
ISLAND GOLD ACCOUNT

Travel Insurance
Terms and Conditions



LLOYDS BANK

LLOYDS BANK INTERNATIONAL LIMITED

Telephone number checklist

For customer service and claims assistance within the UK, please call:

Customer Services helpline: 0345 300 2292

Customer service lines are open 8am to 8pm, Monday to Saturday and 9am to 5pm Sunday.

Claim lines are open 8am to 8pm Monday to Friday and 9am to 5pm Saturday.

Pre-travel information/

Legal assistance: 0345 300 2292

UK fax number:

Claims: 0345 603 1660

For overseas assistance:

24 hour overseas assistance helpline: +44 1633 815 819

Fax: +44 1633 815 866

You can manage Your policy, register or track a claim online, by visiting <https://secure.lloydsbankavatravelinsurance.com/privatedomain> at a time that suits You.

What you need to do now:

Read the policy document for your travel insurance so you know what you are covered for – and keep it safe.

You will need to quote your Island Gold policy number if you talk to us about any of the services in this guide.

Your policy number is Your Island Gold Account number and Your branch sort code.

Please make a note of it here:

Your Account number:

Your Sort Code:

Demands and needs statement

This product meets the demands and needs of those under 80 years of age travelling abroad in respect of medical and other similar expenses throughout the duration of the policy.

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Worldwide travel insurance

5 star rated worldwide cover for you and your partner

It's good to know that no matter where you go or how often you travel, our comprehensive Worldwide Travel Insurance goes with you.

You're both eligible for cover as long as your Island Gold Account remains open. There's nothing you need to do to activate Your cover – we do it for you when we open your Account.

And with free travel information, medical and emergency assistance plus a range of upgrades to choose from, you'll always be able to travel with confidence – wherever you go.

Your benefits at a glance

- Cover for you and your family subject to age and other policy restrictions.
- Take as many trips as you like.
- Travel anywhere in the world.
- Cover provided for up to 45 consecutive days per trip. Winter sports up to 31 days in any calendar year.
- Cover for both business and pleasure travel.
- Further range of upgrades available to enhance your cover.
- New for old replacement on Baggage under two years old if it's lost or stolen.

No paperwork to worry about

Your sort code and Account number make up your policy number so there's no documentation to sort out or sign. And don't forget, we'll keep your cover going so long as your Account remains open and you're eligible for cover.

You can now access your policy online. To view your policy cover, or register a claim at a time that suits you visit us at www.lloydsbankavatravelinsurance.com



TOP TIP

When you go on a trip don't forget to take the Travel Insurance overseas number with you

+44 1633 815 819

What you need to know before you pack

Am I eligible for cover?

You and your partner are eligible provided you're both under 80 years of age and residents in the UK, Channel Islands and Isle of Man. You must tell us about any medical conditions that you know about that affect anyone covered under the policy. Please see the terms and conditions in the enclosed policy for more details on this and other eligibility criteria. Also, please refer to the medical conditions section. Worldwide travel insurance does not cover every circumstance, please check the enclosed policy for more details.

Can I upgrade my cover?

If you'd like to extend your cover you can choose from a selection of optional upgrades, for example you can also extend your trip length.

For more information about the full range of upgrades available, please refer to your Policy Document. Upgrades must be purchased before you travel. If you want to upgrade your Gold travel insurance, please call our helpline on **0345 300 2292**.

Can I waive the excess on my policy?

When you make a claim there's normally an excess of £40 for each and every claim per incident. Alternatively you can pay a waiver fee and pay no excess on any claims you make. To find out more about the waiver fee, please call us on **0345 300 2292**.

How do I make a claim?

You can call our claims team on **0345 300 2292**. If you're in the UK or, if you are abroad, our 24-hour assistance helpline on **+44 1633 815 819**.

What information can I get before I go away?

For details about Your destination, including visa and entry requirements plus information on inoculations, climate and time differences, call our helpline on **0345 300 2292**.

Who should I call in an emergency?

If you need emergency medical assistance or help tracing lost Baggage, replacing lost travel documents or lost money – please call **+44 1633 815 819**.



TOP TIP

Please remember to have your Island Gold policy number ready (your branch sort code and your Account number) when you call.

Travel insurance – Summary of cover



Policy summary

This policy summary does not contain full details and conditions of your insurance and within the policy wording there are words or expressions which have a specific meaning, further details of which are located in the 'Travel Insurance policy' section.

AXA Insurance

Benefits under this policy are underwritten by AXA Insurance UK plc.

Type of insurance and cover

Travel insurance for trips taken anywhere in the world whilst your Island Gold Account is in force.

Winter Sports are included as standard.

Upgrade options available are; additional adult or child, excess waiver, increased Winter Sports limits and trip extension – **your upgrade schedule will show if you have selected these options.**

Exclusions relating to your health

- It is essential that you refer to the 'Exclusions relating to your health' section in the policy wording as failure to comply with these terms may jeopardise your claim or cover – **please refer to your policy for full details of the exclusions.**

Conditions

- 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.**

Features and benefits

Emergency and medical services

- Medical expertise to arrange medical assistance or transport home following an accident or illness or if you are informed of a serious illness of a close relative at home whilst on holiday.

Section A – Cancellation or curtailment charges and early return

- Unavoidable or necessary cancellation or curtailment of the trip or early return home and (if the situation permits) the costs of transporting you back to your resort before completion due to death, bodily injury or illness, compulsory quarantine or jury service, redundancy, withdrawal of leave for members of the armed forces or emergency services, the Police requesting you to return to or remain at your home due to serious damage to your home exceeding £1,500 caused by fire, aircraft, explosion, storm, flood, subsidence, malicious persons or theft. The maximum we will pay under this section is £5,000 per person.

Section B – Emergency medical and other expenses

- Medical, surgical, hospital, ambulance and nursing fees up to £10,000,000 incurred outside of your home area.

- Emergency dental treatment for pain relief up to £1,000 incurred outside of your home area.
- Reasonable cost of funeral expenses abroad up to £1,000 plus the reasonable cost of conveying the ashes or body home.
- Reasonable additional transport or accommodation expenses incurred if it is medically necessary for you to stay beyond your scheduled return date.

Section C – Hospital benefit

- Up to £50 for every completed 24 hours in patient hospital stay up to a maximum of £1,000.

Section D – Personal accident and travel accident cover

- Up to £15,000 for death, up to £30,000 for loss of limb or sight and permanent total disablement increased to up to £100,000 for death or disablement caused by an accident involving public transport on which you were travelling provided the full cost of the public transport has been charged to your Lloyds Bank plc credit card or Lloyds Bank International Limited debit card, subject to age – **please refer to policy wording for full details of the cover available.**

Section E – Baggage and Baggage delay

- Accidental loss, theft or damage to baggage and valuables (excluding golf equipment) up to £2,500. Up to £500 for any one article, pair or set of articles and up to £500 for all valuables.
- Up to £250 for the replacement of essential items if your baggage is lost or misplaced and not returned for more than 12 hours on the outward journey.
- Accidental loss, theft or damage to golf equipment up to £1,500 with up to £175 for the emergency replacement or hiring of golf equipment.

Section F – Personal money and travel documents

- Accidental loss, theft or damage of personal money including foreign currency – **please refer to policy wording for full details of the cover available.**
- Up to £200 for reasonable additional costs for travel and accommodation incurred whilst obtaining a replacement passport or visa abroad.

Section G – Personal liability

- Personal liability for any compensation you become legally liable to pay up to £2,000,000.

Section H – Delayed departure

- Delayed departure for at least 12 hours from the scheduled departure time (reduced to 6 hours for trips of three nights or less). £30 for the first complete 12 or 6 hours delay and £20 for each completed 12 hours following, up to a maximum of £250.

- Up to £5,000 for any irrecoverable travel and other pre-paid charges if you choose to cancel your trip once 12 hours has elapsed.

Section I – Missed departure

- Up to £1,000 for additional room only accommodation and travel expense due to the failure of public transport or an accident or breakdown of the vehicle you are travelling in or strike.

Sections J, K, L and M – Winter sports

Section J – Ski equipment

- Up to £300 for the loss, theft of or damage to your own ski equipment subject to a maximum of £300 for any one article, pair or set of articles or up to £200 for hired ski equipment.

Section K – Ski pack

- Up to £5,000 for the unused portion of your ski pack following your bodily injury or illness and up to £150 for the unused portion of your lift pass if lost. The combined total amount payable under Section A – Cancellation or curtailment charges and early return, Section K – Ski pack and Section Q – Travel disruption cover will be no more than £5,000.

Section L – Piste closure

- Up to £15 per day, up to a maximum of £150 for the cost of transport organised by your tour operator to an alternative site if snow conditions result in total closure of skiing facilities. If no alternative sites are available we will pay you compensation of £15 per day up to a maximum of £150.

Section M – Hire of ski equipment

- Up to £20 per day, up to a maximum of £300 for the cost of hiring ski equipment following the loss, theft of or damage to your own ski equipment.

Section N – Overseas legal expenses and assistance

- Legal expenses and costs in pursuit of a civil action up to £25,000.

Section O – Wedding/Civil partnership cover

- Accidental loss, theft or damage of certain items forming part of your baggage and valuables. Up to £250 for each wedding ring, up to £1,000 for wedding gifts (including up to £150 for bank notes and currency notes), up to £1,500 for wedding attire.
- Up to £750 for the reasonable cost incurred to reprint/make a copy of or retake the photographs/video recordings.

Section P – Business travel

- Up to £1,000 for accidental loss, theft or damage to business equipment, subject to a maximum of £300 for any one article, pair or set of articles.
- All reasonable additional accommodation and travelling costs for a colleague to take your place in the event of your death, total disablement or hospitalisation.

Section Q – Travel disruption cover

Before you reach your destination:

- Up to £5,000 (including excursions up to £250) for cancellation or abandonment of your trip after 12 hours delay or additional expenses to reach your destination.
- Delayed departure compensation up to £250 (£30 after 12 hours reduced to six hours for trips of three nights or less and £20 per 12 hours delay thereafter).
- Missed departure expenses up to £1,000.

While you are at your destination:

- Alternative accommodation if your booked accommodation cannot be used or abandonment of trip up to £5,000 (including up to £250 for excursions and £200 for taxis and hire cars).

On the way home:

- Additional expenses to return home or if you have to stay longer abroad up to £5,000 (including up to £200 for taxis and hire cars).
- Delayed departure compensation up to £250 (£30 after 12 hours reduced to six hours for trips of three nights or less and £20 per 12 hours delay thereafter).
- Missed departure expenses up to £1,000.

Section R – Disability benefit following road traffic accident in New Zealand

- £250 per week for temporary total disablement if you sustain bodily injury as a result of a road traffic accident while travelling in a hire car in New Zealand, subject to age – **please refer to policy wording for full details of the cover available.**

Section S – Personal assistance services

- Up to £250 towards administration and delivery costs for a range of services, such as transfer of emergency funds and tracing lost baggage and valuables – please refer to the policy wording for full details of the services available.

Significant or unusual exclusions or limitations

- The standard excesses you have agreed to pay will be shown within your policy wording. **If you have purchased the excess waiver upgrade option this will be shown on your upgrade schedule.**
- There is no cover for trips over 45 days in duration **unless you have purchased the trip extension to provide cover for longer trips. Your upgrade schedule will show if this option is operative.**
- Cover under your policy will cease after you reach 80 years old or your Island Gold Account is closed or the policy is cancelled, whichever is the earlier.

