
Lloyds Bank Travel Insurance Your policy summary

November 2015 edition



LLOYDS BANK

This policy summary contains key information that you should read. It does not contain full details and conditions of your insurance – these are located in your policy wording.

This insurance is underwritten by AXA Insurance UK plc.

Types of insurance and cover

Travel insurance for single or annual multi trips – Please refer to your schedule for your selected cover.

Additional covers may also be included – your schedule will show if you selected these options.

Age eligibility

Age limits which apply to the policy (unless otherwise agreed in writing by us) are:

Annual multi trip: This policy is not available to anyone aged 75 or over. If you are aged under 18 you are only insured when travelling with one or more of the insured adults (or accompanied by another responsible adult).

If you reach any of the ages mentioned above during the period of insurance, cover will continue until the next renewal date but not after that.

Single trip: This policy is not available to anyone aged 75 years or over at the departure date of the trip.

Conditions

- It is essential that you refer to the Important conditions relating to health section in the policy wording as failure to comply with these conditions may jeopardise your claim or cover.
- If you are travelling to Australia and you require medical treatment you must enrol with a local Medicare office.

Special conditions apply to each section of your policy – Please refer to the policy wording for full details.

Significant features and benefits

War risks, civil commotion and terrorism – cover for such events is provided under Sections B – Emergency medical and other expenses, C – Hospital benefit and D – Personal Accident (unless caused by nuclear, chemical or biological attack).

Please see paragraph 1. in the General exclusions applicable to all sections of the policy in the policy wording for full details.

Significant features and benefits (continued)

Cover Offered	Limits
Section A – Cancellation or curtailment charges	
Cancellation or curtailment charges	Either £3,000 or £5,000**
Section B – Emergency medical and other expenses	
Emergency medical and other expenses	up to £10,000,000
Emergency dental treatment	up to £1,000
Funeral expenses abroad	up to £1,500
Section C – Hospital benefit	
Hospital benefit	up to £1,000 (£50 per day)
Section D – Personal accident	
Personal accident (subject to age)	up to £25,000
Section E – Baggage	
Baggage	up to £2,500
Single article limit	up to £500
Total for all valuables	up to £500
Emergency replacement of baggage	up to £250
Section F – Personal money, passport and documents	
Personal money and documents	up to £300 cash (£50 if under 16 years) and £200 other money and documents
Passport	up to £600
Section G – Personal liability	
Personal liability	up to £2,000,000
Section H – Delayed departure	
Delayed departure	up to £250 (£30 after 12 hours reduced to six hours for trips of three nights or less and £25 per 12 hours delay thereafter)
Abandonment of trip	Either £3,000 or £5,000** (after 12 hours delay)

Significant features and benefits (continued)

Cover Offered	Limits
Section I – Missed departure	
Missed departure	up to £1,000
Section J – Ski equipment*	
Ski equipment	up to £300
Single article limit	up to £250
Hired ski equipment	up to £200
Section K – Ski equipment hire*	
Ski equipment hire	up to £300 (£30 per day)
Section L – Ski pack*	
Ski pack	up to £300
Lost lift pass	up to £150
Section M – Piste closure*	
Piste closure	up to £150 (£30 per day)
Section N – Legal expenses and assistance	
Legal expenses and assistance	up to £25,000

Significant features and benefits (continued)

Cover Offered	Limits
Section O – Travel disruption cover	
Before you reach your destination:	Either £3,000 or £5,000** (including excursions up to £250)
Cancellation or abandonment of your trip after 12 hours delay or Additional expenses to reach your destination	
Delayed departure compensation (to help pay for meals and refreshments)	up to £250 (£30 after 12 hours reduced to six hours for trips of three nights or less and £25 per 12 hours delay thereafter)
Missed departure expenses	up to £1,000
While you are at your destination:	Either £3,000 or £5,000** (including up to £250 for excursions and £200 for taxis and hire cars)
Alternative accommodation if your booked accommodation cannot be used or abandonment of trip	
On the way home:	Either £3,000 or £5,000** (including up to £200 for taxis and £200 for emergency replenishment of your prescription medication if your supplies run out).
Additional expenses to return home or if you have to stay longer abroad	
Delayed departure compensation (to help pay for meals and refreshments)	up to £250 (£30 after 12 hours reduced to six hours for trips of three nights or less and £25 per 12 hours delay thereafter)
Missed departure expenses	up to £1,000
Section P – Extended kennel and/or cattery fees	
Extended kennel and/or cattery fees	up to £250

* This indicates optional covers. Your policy schedule will show any optional cover you have chosen.

