, to prevent that medical condition, you will not be covered for any claims directly or indirectly linked.

Section Q – Travel disruption cover, Before you reach your destination, What is covered This section will be updated to make it clear that you won't be covered if the FCDO or other regulatory authority in a country you are travelling to or from, advise against travel due to a pandemic.

Section Q – Travel disruption cover, What is not covered There will be two new exclusions added to this section that confirm:
■ There is no cover if you cannot travel or choose not to travel because FCDO, or any other equivalent government body in another country you were planning to travel to or from, advises against travel due to a pandemic.
■ Claims will only be paid if the reason for cancellation or curtailment is listed in the 'what is covered' section of the policy terms and conditions.

Travel Insurance Excess Where an excess applies, it is increasing from £40 to £75 per claim, per incident. The new excess will apply to any incidents that occur from 21 November 2020. If you have paid for an Excess Waiver as an upgrade, then the excess will continue to be waived.

Full details of all your benefits are included in the Platinum Welcome Pack.

A copy of the updated welcome pack reflecting the changes will be available in branch and online at lloydsbank.com/currentaccounts from **21 November 2020**.



Go to [lloydsbank.com](https://www.lloydsbank.com)



Call us on 0345 300 0000

Speak to us about your account
7am to 11pm, seven days a week.



Visit your local branch

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 Relay UK, or contact us by textphone on **0345 300 2281**, open all day, every day. In either case, calls are serviced by Relay UK. SignVideo services are also available if you're Deaf and use British Sign Language: www.lloydsbank.com/help-guidance/accessibility/signvideo.html

Important information

If you want to make a complaint, visit a branch or learn more online at: www.lloydsbank.com/contact-us/how-to-complain.html

To speak to us, call: **0800 072 3572** or **(+44 173 346 2267)** outside the UK), open all day, every day.

If you have a hearing or speech impairment, use textphone: **0800 056 7614** or **(+44 1733 347 500)** outside the UK), open all day, every day.

You can also write to: Lloyds Bank, Customer Services, BX1 1LT.

We'll confirm who'll be dealing with your complaint. If we can't resolve things immediately, we'll let you know what the next steps are.

Provided you've tried to resolve things with us first, if you're still unhappy, you can ask the Financial Ombudsman Service to help. We can provide information on how to do this if you need it.

Calls and online sessions may be monitored and/or recorded for quality evaluation, training and to ensure compliance with laws and regulations. Not all Telephone Banking services are available 24 hours a day, 7 days a week.

Eligible deposits with us are protected by the Financial Services Compensation Scheme. We are covered by the Financial Ombudsman Service.

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This information is correct as of September 2020 and is relevant to Lloyds Bank products and services only.



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