General exclusions

- War risks, civil commotion, terrorism, (except under Section B – Emergency medical, additional accommodation and travelling costs, Section C – Hospital benefit and Section D – Personal accident and travel accident cover unless caused by nuclear, chemical or biological attack), sonic bangs, radioactive contamination.
- There are a number of activities, practices and winter sports that are excluded – **please see paragraphs 5, 6 and 7 in the general exclusions section of the policy wording.**
- Climbing on or jumping from vehicles, buildings or balconies regardless of the height.
- Wilful, self inflicted injury, suicide, drug use or solvent abuse.
- You drinking too much alcohol resulting in a claim.
- Unlawful actions and any subsequent legal proceedings brought against you.
- Travel to a country, specific area or event to which the Foreign and Commonwealth Office 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 Q – Travel disruption cover).

Exclusions under Section A – Cancellation or curtailment charges

- Redundancy caused by misconduct, resignation, voluntary redundancy, entering into a compromise agreement, or where you received a warning or notification of redundancy prior to the date you opened a new Island Gold Account or at the time of booking any trip.
- Any circumstances known prior to booking the trip that could reasonably be expected to give rise to a claim.
- Your reluctance to continue travelling unless the Foreign and Commonwealth Office announces travellers should avoid the country or area.

Exclusions under Section B – Emergency medical and other expenses

- Treatment or surgery which in the opinion of AXA Assistance can wait until your return to the UK area.
- Medication, which prior to departure is known to be required.
- Expenses incurred as a result of any medical condition where you have not had the recommended inoculations and/or taken the recommended medication to prevent that condition.
- Treatment for cosmetic purposes.

Exclusions under Section C – Hospital benefit

- Expenses incurred as a result of a tropical disease where the recommended inoculations have not been undertaken.

Exclusions under Section E – baggage and baggage delay

- Valuables left unattended at any time unless in a hotel safe, safety deposit box or in your locked accommodation.

- Baggage contained in an unattended vehicle unless locked out of sight in a secure baggage area and evidence of entry into the vehicle by forcible and violent means is available.
- 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.**
- Business goods, samples or tools used in connection with your occupation.

Exclusions under Section F – Personal money and travel documents

- Personal money and passports left unattended at any time unless in a hotel safe, safety deposit box or in your locked accommodation.
- Loss or theft of traveller's cheques where you have not complied with the issuing agent's conditions.

Exclusions under Section G – Personal liability

- Pursuit of any trade, business or profession, or the ownership, possession or use of any vehicles, aircraft or mechanically operated watercraft.

Exclusions under Section H – Delayed departure

- Strike, industrial action or air traffic control delay publicly declared at the time you made travel arrangements for the trip.
- Volcanic eruptions and/or volcanic ash clouds.
- Any claims arising from a trip solely within your home area. (Cover is however available under Section Q – Travel disruption cover, provided that you have pre-booked at least two consecutive nights paid accommodation on a holiday or pleasure trip, or at least five consecutive nights paid accommodation on a business trip.)

Exclusions under Section I – Missed departure

- Strike or industrial action publicly known at the time you made travel arrangements for the trip.
- Volcanic eruptions and/or volcanic ash clouds (except claims under subsection 1. of What is covered).
- Any claims arising from a trip solely within your home area. (Cover is however available under Section Q – Travel disruption cover, provided that you have pre-booked at least two consecutive nights paid accommodation on a holiday or pleasure trip, or at least five consecutive nights paid accommodation on a business trip.)

Exclusions under Sections J, K, L, and M – Winter sports

- Ski equipment contained in an unattended vehicle unless locked out of sight in a secure baggage area and evidence of entry into the vehicle by forcible and violent means is available.

Exclusions under Section O – Wedding/Civil partnership cover

- Valuables, bank notes and currency notes left unattended unless deposited in a hotel safe, safety deposit box or your locked accommodation.
- Baggage contained in an unattended vehicle unless locked out of sight in a secure baggage area and evidence of entry into the vehicle by forcible and violent means is available.
- 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.**
- Business goods, samples or tools used in connection with your occupation.

Exclusions under Section P – Business travel

- Business equipment left unattended at any time unless deposited in a hotel safe, locked accommodation or in the locked boot or covered luggage area of a motor vehicle.
- Loss, theft or damage of films, tapes, cassettes, cartridges or discs other than the market value.
- Any loss or damage arising from manual work.

Exclusions under Section Q – Travel disruption cover

- Any event that was already known about when you opened your Account or booked your trip (whichever is the later).
- Any claim that occurs within the first seven days of opening your account or booking your trip (whichever is the later) which relates to an event which was occurring or you were aware could occur at the time you opened your account 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.
- Any lost or additional transport and accommodation cost if you are going on a package holiday except lost pre-paid charges (such as airport parking) where these were arranged separately from your package holiday.
- Any expenses which could be claimed back from another source (for example, from your package tour operator, travel agent, airline, credit card provider, etc.).
- Any alternative travel or accommodation expenses where your tour operator had offered you a reasonable alternative.

Duration

This policy provides travel insurance for trips taken whilst your Island Gold Account is in force.

Cancellation period

You are free to cancel this policy at any time by closing your Island Gold Account or by changing it to another account type.

Claim notification

To make a claim please call Customer Services on **0345 300 2292**.

Making yourself heard

Any complaint you may have should in the first instance be addressed to the claim 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 'Complaints procedure' section of the policy wording.

Financial Services Compensation Scheme (FSCS)

Eligible Insurance products with AXA Insurance are protected 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 and the circumstances of the claim. Further information about the compensation scheme arrangements is available from the FSCS (www.fscs.org.uk).

Travel insurance policy

This is **Your** travel insurance policy. It contains details of cover, conditions and exclusions relating to each **Insured Person** and is the basis on which all claims will be settled. If **You** have purchased **Upgrades** these will be validated by the issue of the **Your Upgrade** schedule which must be attached to the policy.

We will in the event of **Bodily Injury**, death, illness, disease, loss, theft, damage or other events happening within the **Period of Insurance** provide insurance in accordance with the operative sections of **Your** policy.

Any **Upgrade** schedule or endorsements issued to **You** are all part of the policy.

The information **You** have supplied forms part of the contract of insurance with **Us**. **Your** policy is evidence of that contract.

Premiums, fees and charges

Lloyds Bank International Limited collects **Your** premiums on behalf of AXA Insurance which include Insurance Premium Tax (IPT) at the current rate (if applicable). There are no additional fees or charges in respect of AXA Insurance or insurance related services.

UK Area residents

This policy only covers losses suffered whilst **You** are a **UK Area** resident and are registered with a **Medical Practitioner** in the **UK Area**.

Policy Excess

Under most sections of the policy, claims will be subject to an excess of £40. This means that **You** will be responsible for paying the first part of each and every claim per incident, unless the additional premium has been paid to waive the excess as shown in **Your Upgrade** schedule.

The European Commission has also provided an Online Dispute Resolution Service for logging complaints. To use this service please go to: <http://ec.europa.eu/odr>

Policy information or advice

If **You** would like more information or if **You** feel the insurance may not meet **Your** needs, telephone Customer Services on **0345 300 2292**.

Data Protection Act Notice

AXA Insurance UK plc is part of the AXA Group of companies which takes **Your** privacy very seriously. For details of how **We** use the personal information **We** collect from **You** and **Your** rights please view **Our** privacy policy at www.axa.co.uk/privacy-policy. If **You** do not have access to the internet please contact **Us** and **We** will send **You** a printed copy.

Also, please note that information provided may be shared with **Your Bank Account Provider**.

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:

1. Share information about **You** with other organisations and public bodies including the police.
2. Share information about **You** within the AXA Group and with other insurers.
3. Pass **Your** details to recognised centralised insurance industry applications and claims review systems (for example the Travel Claims Database) where **Your** details may be checked and updated.
4. Load **Your** details and any information and documents **You** provide **Us** to the Insurance Fraud Register. This may affect future applications for insurance products.
5. Check **Your** details with fraud prevention agencies and databases. If **You** give **Us** false or inaccurate information and **We** suspect fraud, **We** may record this with fraud prevention agencies.
6. Search records held by fraud prevention and credit agencies to:
 - a. Help make decisions about credit services for **You** and members of **Your** household.
 - b. Help make decisions on insurance policies and claims for **You** and members of **Your** household.
 - c. Trace debtors, recover debt, prevent fraud and to manage **Your** insurance policies.
 - d. Check **Your** identity to prevent money laundering.
7. Undertake credit searches and additional fraud searches.

AXA Insurance

Benefits under this policy are underwritten by AXA Insurance UK plc, which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 202312. This can be checked on the FCA's register by visiting the FCA's website www.fca.org.uk/register or by contacting FCA on **0800 111 6768**.

Your travel insurance checklist

Before **You** travel, **You** should ask **Yourself** the following:

- will **Your Trip** last more than 45 consecutive days?
- will **You** be engaging in **Winter Sports** for more than 31 days in any calendar year?
- have **You** told **Us** about any **Medical Condition** before **You** book **Your Trip**?

In order to travel **You** must be:

- healthy, fit to travel and to undertake **Your** planned **Trip**;
- NOT travelling against medical advice or with the intention of obtaining medical treatment abroad.

Upgrades are available, please refer to **Your** Travel Policy section of this document.

Upgrades must be purchased before **You** travel.

Please refer to the 'Exclusions' section of this policy.

Definitions

Any word or expression to which a specific meaning has been attached will bear the same meaning throughout this policy. For ease of reading the definitions are highlighted by the use of **bold** print and will start with a capital letter. Wherever the following words and phrases appear in this policy they will always have these meanings:

Insured Person/You/Your

The holder(s) of an Island Gold Current Account and their **Family**.

All cover on this policy ceases for all travellers when:

- On a single account, the account holder reaches 80 or;
- On a **Joint Account**, both account holders have reached the age of 80. When one account holder is under the age of 80 cover continues for this account holder and their **Family**.

We/Us/Our

- means AXA Insurance UK Plc., (Registered Office) 5 Old Broad Street, London EC2N 1AD. Registered in England No. 78950, authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Baggage

- means luggage, clothing, personal effects, **Golf Equipment** and other articles which belong to **You** (or for which **You** are legally responsible) which are worn, used or carried by **You** during any **Trip**.

Bank Account Provider

- The bank which provides the account through which this travel insurance policy is made available to **You**.

Bodily Injury

- means 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 shall be deemed to have been caused by **Bodily Injury**.

Business Equipment

- means items used by **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

- means a **Trip** taken wholly or in part for business purposes but excluding manual work.

Close Business Associate

- means any person whose absence from business for one or more complete days at the same time as **Your** absence prevents the proper continuation of that business.

Close Relative

- means mother, mother-in-law, father, father-in-law, sister, sister-in-law, brother, brother-in-law, wife, husband, daughter, daughter-in-law, son, son-in-law, grandparent, grandchild, step parent, step child, step sister, step brother, foster child, legal guardian, partner or fiancé/fiancée of an **Insured Person**.

Curtailment/Curtail/Curtailed

- means either:
 - a. **You** abandoning or cutting short the **Trip** after **You** leave **Your Home** (or for a **Business Trip** **Your** place of business) by direct early return to **Your Home** or place of business, in which case claims will be calculated from the day **You** returned to **Your Home** or place of business (whichever is the earlier) and based on the number of complete days of **Your Trip** **You** have not used, or
 - b. **You** attending a hospital outside **Your Home Area** as an in-patient or being confined to **Your** accommodation abroad due to compulsory quarantine or on the orders of a **Medical Practitioner**, in either case for a period in excess of 48 hours. Claims will be calculated from the day **You** were admitted to hospital or confined to **Your** accommodation and based on the number of complete days for which **You** were hospitalised, quarantined or confined to **Your** accommodation.

Curtailment claims under paragraph b) will only be paid for the ill/injured/quarantined/confined **Insured Person**, but where **We** or AXA Assistance agree for another **Insured Person** (including any children travelling with them) to stay with **You**, **We** will also pay for that **Insured Person's** proportion of any travel and accommodation costs and expenses (including excursions up to £250) they have incurred, but not used by remaining with **You**.