**See your schedule for your selected cover.

Significant or unusual exclusions or limitations

	Where located in the policy booklet
<p>The standard excesses and any increased amount you have agreed to pay shown in your policy wording or on your schedule.</p> <p>You must obtain the prior authorisation of the Emergency Medical Assistance Service or us before incurring any medical expenses (including any out-patient treatment) over £500. If this is not possible because the condition requires emergency treatment you or someone on your behalf must contact the Emergency Medical Assistance Service as soon as possible.</p> <p>Under annual multi trip policies there is no cover for trips over 31 days.</p> <p>Any trip that has already begun when you purchase this insurance will not be covered, except where you renew an existing annual multi trip policy which fell due for renewal during the trip.</p> <p>Deductions for wear and tear will be made.</p>	<p>Each section of your policy booklet or on your schedule</p> <p>Definitions – under period of insurance</p> <p>Definitions – under period of insurance</p> <p>Baggage and ski equipment cover sections ‘What is covered’</p>
General exclusions applicable to all sections of the policy	
<p>War risks, civil commotion, terrorism, (except under Sections B – Emergency medical and other expenses, C – Hospital benefit, D – Personal accident unless caused by nuclear, chemical or biological attack), sonic bangs, radioactive contamination.</p> <p>There are a number of sports, activities and winter sports that are excluded – Please see paragraphs 5, 6 and 7 in the General exclusions applicable to all sections of the policy in the policy wording.</p> <p>Climbing on or jumping from vehicles, buildings or balconies regardless of the height.</p> <p>Wilful self inflicted injury, suicide, drug use or solvent abuse.</p> <p>You drinking too much alcohol resulting in a claim.</p>	<p>General exclusions</p>

Significant or unusual exclusions or limitations (continued)

General exclusions applicable to all sections of the policy (continued)	
<p>Unlawful actions and any subsequent legal proceedings brought against you.</p> <p>Travel to a country, specific area or event which the Travel Advice Unit of the Foreign and Commonwealth Office (FCO) has advised against all travel or all but essential travel (except where cover is provided under subsections 1.c) and 5.c) of What is covered under Section O – Travel disruption cover).</p>	General exclusions
Exclusions under Section A – Cancellation or curtailment charges	
<p>Redundancy caused by misconduct, resignation, voluntary redundancy, entering into a compromise agreement, or where you received a warning or notification of redundancy before you purchased this insurance or at the time of booking any trip.</p> <p>Any circumstances known to you before you purchased this insurance or at the time of booking any trip that could reasonably be expected to give rise to a claim.</p> <p>The cost of Air Passenger Duty (APD) whether irrecoverable or not.</p>	Cancellation or curtailment charges section ‘What is not covered’
Exclusions under Section B – Emergency medical and other expenses	
<p>Treatment or surgery which in the opinion of AXA Assistance, can wait until your return to your home area.</p> <p>Medication, which prior to departure is known to be required.</p> <p>Expenses incurred as a result of a tropical disease where the recommended inoculations have not been undertaken.</p>	Emergency medical and other expenses section ‘What is not covered’
Exclusions under Section C – Hospital benefit	
<p>Hospitalisation, compulsory quarantine or confinement to your accommodation as a result of a tropical disease where the recommended inoculations have not been undertaken.</p>	Hospital benefit section ‘What is not covered’

Significant or unusual exclusions or limitations (continued)

Exclusions under Section E – Baggage	
<p>Valuables left unattended at any time unless in a hotel safe, safety deposit box or in your locked accommodation.</p> <p>Baggage contained in an unattended motor vehicle overnight between 9pm and 9am (or at any time between 9am and 9pm unless it is locked out of sight in a secure baggage area) – Please see the definition of secure baggage area in the Definitions in the policy wording.</p> <p>Contact or corneal lenses, hearing aids, dental or medical fittings, ski equipment and other items are excluded – see your policy wording for the full list.</p> <p>Business goods, samples or tools used in connection with your occupation.</p>	Baggage section 'What is not covered'
Exclusions under Section F – Personal money, passport and documents	
<p>Personal money or your passport or visa, left unattended at any time unless in a hotel safe, safety deposit box or in your locked accommodation.</p> <p>Loss or theft of traveller's cheques where you have not complied with the issuing agent's conditions.</p>	Personal money, passport and documents section 'What is not covered'
Exclusions under Section G – Personal liability	
<p>Pursuit of any trade, business or profession, or the ownership, possession or use of mechanically propelled vehicles, aircraft or watercraft.</p>	Personal liability section 'What is not covered'
Exclusions under Section H – Delayed departure	
<p>Strike, industrial action or air traffic control delay existing or publicly announced by the date you purchased this insurance or at the time of booking any trip.</p> <p>Claims arising directly or indirectly from volcanic eruptions and/or volcanic ash clouds – Please see Section O – Travel disruption cover in the policy wording where cover for these events is included.</p>	Delayed departure section 'What is not covered'