Early Return

- means **You** need to make an unscheduled **Early Return** journey **Home** during **Your Trip**.

Family

- The account holder(s) spouse, partner or civil partner under the age of 80 (who are covered to travel on their own).
- The account holder(s) children, stepchildren, adopted children, children for whom **You** are the legal guardian and foster children all of whom are under the age of 18 or under the age of 24 if in full-time education (all of whom are only covered when travelling with the account holder(s), the account holder(s) spouse, partner or civil partner or a **Responsible Adult**).
- The spouse, partner or civil partner's children, stepchildren, adopted children, children for whom they are the legal guardian and foster children all of whom are under the age of 18 or under the age of 24 if in full-time education (all of whom are only covered when travelling with the account holder(s), the account holder(s) spouse, partner or civil partner or a **Responsible Adult**).

Geographical Limits

- means anywhere in the world.

Golf Equipment

- means golf clubs, golf balls, golf bag, golf trolley, and golf shoes forming part of **Your Baggage**.

Health Check Date

- means:
 - a. The date stipulated on **Your** renewal invitation
 - b. Before booking a **Trip** if **Your** health has changed (**Your Medical Condition** has deteriorated, **Your** dosage or number of prescribed medications has increased or **You** have developed a new **Medical Condition**).

Home Area

- For residents of the **UK Area** excluding Channel Islands and Isle of Man **Your Home Area** means the **UK Area** excluding Channel Islands and Isle of Man.
- For residents of the Channel Islands and the Isle of Man, **Your Home Area** means either the particular Channel Island on which **You** live or the Isle of Man depending on where **Your Home** is.

Home

- means **Your** normal place of residence in the **UK Area**.

Joint Account

- means Account held with Lloyds Bank International Limited with a maximum of two adults.

Medical Condition

- means any disease, illness or injury.

Medical Practitioner

- means a registered practising member of the medical profession who is not related to **You** or any person with whom **You** are travelling.

Pair or Set

- means a number of items of personal **Baggage** and **Valuables** associated as being similar or complementary or used together.

Period of Insurance

- means the date when **You** opened a new Island Gold Account, and ending when **Your** Island Gold Account is closed, the policy is cancelled or **You** reach 80 years of age, whichever is the earlier.

Cover for cancellation starts from the commencement of the period of insurance or when **You** book each **Trip**, whichever is the later and ends on commencement of any **Trip**.

Cover for all other sections applies for the length of each **Trip**. Legal advice continues to apply for up to a week after **You** return **Home**.

Permitted Sports and Activities

- means the following activities which **We** cover as standard under the policy:
 - administrative, clerical or professional occupations

aerobics
archery
badminton
banana boating
baseball
basketball
body boarding (boogie boarding)
bowls
camel riding
canoeing (up to grade 2 rivers)
clay pigeon shooting
climbing (on climbing wall only)
cricket
croquet
curling
cycling (not racing)
deep sea fishing
dinghy sailing
fishing
flying as a fare paying passenger in a fully licensed passenger carrying aircraft
go karting
golf
hiking
horseriding (excluding competitions, racing, jumping and hunting)
hot air ballooning (organised pleasure rides only)
jet skiing (no racing)
kayaking (up to grade 2 rivers)
netball
orienteering
pedalo
quad biking
ringos
roller skating and blading (wearing pads and helmets)
rounders
rowing (except racing)
running (non-competitive and not marathons)
safari trekking (must be organised tour)
scuba diving up to a depth of 30 metres (if **You** have the relevant qualifications for the depth at which **You** are diving, such as PADI: Advanced Open Water, BSAC: Sports Diver or equivalent, and **You** are accompanied by a qualified dive marshal, diving instructor or guide)
shooting /small bore target shooting (within organisers' guidelines)
skateboarding (wearing pads and helmets)
snorkelling
softball
squash
surfing
swimming
swimming with dolphins

table tennis
team sports (if not the main purpose of the **Trip**)
tennis
trampolining
trekking up to 2,500 metres altitude
volleyball
wake boarding
walking
war games (wearing eye protection)
water polo
water skiing
wind surfing
yachting (if qualified and excluding racing)
zorbing



TOP TIP

To upgrade your existing cover call our
Customer Services team on:

0345 300 2292

Personal Money and Travel Documents

- means bank notes, currency notes and coins in current use, travellers and other cheques, postal or money orders, pre-paid coupons or vouchers, travel tickets, passport, event and entertainment tickets, phonecards and credit/debit or charge cards all held for private purposes.

Public Transport

- means any publicly licensed aircraft, sea vessel, train or coach on which **You** are booked to travel.

Responsible Adult

- Means a person aged 18 or over (not insured on this policy) whose duty is to care for and be in control of another person and if necessary make decisions in the absence of the parent/guardian.

Secure Baggage Area

- means any of the following, as and where appropriate:
 - a. The locked dashboard, boot or luggage compartment of a motor vehicle,
 - b. The locked luggage compartment of a hatchback vehicle fitted with a lid closing off the luggage area, or of an estate car with a fitted and engaged tray or roller blind cover behind the rear seats,
 - c. The fixed storage units of a motorised or towed caravan,
 - d. A locked luggage box, locked to a roof rack which is itself locked to the vehicle roof.

Ski Equipment

- means skis (including bindings), ski boots, ski poles and snowboards.

Terrorism

- means 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 organisations(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

- means any holiday, business or pleasure trip or journey within the **Geographical Limits**, during the **Period of Insurance**, commencing and ending in **Your Home Area**, with a maximum duration of 45 consecutive days.

Upgrade(s)

- means any extra benefit or different level of cover **You** have purchased as detailed on **Your Upgrade** schedule. See the 'Your Travel Policy' section of this document for details of **Upgrades** available. No additional cover will apply unless **You** have paid the appropriate supplementary premium.

Unattended

- means when **You** are not in full view of and not in a position to prevent unauthorised interference with **Your** property or vehicle.

UK Area

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

Valuables

- means jewellery, gold, silver, precious metal or precious or semiprecious stone articles, 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 4 players, tablets, ebooks, CDs, DVDs, tapes, films, cassettes, cartridges and headphones), computer games and associated equipment, telescopes and binoculars.

Winter Sports

- means the following activities: dry slope skiing, on and off-piste* skiing; on and off-piste* snowboarding; glacier walking/ skiing, indoor and outdoor ice skating, kick sledging, mono skiing, ski blading, sledging/sleigh riding (pulled by horse or reindeer)**, snow shoe walking and snow cat driving**.

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

** These activities are covered on the policy however there will be no cover under section G – Personal Liability when taking part in these activities.

Your travel policy

Your cover available under this policy is only provided:

- For **Trips You** take:
 - outside **Your Home Area**; or
 - solely within **Your Home Area** provided that **You** have pre-booked at least two consecutive nights paid accommodation on a holiday or pleasure **Trip**, or at least five consecutive nights pre-booked paid accommodation on a **Business Trip**;
- For losses arising out of incidents which take place after the start of the **Period of Insurance** during a **Trip**;
- For **Trips** within the **Geographical Limits** with a maximum duration of 45 days;
- For persons below the age of 80 years and whilst **You** are a **UK Area** resident and are registered with a **Medical Practitioner** in the **UK Area**; and
- Subject to the limits of cover and all other terms, conditions and exclusions contained in this policy.

The law applicable to this contract

You and **We** are free to choose the law applicable to this contract. **Your** policy will be governed by the law of England and Wales unless **You** and **We** have agreed otherwise.

Upgrades

This policy contains different levels of cover, some of which do not apply unless **You** have paid the appropriate **Upgrade** premium. **Upgrades must be purchased before You travel**. Any extra benefit **You** have purchased is detailed on **Your Upgrade** schedule. Please read the wording and ensure the cover reflects **Your** requirements. **You** may **Upgrade Your** travel insurance coverage to include any of the following:

Additional Adult or Child

You may nominate a named additional adult or child, relative or friend, as an **Insured Person**, when the adult or child is travelling with the Island Gold Account holder, or with the account holder's spouse, partner or civil partner when he/she is the **Insured Person**.

Excess Waiver

The policy excess will be reduced to nil.

Sports and Activities

The sports and activities which are covered as standard are listed under the **Permitted Sports and Activities** definition, if **You** wish to participate in any activity not mentioned under this definition then please call **Us** and **We** may be able to extend **Your** cover.

Trip Extension

The **Trip** limit may be extended to cover **You** for either 62, 93, 186 or 279 consecutive days in each annual **Period of Insurance**.

Travelling in excess of the **Trip** limits will invalidate the whole policy.

Winter Sports

If **You** wish to participate in any activities not listed in the **Winter Sports** definition (and not included in the list of activities not covered in the General exclusions relating to all sections of the policy paragraph 5), then please call **Us** as **We** can extend **Your** cover to include any of the following activities: Cross Country Skiing, Ski-dooing**, Nordic Skiing, Snow Biking, Snow Bobbing, Snow Mobiling** or Snow Scooting**

** These activities are covered on the policy however there will be no cover under section G – Personal Liability when taking part in these activities.

Sections J, K and L can also be upgraded to provide higher cover limits.

Automatic Renewal

By purchasing an optional **Upgrade(s)** **You** provide consent to set up a continuous payment authority. This means **We** are authorised to automatically renew **Your Upgrade(s)** and apply for renewal payments from **Your** Account every year, even if **Your** card has expired, until **You** instruct **Us** to stop.

We will contact **You** at least 21 days before the expiry date. If **You** still meet **Our** eligibility criteria, **We** will seek to automatically renew **Your Upgrade(s)** by using the latest details **You** provided to **Us**. **You** will also be provided with a renewal invitation which **You** should check to ensure all **Your** details are still correct and relevant. If any changes are required or **You** do not wish to renew **Your** Policy **You** should let **Us** know by contacting **Us** on 0345 300 2292 before **Your** renewal date.

If **You** no longer meet **Our** eligibility criteria, **We** will not be able to renew **Your Upgrade**. In all cases **We** will contact **You** prior to **Your** renewal date to advise **You** what to do next.

Renewals which include a Medical Condition

If **You** have contacted us about a **Medical Condition** and **We** have agreed in writing to cover **You**, it will not automatically renew. If **You** have purchased any **Upgrade(s)** in addition to a **Medical Condition** the **Upgrade(s)** will not automatically renew either. In both cases **We** will contact **You** at least 21 days before the expiry date to advise what to do next, but **You** will have to contact **Us** if **You** wish to renew.

Change to cover, terms or price

This clause explains how **We** may make changes to **Your** insurance policy. This clause does not allow **Us** to amend the other terms of **Your** Island Gold Account **We** may change the price, benefits, terms, cover and/or exclusions of **Your** insurance policy by giving **You** at least 30 days notice in writing

unless such changes are required to be made sooner by law or regulation (in which case **We** will give **You** a reasonable and proportionate amount of notice). Changes may be communicated to **You** by **Us** or by **Your Bank Account Provider** acting as **Our** agent.

We will only exercise **Our** ability to make changes to **Your** insurance policy in order to make reasonable and proportionate changes to reflect:

- a. any changes in the law, regulation and/or taxation of travel insurance business within the **UK area**
- b. any changes that are required to give effect to decisions and/or guidance of a regulator or an ombudsman
- c. any changes that are required to give effect to new or revised insurance industry codes of practice that **We** intend to comply with
- d. inflationary increases in general claims costs, medical claims costs and/or administrative costs which affect the cost to **Us** of providing cover under and administering **Your** insurance policy
- e. changes in foreign currency exchange rates which affect the cost to **Us** of providing cover under and administering **Your** insurance policy
- f. the correction of any typographical or formatting errors that may occur
- g. other increases in the cost and/or number of travel insurance claims which affect the cost to **Us** of providing cover under and administering **Your** insurance policy; and
- h. increases in the cost of purchasing reinsurance which affects the cost to **Us** of providing cover under **Your** insurance policy.

Any change to the benefits, terms, cover or exclusion which restricts **Your** cover or benefits will not apply to any **Trip** which commences prior to 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 writing to Lloyds Bank International Limited, PO Box 111, Peveril Buildings, Peveril Square, Douglas, Isle of Man IM99 1JJ. This will be treated as notice that **You** wish to close or switch **Your** Island Gold 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 **You** will be bound by the change(s) when they come into force.

General conditions applicable to the whole policy

You must comply with the following conditions to have the full protection of **Your** policy.

If **You** do not comply **We** may at **Our** option cancel the policy or refuse to deal with **Your** claim or reduce the amount of any claim payment.

1. Dual insurance

If at the time of any incident which results in a claim under this policy, there is another insurance covering the same loss, damage, expense or liability **We** will not pay more than **Our** proportional share (not applicable to Section D – Personal accident and travel accident cover).

2. Reasonable precautions

At all times **You** must take all reasonable precautions to avoid injury, illness, disease, loss, theft or damage and take all reasonable steps to safeguard **Your** property from loss or damage and to recover property lost or stolen.

3. Cancellation

You have the right to cancel **Your** insurance at any time. If **You**, or Lloyds Bank International Limited close **Your** account, or Lloyds Bank International Limited terminates the cover provided through the account, cover will stop immediately unless **You** are moving from one qualifying account to another. The cancellation details within the Customer Relationship Agreement apply. Depending on the circumstances a refund may apply.

If **You** have purchased an **Upgrade** and within 14 days of receipt of the **Upgrade** schedule, **You** find that it does not meet **Your** requirements **You** may cancel **Your Upgrade** by returning the **Upgrade** schedule to **Us**. **We** will refund any premium **You** have paid for **Upgrades** or to obtain cover for **Medical Conditions** in full provided **You** have not travelled.

Where any premium for **Upgrades** or to obtain cover for **Medical Conditions** was paid by credit card **You** will, however, be responsible for payment of any administrative or interest charges levied by the credit card provider.

For cancellations occurring after 14 days of receipt of the **Upgrade** schedule no refund of premium will be made. **We** reserve the right to cancel cover for **Upgrades** or **Medical Conditions** immediately in the event of non-payment of the appropriate premium for them.

We may also cancel the policy by sending 30 days notice to **You** at **Your** last known address without a refund of premium.

Making a claim

Making a claim could not be easier. All **You** need to do is telephone the dedicated claims team between the hours of 8am to 8pm Monday to Friday and 9am to 5pm Saturday for a fast and efficient service. The claims team will take details of **Your** claim and advise **You** of the next steps.

If **You** are abroad and in need of assistance then please contact our 24 hour assistance helpline.

The claims contact numbers are as follows:

All claims except Legal expenses and Personal assistance services

AXA Travel Claims
Civic Drive
Ipswich
IP1 2AN
Tel: **0345 300 2292**

Legal expenses and Personal assistance services only

AXA Assistance
The Quadrangle
106/118 Station Road
Redhill
Surrey RH1 1PX
Tel: **0345 300 2292**

You can manage **Your** policy, register or track a claim online, by visiting <https://secure.lloydsbankavatravelinsurance.com/privatedomain>, at a time that suits **You**.

To help **Us** deal with **Your** query quickly when making contact please have to hand **Your** Account details and any travel documents **You** may be in receipt of. Please note that telephone calls may be monitored or recorded to assist with staff training and to help **Us** maintain a quality service.

Claims Conditions

You must comply with the following claims conditions to have the full protection of **Your** policy. If **You** do not comply **We** may at **Our** option cancel the policy or refuse to deal with **Your** claim or reduce the amount of any claim payment.

1. Claims

You must notify **Us** preferably by phone at the address given above, depending on the type of claim.

The notification must be made within 31 days or as soon as possible thereafter following any **Bodily Injury**, illness, disease, incident, event, redundancy or the discovery of any loss, theft or damage which may give rise to a claim under this policy.

You must also inform **Us** if **You** are aware of any writ, summons or impending prosecution. Every communication relating to a claim must be sent to **Us** without delay. **You** or anyone acting on **Your** behalf must not negotiate, admit or repudiate any claim without **Our** written consent.

You or **Your** legal representatives must comply with the conditions and supply the relevant information detailed under the heading 'Special conditions relating to claims' for the section under which **You** are claiming. Please refer to each section of this wording for a complete list. **We** reserve the right to require **You** to undergo an independent medical examination at **Our** expense. **We** may also request and will pay for a post mortem examination.

You must retain any property which is damaged, and, if requested, send it to **Us** at **Your** own expense. If **We** pay a claim for the full value of the property and it is subsequently recovered or there is any salvage then it will become **Our** property. **We** may refuse to reimburse **You** for any expenses for which **You** cannot provide receipts or bills.

2. Subrogation

We are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in **Your** name for **Our** benefit against any other party.

3. Fraudulent claims

Throughout **Your** dealings with **Us** **We** expect **You** to act honestly. If **You** or anyone acting for **You**:

- a. knowingly provides information to **Us** as part of **Your** application for **Your** policy that is not true and complete to the best of **Your** knowledge and belief; or
- b. knowingly makes a fraudulent or exaggerated claim under **Your** policy; or
- c. knowingly makes a false statement in support of a claim; or
- d. submits a knowingly false or forged document in support of a claim; or
- e. makes a claim for any loss or damage caused by **Your** wilful act or caused with **Your** agreement, knowledge or collusion,

then

- a. **We** may prosecute fraudulent claimants;
- b. **We** may make the policy void from the date of the fraudulent act;
- c. **We** will not pay any fraudulent claims;
- d. **We** will be entitled to recover from **You** the amount of any fraudulent claim already paid under **Your** policy since the start date;
- e. **We** shall not return any premium paid by **You** for the policy;
- f. **We** may inform the Police of the circumstances.

Exclusions

Exclusions relating to **Your** health

- **You** will not be covered under:
 - Section A – Cancellation or curtailment charges and early return
 - Section B – Emergency medical, additional accommodation and travelling costs
 - Section C – Hospital benefit
 - Section D – Personal accident and travel accident cover
 - Section P – Business travel

for any claims arising directly or indirectly from:

1. Any **Medical Condition** **You** have, or have had, for which **You** are taking prescribed medication or are waiting to receive, or have received treatment (including surgery, tests or investigations) within the 6 months prior to the opening of **Your** Island Gold Account or within the 6 months prior to booking any Trip, whichever is the later, unless **You** have contacted **Us** and **We** have agreed in writing to cover **You**.

If **You** wish to apply for cover for such **Medical Conditions**, **You** need to contact **Us** on **0345 300 2292** at the following times:

- a. Upon opening **Your** Island Gold Account if **You** already have a Trip booked, or before **You** book **Your** first trip after opening **Your** Island Gold Account, and
- b. At any subsequent **Health Check Date**.

If **You** have any **Medical Conditions** and they all appear in the list of No Screen Conditions below then these will all be covered under the policy without the need to contact **Us**.

If, however, **You** have any **Medical Condition** that is not in the list of No Screen Conditions, then **You** must tell **Us** about all the **Medical Conditions** that **You** have, including those on the list of No Screen Conditions.

Cover for any **Medical Condition** may be subject to an additional premium. This will be confirmed when **You** contact **Us**.

2. Any **Medical Condition** **You** have at a **Health Check Date** of which **You** are aware and have sought, but not received, a diagnosis.
3. Any **Medical Condition** **You** have in respect of which a **Medical Practitioner** has advised **You** not to travel or would have done so had **You** sought his/her advice.
4. Any **Medical Condition** **You** have and for which **You** are not taking the recommended treatment or prescribed medication as directed by a **Medical Practitioner**.
5. Any **Medical Condition** **You** have and for which **You** are travelling with the intention of obtaining treatment outside of the **UK Area** or within the Channel Islands.

6. **Your** travel against any health requirements stipulated by the carrier, their handling agents or any other **Public Transport** provider.

No Screen Conditions

(for which **You** do not need to contact **Us** if all the **Medical Conditions** that **You** have are included in the list below)

Achilles tendon injury
Acid excess
Acid reflex
Acne
ADHD (Attention Deficit Hyperactivity Disorder)
Allergy (requiring no prescriptive treatment only)
Allergy (with Epipen if prescribed)
Anal fissure/fistula
Arthritis
Asthma
Benign Prostatic Enlargement
Blindness
Broken bone (not head or spine)
Carpal tunnel syndrome
Cataracts
Chicken pox
Colitis (no hospital admissions in the last 12 months)
Common cold/influenza
Corneal graft
Cosmetic surgery
Crohn's Disease
Cuts and abrasions (non self-inflicted)
Cyst – breast
Cyst – testicular
Cystitis
Deafness
Diabetes
Diarrhoea and/or vomiting
Dislocated hip (not replacement hip)
Diverticulitis
Dyspepsia
Eczema
Epididymitis
Epilepsy
Essential tremor
Fungal nail infection
Gastric reflux
Glandular fever (not within 3 months of the planned trip)
Glaucoma
Gout
Haemorrhoids
Hayfever
Hernia
High blood pressure
High cholesterol
Hip replacement
Hyperthyroidism (overactive thyroid)

Hypothyroidism (underactive thyroid)
Hysterectomy (provided carried out more than 6 months ago)
IBS (Irritable Bowel Syndrome)
Impetigo
Macular degeneration
ME (Myalgic Encephalomyelitis, if only symptom is fatigue)
Meniere's disease
Menopause/HRT
Menorrhagia
Migraine (confirmed diagnosis, no ongoing investigations)
Nasal polyps
Neuralgia
Neuritis
Nut allergy
Osteochondritis
Osteoporosis
Parkinson's
Pelvic inflammatory disease
PMT (Pre-menstrual tension)
Pregnancy (no complications)
Psoriasis
Reflux oesophagitis
Retinal detachment
Rheumatism
Rhinitis
RSI (Repetitive strain injury/Tendinitis)
Shingles
Shoulder injury
Sinusitis
Sleep Apnoea
Tendon injury
Tendonitis
Tinnitus
Tonsillitis
Urticaria
Varicose veins – legs only (if GP has confirmed fitness to travel)
Vertigo

If You answered 'yes' to any of these questions, or want to check anything before You go, You can call our Customer Services on 0345 300 2292.

To declare a Medical Condition or a change in Your state of health or prescribed medication, You should contact us on 0345 300 2292.

If following a medical screening **We** do not provide cover for the **Medical Condition(s)** that **You** tell **Us** about **We** will not provide cover for any of those **Medical Conditions**, even if one or more of them is a 'No Screen Condition'.

General exclusions relating to all sections of the policy

We will not pay for any claims arising directly or indirectly from:

1. War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil

war, rebellion, **Terrorism**, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power but this exclusion shall not apply to losses under:

- Section B – Emergency medical, additional accommodation and travelling costs
 - Section C – Hospital benefit
 - Section D – Personal accident and travel accident cover
- unless such losses are caused by nuclear, chemical or biological attack, or the disturbances were already taking place at the beginning of any **Trip**.

2. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste, from combustion of nuclear fuel, the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly.
3. Loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
4. The failure or fear of failure or inability of any equipment or any computer programme, whether or not **You** own it, to recognise or to interpret correctly or process any date as its true calendar date, or to continue to function correctly beyond that date.
5. Although **Winter Sports** cover is included **You** are still not covered for the following activities: off-piste skiing without a guide, skiing against local authoritative warning or advice, ski stunting, free-style skiing, ice hockey, bobbing, tobogganing, heli skiing, ski acrobatics, ski flying, ski jumping, ski mountaineering, snowcat skiing, snowboarding off-piste without a guide, snow carting or the use of bob sleighs, luges or skeletons.