Significant or unusual exclusions or limitations (continued)

Exclusions under Section I – Missed departure

Strike or industrial action existing or publicly announced by the date you purchased this insurance or at the time of booking any trip.

Claims arising directly or indirectly from volcanic eruptions and/or volcanic ash clouds – Please see Section O – Travel disruption cover in the policy wording where cover for these events is included.

Missed departure section ‘What is not covered’

Exclusions under Winter sports Sections J and K

Ski equipment contained in or stolen from an unattended motor vehicle overnight between 9pm and 9am (or at any time between 9am and 9pm unless it is locked out of sight in a secure baggage area) – Please see the definition of secure baggage area in the Definitions in the policy wording.

A deduction for wear, tear and depreciation will be made on ski equipment – see table in Section J – Ski equipment.

Winter sports sections J and K ‘What is not covered’

Exclusions under Section O – Travel disruption cover

Claims arising within the first 7 days after you purchased this insurance or the date you booked any trip (whichever is the later) which relate to an event which was occurring or you were aware could occur at the time you purchased this insurance or booked the trip (whichever is the later).

Any claims arising whilst you are on a day-trip.

The cost of Air Passenger Duty (APD) whether irrecoverable or not.

Strike, industrial action or a directive prohibiting all travel or all but essential travel to the country or specific area or event to which you were travelling, existing or being publicly announced by the date you purchased this insurance or at the time of booking any trip.

Denied boarding due to your drug use, alcohol or solvent abuse or your inability to provide a valid passport, visa or other documentation required by the public transport operator.

Travel disruption cover section ‘What is not covered’

Significant or unusual exclusions or limitations (continued)

Exclusions under Section O – Travel disruption cover

Any costs incurred by you which are recoverable from the providers of the accommodation, their booking agents (or the administrators of either) or for which you receive or are expected to receive compensation or reimbursement.

Any costs incurred by you which are recoverable from the public transport operator or their booking agents, your tour operator or travel agent (or their administrators), or for which you receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.

Any travel and accommodation costs, charges and expenses where the public transport operator has offered reasonable alternative travel arrangements.

The cost of Air Passenger Duty (APD) whether irrecoverable or not.

Travel disruption cover section 'What is not covered'

Exclusions under Section P – Extended kennel and/or cattery fees

Claims arising from your bodily injury or illness that is not covered under Section B – Emergency medical and other expenses.

Extended kennel and/or cattery fees section 'What is not covered'

Duration

This is an annually renewable or single trip policy – Please refer to your schedule for your selected cover.

Cancellation period

You are free to cancel this policy at any time. If you wish to cancel within 14 days of the policy start date or the receipt of the policy documents whichever is the later, you may do so by contacting us on 0800 731 4044 or writing to us for a full refund providing you have not travelled and no claim has been made. If you cancel after the first 14 days of receipt of the documents, no premium refund will be made. See General conditions applicable to the whole policy in the policy wording for full details.

Claim notification

To make a claim, contact: 0800 731 4044.

Making a complaint

Any complaint you may have should in the first instance be addressed to the claims office or helpline as applicable.

If the complaint is still not resolved, you can approach The Financial Ombudsman Service. Referral to the Financial Ombudsman Service will not affect your right to take legal action.

Full details of addresses and contact numbers can be found within the 'Making a complaint' section of the policy wording.

Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme in the unlikely event we cannot meet our obligations to you. This depends on the type of insurance, size of the business and the circumstances of the claim. Further information about the compensation scheme arrangements is available from the FSCS (www.fscs.org.uk).

lloydsbanktravelinsurance.co.uk

The information within this document is available in alternative formats such as Braille, audio tape or large print. Please call **0800 731 9046** if you wish to receive it in one of these formats and we will be happy to help.

Lloyds Bank Travel Insurance is sold, administered and underwritten by **AXA Insurance UK plc** Registered in England No 78950.

Registered Office: 5 Old Broad Street, London EC2N 1AD.

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Calls may be recorded and monitored.

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