If **You** wish to participate in a winter sports activity not mentioned in the list above or in the **Winter Sports** definition, please refer to the **Winter Sports Upgrade** as **We** may be able to extend **Your** cover.
6. **Your** engagement in or practice of the following, unless **You** have received **Our** prior agreement in writing: manual work in connection with a profession business or trade, professional entertainment, flying except as a fare paying passenger in a fully-licensed passenger-carrying aircraft, the use of a moped, motorcycle, car, van, lorry or similar motorised vehicle unless a full **UK Area** driving licence is held permitting the use of such vehicles in the **UK Area** and in the case of a moped or motorcycle, **You** and **Your** passenger are wearing a helmet.
7. **Your** engagement in any sport or hazardous activity that is not a **Permitted Hazardous Activity** 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 **Medical Practitioner**, but not for the treatment of drug addiction), and putting **Yourself** at needless risk (except in an attempt to save human life).

9. **You** drinking too much alcohol or alcohol abuse where it is reasonably foreseeable that such consumption could result in an impairment of **Your** faculties and/or judgment resulting in a claim. **We** do not expect **You** to avoid alcohol on **Your** trips or holidays, but **We** will not cover any claims arising because **You** have drunk so much alcohol that **Your** judgement is seriously affected and **You** need to make a claim as a result.
10. **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 (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.
11. **Your** own unlawful action or any criminal proceedings against **You**.
12. 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.
13. Operational duties of a member of the Armed Forces.
14. **Your** travel to a country or specific area or event to which the Travel Advice Unit of the Foreign & Commonwealth Office or the World Health Organisation has advised the public not to travel (other than claims arising from **You** not being able to travel and use **Your** booked accommodation or **Curtailing** the **Trip** before completion, as provided for under subsections 1. c. and 5. c. of what is covered under Section Q – Travel disruption cover).
15. **We** will not provide cover, be liable to pay any claim or provide any benefit where doing so would expose **Us** to:
 - 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.

Emergency and medical service

Emergency assistance 24 hours a day

You should first check that the circumstances are covered by **Your** policy.

Having done this please contact the appropriate 24 hour number shown on the inside front cover.

Give **Your** name followed by **Your** Island Gold Account number and branch sort code, and as much information as possible.

Please give **Us** a telephone, fax or telex number where **We** can contact **You** or leave messages at any time of the day or night. In the event of a serious illness or accident which may lead to in-patient hospital treatment or before any arrangements are made for repatriation or in the event of **Curtailement** necessitating **Your Early Return Home** **You** must contact AXA Assistance. The service is available to **You** and operates 24 hours a day, 365 days a year for advice, assistance, making arrangements for hospital admission, repatriation and authorisation of medical expenses. If this is not possible because the condition requires immediate emergency treatment **You** must contact AXA Assistance as soon as possible.

Medical assistance abroad

AXA Assistance has the medical expertise, contacts and facilities to help should **You** be injured in an accident or fall ill. AXA Assistance will also arrange transport **Home** when this is considered to be medically necessary or when **You** have notice of serious illness or death of a **Close Relative** at home.

Payment for medical treatment abroad

If **You** are admitted to a hospital/clinic while abroad, AXA Assistance will arrange for medical expenses covered by the policy to be paid direct to the hospital/clinic. To take advantage of this benefit someone must contact AXA Assistance for **You** as soon as possible. Private medical treatment is not covered unless authorised specifically by AXA Assistance.

For simple out-patient treatment, **You** should pay the hospital/clinic **Yourself** and claim back medical expenses from **Us** on **Your** return to **Your Home Area**. If in doubt regarding any such requests, please call AXA Assistance for guidance.

Contact AXA Assistance on telephone number:
+44 1633 815 819

Reciprocal health agreements

If **You** are a resident of the Channel Islands or the Isle of Man **You** may be entitled to immediate and necessary emergency medical treatment through the public system in countries of the European Union (EU), European Economic Area (EEA) and other countries in the world, if **You** become ill or injured while on a temporary stay there. In order to obtain healthcare in these countries (including Great Britain, Northern Ireland or the Republic of Ireland) **You** will need to provide proof that **You** are ordinarily resident in the Channel Islands or the Isle of Man (in practice this means providing a passport and proof of residency such as a driving license, NHS card or similar document).

Information on reciprocal health agreements can be found by visiting the following websites:

Jersey residents:

www.gov.je/SocialSecurity/GeneralInformation/QuickGuide

Guernsey residents:

www.gov.gg/ccm/navigation/social-security

Isle of Man residents:

www.gov.im/dhss/health/offisland/foreigntravel

If **We** agree to pay for a medical expense which has been reduced because **You** have used a worldwide reciprocal health care agreement or private health insurance, there will be no excess applicable under Section B – Emergency medical, additional accommodation and travelling costs.

Section A – Cancellation or curtailment charges and early return

What is covered

We will pay You up to £5,000 (inclusive of any valid claim payable under Section L – **Winter Sports**) for any irrecoverable unused travel and accommodation costs (including excursions up to £250) and other pre-paid charges (including green fees of up to £75 per day, up to a maximum of £300) which You have paid or are contracted to pay together with any reasonable additional travel expenses incurred if:

- a. cancellation of the **Trip** is necessary and unavoidable or
- b. the **Trip** is **Curtailed** before completion
- c. You have to make an **Early Return**

as a result of any of the following events occurring:

1. The death, **Bodily Injury** or illness of:
 - a. You
 - b. any person with whom You are travelling or have arranged to travel with
 - c. any person with whom You have arranged to reside temporarily
 - d. **Your Close Relative**
 - e. a **Close Business Associate**.
2. Compulsory quarantine, jury service attendance or being called as a witness at a Court of Law of You or any person with whom You are travelling or have arranged to travel with.
3. Redundancy of You or any person who You are travelling or have arranged to travel with which qualifies for payment under current **UK Area** redundancy payment legislation, and at the time of booking the **Trip** there was no reason to believe anyone would be made redundant.
4. 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 this insurance is purchased by You.
5. The Police requesting You to remain at or return to **Your Home** when a loss in excess of £1,500 is involved due to serious damage to **Your Home** caused by fire, aircraft, explosion, storm, flood, subsidence, malicious persons or theft.

6. Medical complications as a result of **Your** pregnancy or the pregnancy of anyone You have arranged to travel or stay with during the **Trip**.
7. The Travel Advice Unit of the Foreign & Commonwealth Office (FCO) or the World Health Organisation (WHO) or similar body issuing a directive:
 1. prohibiting all travel or all but essential travel to or
 2. recommending evacuation from the country or specific area or event to which You were travelling providing such directive came into force after the date You opened Your Island Gold Account or booked the **Trip** (whichever is the later), or in the case of **Curtailment** or **Early Return** after You had left the **United Kingdom** to commence the **Trip**.

If the same expenses are also covered under Section Q – Travel disruption cover You can only claim for these under one section for the same event.

Special conditions relating to claims

1. You must obtain prior approval of AXA Assistance 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 a **Medical Practitioner** to support Your claim.
2. If You fail to notify the travel agent, tour operator or provider of transport/accommodation immediately it is found necessary to cancel the **Trip** Our liability shall be restricted to the cancellation charges that would have applied had failure not occurred.
3. If You cancel the **Trip** due to **Bodily Injury** or illness You must provide a medical certificate from a **Medical Practitioner** stating that this necessarily and reasonably prevented You from travelling.
4. 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.
5. 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 **Insured Person**.

What is not covered

1. The first £40 of each and every claim per incident.
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 Island Gold Account or at the time of booking any **Trip**.
 - b. Circumstances known to **You** prior to the date **You** opened a new Island Gold Account or at the time of booking any **Trip** which could reasonably have been expected to give rise to cancellation or **Curtailed** of the **Trip**.
4. Travel tickets paid for using any airline mileage reward scheme (except for Avios where **We** will arrange for **Your** Avios to be replaced if the circumstances of the claim are covered).
5. Stress, anxiety, depression or any other mental or nervous disorder that **You** are suffering from unless it has been investigated and diagnosed as such by either a registered mental health professional if **You** are under the care of a Community Mental Health Team or if not, a consultant specialising in the relevant field.
6. **Your** reluctance to continue travelling unless the Foreign and Commonwealth Office (FCO) announces that travellers should avoid the country or area that **You** are in. No cover will be available when travelling against FCO advice.
7. The cost of **Your** unused original tickets where AXA Assistance or **We** have arranged and paid for **You** to come **Home** following **Curtailed** 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.
8. Anything mentioned in the exclusions.

Please refer to the telephone checklist on the inside front cover.

Section B – Emergency medical, additional accommodation and travelling costs

What is covered

We will pay **You** up to £10,000,000 for the following expenses which are necessarily incurred during a **Trip** as a result of **Your** suffering unforeseen **Bodily Injury**, illness, disease and/or compulsory quarantine:

1. Emergency medical, surgical, hospital, ambulance and nursing fees and charges incurred outside of **Your** **Home Area**.
2. Emergency dental treatment for the immediate relief of pain and/or emergency repairs to dentures or artificial teeth carried out solely to alleviate distress in eating, up to a limit of £1,000, incurred outside **Your** **Home Area**.
3. In the event of **Your** death outside **Your** **Home Area** the reasonable additional cost of funeral expenses abroad up to a maximum of £1,000 plus the reasonable cost of conveying **Your** ashes to **Your** **Home**, or the additional costs of returning **Your** body to **Your** **Home**.
4. Reasonable additional transport or 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 the prior authorisation of AXA Assistance, reasonable additional transport or accommodation expenses for a friend or **Close Relative** to remain with **You** or travel to **You** from **Your** **Home Area** or escort **You** and additional travel expenses to return **You** to **Your** **Home** if **You** are unable to use the return ticket.
5. With the prior authorisation of AXA Assistance, the additional costs incurred in the use of air transport or other suitable means, including qualified attendants, 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 AXA Assistance agree otherwise and
 - b. in the event of **Your** hospitalisation more than 50 miles from **Your** **Home** during a **Trip** solely within **Your** **Home Area**, limited to £500.
6. A single journey air ticket, as 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 Area** following **Your** medical repatriation or death during a **Trip**.

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7. Additional travelling costs in returning **Home Your** children under 18 years of age and insured under the policy if **You** are incapacitated and there is no other **Responsible Adult** to supervise them. A competent person will be provided to accompany the children **Home**.

Special conditions relating to claims

1. **You** must obtain **Our** prior authorisation before incurring any expenses over £500.
2. **You** must give notice as soon as possible to AXA Assistance or **Us** of any **Bodily Injury** or illness which necessitates **Your** admittance 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 the United Kingdom at any time during the **Trip**. **We** will do this, if in the opinion of AXA Assistance or **Us** (based on information provided by the **Medical Practitioner** in attendance), **You** can be moved safely and/or travel safely to **Your Home Area** or a suitable hospital nearby to continue treatment.
4. The intention of this section is to pay for emergency medical/surgical/dental treatment only and not for treatment or surgery that can be reasonably delayed until **Your** return to **Your Home Area**. **Our** decisions regarding the treatment or surgery that **We** will pay for (including repatriation to **Your Home Area**) 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 being Section A – Cancellation or curtailment charges and early return, Section B – Emergency medical, additional accommodation and travelling costs, Section C – Hospital benefit and Section D – Personal accident and travel accident cover of **Your** policy and refuse to deal with claims from **You** for any further treatment and/or **Your** repatriation to **Your Home Area**.

Cover under all other operative sections will however continue for the remainder of **Your Trip**.

What is not covered

1. The first £40 of each and every claim per incident.
2. Any claims arising directly or indirectly in respect of:
 - a. Costs of telephone calls, other than calls to AXA Assistance notifying them of the problem for which **You** are able to provide a receipt or other evidence to show the cost of the call and the number telephoned.
 - b. Any pre-planned pre-known medical or dental treatment or diagnostic procedure.
 - c. Treatment for cosmetic purposes, unless **Our** doctor agrees that such treatment is necessary as the result of an accident covered under this Policy.

- d. Dental treatment involving the provision of dentures or artificial teeth or the use of precious metals.
- e. The cost of treatment or surgery, including exploratory tests, which are not directly related to the **Bodily Injury** or illness which necessitated **Your** admittance into hospital.
- f. Any expenses which are not usual, reasonable or customary to treat **Your Bodily Injury** or illness.
- g. Any form of treatment or surgery which in the opinion of AXA Assistance or **Us** (based on information provided by the **Medical Practitioner** in attendance), can be delayed reasonably until **Your** return to **Your Home Area**.
- h. Expenses incurred in obtaining or replacing medication, which at the time of departure is known to be required or to be continued outside **Your Home Area**.
- i. Additional costs arising from single or private room accommodation.
- j. Treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre unless agreed by AXA Assistance.
- k. Any expenses incurred after **You** have returned to **Your Home Area** other than in connection with transportation of **You** or **Your** remains **Home** from abroad.
- l. Any expenses incurred in England, Scotland, Wales, Northern Ireland, the Isle of Man or the Channel Islands which are:
 - i. for private treatment, or
 - ii. are funded by, or are recoverable from the Health Authority in **Your Home Area**, or
 - iii. are funded by a reciprocal health agreement (RHA) between these countries and/or islands.
- m. Expenses incurred as a result of any **Medical Condition** where **You** have not had the recommended inoculations and/or taken the recommended medication, to prevent that condition.
- n. **Your** decision not to be repatriated after the date when in the opinion of AXA Assistance it is safe to do so.

3. The cost of **Your** unused original tickets where AXA Assistance or **We** 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**.
4. Anything mentioned in the exclusions.

In an emergency

You should first check that the circumstances are covered by **Your** policy. Having done this please contact **+44 1633 815 819**, giving **Your** name, followed by **Your** Island Gold Account number and branch sort code, and as much information as possible. **You** must not arrange inflight medical care for **Your** return journey without the permission of the 24 hour Medical Emergency Service. **Our** medical advisors will consult with the doctors treating **You** to decide if this is reasonably necessary and will make the appropriate arrangements for **You**. In some cases it may be necessary for **Us** to contact **Your** GP in order to assist in the event of a medical emergency. Please give **Us** a telephone, fax or telex number where **We** can reach **You** or leave messages at any time of day or night.

To comply with the terms and conditions of the insurance **You** must obtain **Our** prior authorisation before incurring any expenses over £500. If this is not possible because the condition requires emergency treatment **You** or someone designated by **You** must contact AXA Assistance as soon as possible. For assistance outside the **UK Area** please see the telephone numbers on the inside front cover.

Section C – Hospital benefit

What is covered

We will pay **You** £50 for every complete 24 hours **You** have to stay in hospital as an in-patient or are confined to **Your** accommodation due to **Your** compulsory quarantine or on the orders of a **Medical Practitioner** outside **Your Home Area** up to a maximum of £1,000 as a result of **Bodily Injury**, illness or disease **You** sustain.

We will pay the amount above in addition to any amount payable under Section B – Emergency medical, additional accommodation and travelling costs. This payment is meant to help **You** pay for additional expenses such as taxi fares and phone calls incurred by **Your** visitors during **Your** stay in hospital.

Special conditions relating to claims

1. **You** must give notice as soon as possible to AXA Assistance of any **Bodily Injury** or illness which necessitates **Your** admittance to hospital as an in-patient, compulsory quarantine or confinement to **Your** accommodation on the orders of a **Medical Practitioner**.

What is not covered

1. Any claims arising directly or indirectly from:
 - a. Any additional period of hospitalisation relating to treatment or surgery, including exploratory tests, which are not directly related to the **Bodily Injury** or illness which necessitated **Your** admittance into hospital.
 - b. Hospitalisation relating to any form of treatment or surgery which in the opinion of AXA Assistance or **Us** (based on information provided by the **Medical Practitioner** in attendance), can be delayed reasonably until **Your** return to **Your Home Area**.
 - c. Any additional period of hospitalisation relating to treatment or services provided by a convalescent or nursing home or any rehabilitation centre.
 - d. Hospitalisation as a result of any **Medical Condition** where **You** have not had the recommended inoculations and/or taken the recommended medication, to prevent that condition.
 - e. Any additional period of hospitalisation following **Your** decision not to be repatriated after the date when in the opinion of AXA Assistance it is safe to do so.
2. Anything mentioned in the exclusions.

Please refer to the telephone checklist on the inside front cover.

Section D – Personal accident and travel accident cover

Special Definitions

which apply to this section only:

Loss of Limb

- means 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

- means the total and irrecoverable loss of sight in one or both eye(s); this is considered to have occurred if the degree of sight remaining after correction is 3/60 or less on the Snellen scale.

Permanent Total Disablement

- means 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 engaging in, or giving any attention to, any business or occupation for the remainder of **Your** life.

Public Transport

- means any bus, coach, train, ship, ferry, boat, hovercraft or scheduled or chartered airline, which is licensed as a passenger carrying service, and for which the cost of the tickets has been charged wholly to **Your** Lloyds Bank plc credit card or Lloyds Bank International Limited debit card.

What is covered

We will pay one of the benefits shown below if **You** sustain **Bodily Injury** which shall solely and independently of any other cause, result within two years in **Your** death, **Loss of Limb**, **Loss of Sight** or **Permanent Total Disablement**.

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

Special conditions relating to claims

- Our Medical Practitioner** may examine **You** as often as they deem necessary in the event of a claim.

Provisions

- Benefit is not payable to **You**:
 - Under more than one of items 1, 2 or 3
 - Under item 3 until one year after the date **You** sustain **Bodily Injury**
 - Under item 3 if **You** are able or may be able to carry out any gainful employment or gainful occupation.

Special Extension: Travel Accident Cover

If **You** suffer death or disablement as a direct result of **Bodily Injury** as a result of an accident involving **Public Transport** in which **You** were travelling or on which **You** were entering or leaving and the full cost of the **Public Transport** had been charged to **Your** Lloyds Bank plc credit card or Lloyds Bank International Limited debit card then the benefit under 1, 2, or 3 is increased to £100,000 (except for a dependent child under 23 years of age when it's restricted to £4,000) subject to the provisions above.

What is not covered

- Anything mentioned in the exclusions.

Please refer to the telephone checklist on the inside front cover.

Section E – Baggage and Baggage delay

What is covered

1. **We** will pay **You** up to the amounts shown below for the accidental loss of, theft of or damage to:

- a. **Baggage and Valuables** (excluding **Golf Equipment**) £2,500.
- b. **Golf Equipment** £1,500.

The amount payable will be:

- a. for articles less than 2 years old at the time of loss or theft, **We** will pay the replacement cost when evidence of the original purchase is provided,
- b. for articles 2 years old or more, or if evidence cannot be produced as to its age, **We** will pay the value at today's prices less a deduction for wear, tear and depreciation, (or **We** may at **Our** option replace, reinstate or repair the lost or damaged **Baggage, Valuables and Golf Equipment**).

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

- a. for any one article, **Pair or Set** of articles £500 (not applicable to **Golf Equipment**)
- b. the total for all **Valuables** £500.

2. **We** will also pay up to the amounts shown below:

- a. If **Your Baggage** is certified by the carrier to have been lost or misplaced on the outward journey of a **Trip** for a period in excess of 12 hours, then **You** can claim an amount of £250 for the purchase of essential items. **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.
- b. **You** will be covered for £35 per day, up to a maximum of £175 for the reasonable cost of hiring replacement **Golf Equipment** as a result of the accidental loss of, theft of or damage to or temporary loss in transit for more than 24 hours of **Your own Golf Equipment**.

If items of **Baggage and Valuables** are also covered under Section O – Wedding/Civil partnership cover, **You** can only claim for these under one section for the same event.

Special conditions relating to claims

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

2. If **Baggage** is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel **You** must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If **Baggage** is lost, stolen or damaged whilst in the care of an airline **You** must:
 - a. obtain a Property Irregularity Report from the airline;
 - b. give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy);
 - c. retain all travel tickets and tags for submission if a claim is to be made under this policy.
3. Receipts for items lost, stolen or damaged must be retained as these will help **You** to substantiate **Your** claim.
4. **You** must take suitable precautions to secure the safety of **Your Baggage and Valuables**, and must not leave it unsecured or **Unattended** or beyond **Your** reach at any time in a place to which the public have access.

What is not covered

1. The first £40 of each and every claim per incident (except claims under subsections 2.a. and 2.b.).
2. Loss, theft of or damage to **Valuables** left **Unattended** at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe, safety deposit box or left in **Your** locked accommodation.
3. Loss, theft of or damage to **Baggage** contained in an **Unattended** vehicle unless:
 - a. the items are locked out of sight in a **Secure Baggage Area**;
 - b. forcible and violent means have been used by an unauthorised person to effect entry into the vehicle;
 - c. evidence of such entry is available.
4. Loss or damage due to delay, confiscation or detention by customs or 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, **Ski Equipment** and damage to suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage).
6. Loss or damage due to cracking, scratching, breakage of or damage to china, glass (other than glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, theft, or accident to the aircraft, sea vessel, train or vehicle in which they are being carried.
7. Loss or damage due to breakage of sports equipment or damage to sports clothing whilst in use (other than **Golf Equipment**).

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8. Loss, theft of or damage to business goods, samples, tools of trade, motor accessories and other items used in connection with **Your** business, trade, profession or occupation.
 9. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
 10. Anything mentioned in the general exclusions.

Section F – Personal money and travel documents

What is covered

We will pay **You** up to £500 (with a maximum of £300 for bank notes, currency notes, and coins) for the accidental loss of, theft of or damage to **Personal Money** and **Travel Documents** (including driving licence).

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

- a. For bank notes, currency notes and coins: £300.
- b. If **You** are under the age of 16, for bank notes currency notes and coins: £50.

We will also pay up to £200 for reasonable additional travel and accommodation expenses incurred necessarily abroad to obtain a replacement of **Your** lost or stolen passport or visa.

Special conditions relating to claims

1. **You** must report to the local Police within 24 hours of discovery and obtain a written report of the loss, theft or attempted theft of all **Personal Money** and **Travel Documents**.
2. If **Personal Money** and **Travel Documents** are lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel **You** must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If **Personal Money** and **Travel Documents** are lost, stolen or damaged whilst in the care of an airline, **You** must:
 - a. obtain a Property Irregularity Report from the airline
 - b. give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy)
 - c. retain all travel tickets and tags for submission if a claim is to be made under this policy.
3. Receipts for items lost, stolen or damaged must be retained as these will help **You** to substantiate **Your** claim.

What is not covered

1. The first £40 of each and every claim per incident.
2. Loss, theft of or damage to **Personal Money and Travel Documents** left **Unattended** at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe, safety deposit box or left in **Your** locked accommodation.
3. Loss, theft of or damage to travellers cheques if **You** have not complied with the issuer's conditions or where the issuer provides a replacement service.
4. Loss or damage due to delay, confiscation or detention by customs or other authority.
5. Loss or damage due to depreciation in value, variations in exchange rates or shortages due to error or omission.
6. Anything mentioned in the general exclusions.

Please refer to the telephone checklist on the inside front cover.

Section G – Personal liability

What is covered

We will pay up to £2,000,000 (inclusive of legal costs and expenses) against any amount **You** become legally liable to pay as compensation for any claim or series of claims arising from any one event or source of original cause in respect of accidental:

1. **Bodily Injury**, death, illness or disease to any person who is not in **Your** employment or who is not a **Close Relative** or member of **Your** household;
2. Loss of or damage to property that does not belong to and is neither in the charge of nor under the control of **You**, a **Close Relative**, anyone in **Your** employment or any member of **Your** household other than any temporary holiday accommodation occupied (but not owned) by **You**.

Special conditions relating to claims

1. **You** must give **Us** written notice as soon as possible of any incident, which may give rise to a claim.
2. **You** must forward every letter, writ, summons and process to **Us** as soon as **You** receive it.
3. **You** must not admit any liability or pay, offer to pay, promise to pay or negotiate any claim without **Our** written consent.
4. **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.
5. 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 this policy.

What is not covered

1. Compensation or legal costs arising directly or indirectly from:
 - a. Liability which has been assumed by **You** under agreement unless the liability would have attached in the absence of such agreement;
 - b. Pursuit of any business, trade, profession or occupation or the supply of goods or services;
 - c. Ownership, possession or use of vehicles, aircraft or watercraft (other than surfboards or manually propelled rowboats, punts, canoes and golf buggies whilst in use on a golf course).
 - d. The transmission of any communicable disease or virus.

- e. Ownership or occupation of land or buildings (other than occupation only of any temporary holiday accommodation where **We** will not pay for the first £40 of each and every claim arising from the same incident).
2. Any claim arising in connection with a **Trip** solely within **Your Home Area**.
3. Anything mentioned in the general exclusions.

Please refer to the telephone checklist on the inside front cover.

Section H – Delayed departure

What is covered

If departure of the **Public Transport** on which **You** are booked to travel is delayed to or from the United Kingdom (and for residents of the Channel Islands and the Isle of Man this includes the connecting journey to or from **Your Home Area**) for at least 12 hours from the scheduled time of departure due to:

- a. strike or
- b. industrial action or
- c. adverse weather conditions or
- d. mechanical breakdown of or a technical fault occurring in the **Public Transport** on which **You** are booked to travel.

We will pay **You**:

1. £30 for the first completed 12 hours delay (unless **Your Trip** is three nights or less when the number of hours delay is reduced to 6 hours) and £20 for each full 12 hours delay after that, up to a maximum of £250 (which is meant to help **You** pay for telephone calls made and meals and refreshments purchased during the delay) provided **You** eventually travel, or
2. up to £5,000 for any irrecoverable unused travel and accommodation costs and other pre-paid charges which **You** have paid or are contracted to pay if after a minimum 12 hours has elapsed, **You** choose to cancel **Your Trip**.

You can only claim under subsection 1. or 2. above for the same event, not both.

You can only claim under one of either Section H – Delayed departure, Section I – Missed departure or Section Q – Travel disruption cover for the same event.

Special conditions relating to claims

1. **You** must check in according to the itinerary supplied to **You**.
2. **You** must obtain confirmation from the carriers (or their handling agents) in writing of the number of hours of delay and the reason for the delay.
3. **You** must comply with the terms of contract of the travel agent, tour operator or provider of transport.

What is not covered

1. The first £40 of each and every claim per incident under Subsection 2 of What is covered.
2. Claims arising directly or indirectly from:
 - a. Strike or industrial action or air traffic control delay existing or publicly declared at the time **You** made **Your** travel arrangements for this **Trip**.
 - b. Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority or any similar body in any country.
 - c. Volcanic eruptions and/or volcanic ash clouds.
3. Any claims arising in connection with a **Trip** solely within **Your Home Area**.
4. Anything mentioned in the general exclusions.

Please refer to the telephone checklist on the inside front cover.

Section I – Missed departure

What is covered

We will pay **You** up to £1,000 for reasonable additional accommodation (room only) and travel expenses necessarily incurred in reaching **Your** overseas destination or returning to the United Kingdom or **Your Home Area** if **You** fail to arrive at the departure point in time to board the **Public Transport** on which **You** are booked to travel on the initial international journey of the **Trip** (and for residents of the Channel Islands and Isle of Man this includes the connecting return journey from the United Kingdom to **Your Home Area**) as a result of:

1. the failure of other **Public Transport** or
2. an accident to or breakdown of the vehicle in which **You** are travelling or
3. strike, industrial action or adverse weather conditions.

We will provide assistance by liaising with the Carrier and/or Tour Operator to advise of **Your** late arrival.

If the same expenses are also covered under Section H – Delayed departure or Section Q – Travel disruption cover, **You** can only claim under one section for the same event.

Special conditions relating to claims

You must allow sufficient time for the **Public Transport** or other transport to arrive on schedule and to deliver **You** to the departure point.

What is not covered

1. The first £40 of each and every claim per incident.
2. Claims arising directly or indirectly from:
 - a. Strike or industrial action existing or declared publicly at the time **You** made travel arrangements for the **Trip**;
 - b. Breakdown of any vehicle in which **You** are travelling if the vehicle is owned by **You** and has not been serviced properly and maintained in accordance with manufacturers' instructions;
 - c. Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority or any similar body in any country;
 - d. Volcanic eruptions and/or volcanic ash clouds (except claims under subsection 1. of What is covered).
3. Additional expenses where the scheduled **Public Transport** operator has offered reasonable alternative travel arrangements.
4. Anything mentioned in the general exclusions.

Please refer to the telephone checklist on the inside front cover.

Sections J, K, L and M – Winter sports

You are covered for up to 31 days in any calendar year when taking part in **Winter Sports**.

You must be accompanied by a qualified guide or instructor for all off-piste activities. All conditions and exclusions (except where these are amended below) continue to apply.

Section J – Ski equipment

What is covered

We will pay **You** up to £300 for the accidental loss of, theft of or damage to **Your** own **Ski Equipment**, or up to £200 for hired **Ski Equipment**. The amount payable in the event of a total loss, will be the value at today's prices less a deduction for wear, tear and depreciation (loss of value – calculated from the table below), or **We** may replace, reinstate or repair the lost or damaged **Ski Equipment**.

Age of Ski Equipment	Amount payable
Less than 1 year old	90% of value
Over 1 year old	70% of value
Over 2 years old	50% of value
Over 3 years old	30% of value
Over 4 years old	20% of value
Over 5 years old	No payment

The maximum **We** will pay for any one article, pair or set of articles is the amount payable calculated from the table above or £300 whichever is the less.

Special conditions relating to claims

- You** must report to the local Police within 24 hours of discovery and obtain a written report of the loss, theft or attempted theft of all **Ski Equipment**.
- If **Ski Equipment** is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel **You** must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If **Ski Equipment** is lost, stolen or damaged whilst in the care of an airline **You** must:
 - 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);
 - retain all travel tickets and tags for submission if a claim is to be made under this policy.
- Receipts for items lost, stolen or damaged must be retained as these will help **You** to substantiate **Your** claim.

Special conditions relating to claims

- You** must take suitable precautions to secure the safety of **Your Ski Equipment**, and must not leave it unsecured or **Unattended** or beyond **Your** reach at any time in a place to which the public have access.

What is not covered

1. The first £40 of each and every claim per incident.
2. Loss, theft of or damage to **Ski Equipment** 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;
 - c. evidence of such entry is available.
3. Loss or damage due to delay, confiscation or detention by customs or other authority.
4. 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.
5. Anything mentioned in the general exclusions.

Section K – Ski pack

What is covered

We will pay You:

- a. for the unused portion of **Your** ski pack (ski school fees, lift passes and hired **Ski Equipment**) following **Your Bodily Injury** or illness. The combined total amount payable under Section A – Cancellation or curtailment charges and early return and Section K – Ski pack and Section Q – Travel disruption cover will be no more than £5,000;
- b. up to £150 for the unused portion of **Your** lift pass if lost.

If the same costs or charges are also covered under Section Q – Travel disruption cover, **You** can only claim for these under one section for the same event.

Special conditions relating to claims

1. **You** must provide written confirmation from a **Medical Practitioner** that such **Bodily Injury** or illness prevented **You** from using **Your** ski pack.

What is not covered

1. Anything mentioned in the general exclusions.

Section L – Piste closure

What is covered

We will pay **You** up to £15 per day, up to a maximum of £150 for the cost of transport to an alternative site if lack of snow conditions or avalanche results in the closure of skiing facilities (excluding cross-country skiing) in **Your** resort and it is not possible to ski.

The cover only applies:

- a. to the resort which **You** have pre-booked for a period exceeding 24 consecutive hours and for so long as such conditions prevail at the resort, but not exceeding the pre-booked period of **Your Trip** and
- b. to **Trips** taken outside the **UK Area** (other than Scotland) during the published ski season for **Your** resort. If no alternative sites are available **We** will pay **You** compensation of £15 per day up to a maximum of £150.

Special conditions relating to claims

1. **You** must obtain written confirmation from the tour operator (or their representative) of the number of days skiing facilities were closed in **Your** resort and the reason for the closure.

What is not covered

1. Anything mentioned in the general exclusions.

Enhancing Your Winter Sports cover level

You may upgrade **Your Winter Sports** cover to provide higher limits.

1. The **Ski Equipment** limit under Section J – Ski equipment is increased to £500 for **Your** own equipment, or £400 for hired equipment.
2. The benefit limit under Section K – Ski pack is increased to £300 for the unused portion of **Your** lift pass if lost.
3. The benefit payable under Section L – Piste closure is increased to £20 per day up to a maximum of £300.

Your Upgrade schedule will show if **You** have purchased this option.

Section M – Hire of ski equipment

What is covered

We will pay **You** up to £20 per day, up to a maximum of £300 for the reasonable cost of hiring replacement **Ski Equipment** as a result of the accidental loss of, theft of, damage to or temporary loss in transit for more than 24 hours of **Your** own **Ski Equipment**.

Special conditions relating to claims

1. **You** must report to the local Police within 24 hours of discovery and obtain a written report of the loss, theft or attempted theft of all **Ski Equipment**.
2. If **Ski Equipment** is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel **You** must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If **Ski Equipment** is lost, stolen or damaged whilst in the care of an airline **You** must:
 - a. obtain a Property Irregularity Report from the airline;
 - b. give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy);
 - c. retain all travel tickets and tags for submission if a claim is to be made under this policy.
3. Receipts for items lost, stolen or damaged must be retained as these will help **You** to substantiate **Your** claim.

What is not covered

1. Loss, theft of or damage to **Ski Equipment** 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;
 - c. evidence of such entry is available.
2. Loss or damage due to delay, confiscation or detention by customs or other authority.
3. 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.
4. Anything mentioned in the general exclusions.

Please refer to the telephone checklist on the inside front cover.

Section N – Overseas legal expenses and assistance

What is covered

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

Special conditions relating to claims

1. **We** shall have complete control over the legal case through agents **We** nominate, by appointing agents of **Our** choice on **Your** behalf with the expertise to pursue **Your** claim.
2. **You** must follow **Our** agent's advice and provide any information and assistance required within a reasonable timescale.
3. **You** must advise **Us** of any offers of settlement made by the negligent third party and **You** must not accept any such offer without **Our** consent.
4. **We** will decide the point at which **Your** legal case cannot usefully be pursued further. After that no further claims can be made against **Us**.
5. **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 in respect of any indemnity paid under this policy. **You** must give such assistance as **We** shall reasonably require and any amount recovered shall belong to **Us**.

What is not covered

We shall not be liable for:

1. Any claim where in **Our** opinion there is insufficient prospect of success in obtaining reasonable compensation.
2. Legal costs and expenses incurred in pursuit of any claim against a travel agent, tour operator, carrier, **Us**, AXA Assistance or their agents, someone **You** were travelling with, a person related to **You**, or another **Insured Person**.
3. Legal costs and expenses incurred prior to **Our** written acceptance of the case.
4. Any claim where the legal costs and expenses are likely to be greater than the anticipated amount of compensation.
5. Any claim where legal costs and expenses are based directly or indirectly on the amount of compensation awarded (for example a Contingency Fee Agreement).
6. Legal costs and expenses incurred in any claim which is capable of 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 **Insured Person**.
9. Travel, accommodation and incidental costs incurred to pursue a civil action for compensation.
10. Costs of any Appeal.
11. Claims occurring within the **UK Area**.
12. Claims by **You** other than in **Your** private capacity.
13. Anything mentioned in the general exclusions.

Please refer to the telephone checklist on the inside front cover.

Section O – Wedding/ Civil partnership cover

Special definitions which apply to this section only

You/Your/Insured Person

- means each person travelling to be married or to enter into a civil partnership whose names appear in the policy schedule.

Insured Couple

- means the couple travelling to be married or to enter into a civil partnership whose names appear in the policy schedule.

Wedding

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

Wedding Attire

- means dress, suits, shoes and other accessories bought specially for the wedding and make-up, hair styling and flowers paid for or purchased for the wedding, forming part of your **Baggage**.

What is covered

1. **We** will pay up to the amounts shown for the accidental loss of, theft of or damage to the items shown below forming part of **Your Baggage**:
 - a. £250 for each **Wedding** ring taken or purchased on the **Trip** for each **Insured Person**;
 - b. £1,000 for **Wedding** gifts (including up to £150 for bank notes and currency notes) taken or purchased on the **Trip** for the **Insured Couple**;
 - c. £1,500 for **Your 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 the lost or damaged **Baggage**.

2. **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 Area** 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 E – Baggage and baggage delay or Section F – Personal money and travel documents for loss of, theft of or damage to the items of **Baggage** shown above arising from the same event.

Special conditions relating to claims

1. **You** must report to the local Police within 24 hours of discovery or as soon as possible after that and obtain a written report of the loss, theft or attempted theft of all **Baggage** and **Valuables**.
2. If **Baggage** is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel, **You** must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If **Baggage** is lost, stolen or damaged whilst in the care of an airline **You** must:
 - a. obtain a Property Irregularity Report from the airline
 - b. give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy)
 - c. retain all travel tickets and tags for submission if a claim is to be made under this policy.
3. Receipts for items lost, stolen or damaged must be retained as these will help **You** to substantiate **Your** claim.
4. **You** must take suitable precautions to secure the safety of **Your Baggage** and **Valuables**, and must not leave it unsecured or **Unattended** or beyond **Your** reach at any time in a place to which the public have access.

What is not covered

1. The first £40 of each and every claim per incident.
2. Loss, theft of or damage to **Valuables**, bank notes and currency notes 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;
 - c. evidence of such entry is available.
4. Loss or damage due to delay, confiscation or detention by customs or 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, **Ski Equipment** and damage to suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage).

6. Loss or damage due to cracking, scratching, breakage of or damage to china, glass (other than glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, theft, or accident to the aircraft, sea vessel, train or vehicle in which they are being carried.
7. Loss or damage due to breakage of sports equipment or damage to sports clothing whilst in use.
8. Loss, theft of or damage to business goods, samples, tools of trade and other items used in connection with **Your** business, trade, profession or occupation.
9. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
10. Anything mentioned in the general exclusions.

Please refer to the telephone checklist on the inside front cover.

Section P – Business travel

This extension to the policy, provides the following modifications to the insurance specifically in respect of any **Business Trip** made by **You** during the **Period of Insurance**.

What is covered

1. In addition to the cover provided under Section E – **Baggage** and **Baggage** delay, **We** will pay 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**). The maximum **We** will pay for any one article, **Pair or Set** of articles is £300.
2. **We** will also pay reasonable additional accommodation and travelling expenses incurred in arranging for a colleague or business associate to take **Your** place on a pre-arranged **Business Trip** in the event that:
 - a. **You** die;
 - b. **You** are unable to make the **Business Trip** due to **Your** being hospitalised or totally disabled as confirmed in writing by a **Medical Practitioner**;
 - c. **Your Close Relative** or **Close Business Associate** in **Your Home Area** dies, is seriously injured or falls seriously ill.

Special conditions relating to claims

1. **You** must report to the local Police within 24 hours of discovery and obtain a written report of the loss, theft or attempted theft of all **Business Equipment**.
2. If **Business Equipment** is lost, stolen or damaged while in the care of a carrier, transport company, authority, or hotel **You** must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If **Business Equipment** is lost, stolen or damaged whilst in the care of an airline **You** must:
 - a. obtain a Property Irregularity Report from the airline;
 - b. give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy);
 - c. retain all travel tickets and tags for submission if a claim is to be made under this policy.
3. Receipts for items lost, stolen or damaged must be retained as these will help **You** to substantiate **Your** claim.

What is not covered

1. In respect of cover 1 above:
 - a. The first £40 of each and every claim per incident;
 - b. Loss, theft of or damage to **Business Equipment** left **Unattended** at any time (including in the custody of carriers) unless deposited in a hotel safe, safety deposit box, left in **Your** locked accommodation or in the locked boot or covered **Baggage** area of a motor vehicle in which **You** are travelling and evidence of force and violence having been used is available;
 - c. Loss or damage due to delay, confiscation or detention by customs or other authority;
 - d. 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;
 - e. Loss of, theft of or damage to films, tapes, cassettes, cartridges or discs other than for their value as unused materials unless purchased pre-recorded when **We** will pay up to the maker's latest list price.
2. In respect of cover 2 above:
 - a. Additional costs under 2. b. above if **You** were totally disabled, hospitalised or **You** were on a waiting list to go into hospital at the time of arranging the **Business Trip**,
 - b. Additional costs under 2. b. and c. above if **You** were aware of circumstances at the time of arranging the **Business Trip** which could reasonably have been expected to give rise to cancellation of the **Business Trip**.
3. In respect of covers 1. and 2. above:
 - a. Any loss or damage arising out of **You** engaging in manual work,
 - b. Any financial loss, costs or expenses incurred arising from the interruption of **Your** business,
 - c. Anything mentioned in the exclusions.

Please refer to the telephone checklist on the inside front cover.

Section Q – Travel disruption cover

Special definitions relating to this section

Pre-paid Charges

- means 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.

Package

- means the pre-arranged combination of at least two of the following components when sold or offered for sale at an inclusive price and when the service covers a period of more than 24 hours or includes overnight accommodation:
 - a. transport;
 - b. accommodation;
 - c. other tourist services not ancillary to transport or accommodation (such as car hire or airport parking) and accounting for a significant proportion of the package

as more fully described under The Package Travel, Package Holidays and Package Tour Regulations 1992.

What is covered

Before You reach Your destination

1. **We** will pay **You** up to £5,000 for **Your** unused travel, accommodation (including excursions up to £250) and other **Pre-paid Charges** that **You** cannot claim back from any other source if **You** cannot travel and have to cancel **Your Trip** as a result of:
 - a. The **Public Transport** on which **You** were booked to travel from **Your Home Area** being cancelled or delayed for at least 12 hours from the scheduled time of departure; or
 - b. **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
 - c. The Travel Advice Unit of the Foreign & Commonwealth Office (FCO) or other regulatory authority in a country to/from which **You** are travelling advising against all travel or all but essential travel to the country or specific area **You** are travelling to providing the advice came into force after **You** opened **Your** Account or made **Your** travel arrangements for this **Trip** (whichever is the later) and was within 28 days of **Your** departure date; or
 - d. The insolvency of the **Public Transport** operator, accommodation providers or their booking agents; or

- e. Fire, flood, earthquake, explosion, volcanic eruption and/or volcanic ash clouds, tsunami, landslide, avalanche, hurricane, storm or an outbreak of food poisoning or an infectious disease meaning **You** cannot use **Your** booked accommodation.
2. **We** will pay **You** up to £5,000 for **Your** reasonable additional travel (including up to £200 for taxis and hire cars) and accommodation costs which are of a similar standard to that of **Your** pre-booked travel and accommodation (but on a room only basis) that **You** cannot claim back from any other source if **You** have to make alternative arrangements to reach **Your** destination as a result of:
- The **Public Transport** on which **You** were booked to travel from **Your Home Area** being cancelled or delayed for at least 12 hours, diverted or re-directed after take-off; 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
 - The insolvency of the **Public Transport** operator or their booking agents.
3. If the **Public Transport** on which **You** were booked to travel from **Your Home Area** including any onward connecting flights is cancelled or delayed for at least 12 hours **We** will pay **You** £30 for the first 12 hours delay (unless **Your Trip** is three nights or less when the number of hours delay is reduced to six hours) and £20 for each full 12 hours delay after that up to a maximum of £250 providing **You** eventually continue the **Trip** (this will help **You** pay for telephone calls made and meals and refreshments purchased during the delay).
4. **We** will pay **You** up to £1,000 for **Your** reasonable additional travel (including up to £200 for taxis and hire cars) and accommodation costs which are of a similar standard to that of **Your** pre-booked travel and accommodation (but on a room only basis) **You** have to pay to reach **Your** overseas destination that **You** cannot claim back from any other source if **You** fail to arrive at the departure point in time to board any onward connecting **Public Transport** on which **You** are booked to travel as a result of:
- The failure of other **Public Transport**; or
 - Strike, industrial action or adverse weather conditions; or
 - You** being involuntarily denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 12 hours.

While **You** are at **Your** destination

5. **We** will pay **You** up to £5,000 for **Your** unused travel, accommodation (including excursions up to £250) and other **Pre-paid Charges** that **You** cannot claim back from any other source together with any reasonable additional travel (including up to £200 for taxis and hire cars) and accommodation costs which are of a similar standard to

that of **Your** pre-booked travel and accommodation (for example full or half board, all inclusive, bed and breakfast, self catering or room only) if **You** have to:

- Move to other accommodation at any point during **Your Trip** as a result of the insolvency of the accommodation providers or their booking agents, fire, flood, earthquake, explosion, volcanic eruption and/or volcanic ash clouds, tsunami, landslide, avalanche, hurricane, storm or an outbreak of food poisoning or an infectious disease meaning **You** cannot use **Your** booked accommodation; or
- Curtail **Your Trip** with prior authorisation of AXA Assistance as a result of the insolvency of the accommodation providers or their booking agents, fire, flood, earthquake, explosion, volcanic eruption and/or volcanic ash clouds, tsunami, landslide, avalanche, hurricane, storm or an outbreak of food poisoning or an infectious disease meaning **You** cannot use **Your** booked accommodation and **You** need to be repatriated to **Your Home**; or
- Curtail **Your Trip** with prior authorisation of AXA Assistance as a result of the Travel Advice Unit of the Foreign & Commonwealth Office (FCO) or other regulatory authority in the country **You** are in recommending evacuation from the country or specific area **You** have travelled to providing the advice came into force after **You** left **Your Home Area** to commence the **Trip**.

On the way home

6. **We** will pay **You** up to:
- £5,000 for **Your** reasonable additional travel (including up to £200 for taxis and hire cars) and accommodation costs which are of a similar standard to that of **Your** pre-booked travel and accommodation (for example full or half board, all inclusive, bed and breakfast, self catering or room only) that **You** cannot claim back from any other source;
 - £200 for the cost of emergency replenishment of **Your** prescription medication if **Your** existing supplies run out after **Your** scheduled return date if **You** have to make alternative arrangements to return to **Your Home** or stay longer outside of **Your Home Area** as a result of:
 - The **Public Transport** on which **You** were booked to travel to **Your Home Area** including connections being cancelled or delayed for at least 12 hours, diverted or re-directed after take-off; 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
- The insolvency of the **Public Transport** operator or their booking agents.

7. If the **Public Transport** on which **You** were booked to travel to **Your Home Area** including any onward connecting flights is cancelled or delayed for at least 12 hours, **We** will pay **You** £30 for the first 12 hours delay (unless **Your Trip** is three nights or less when the number of hours delay is reduced to six hours) and £20 for each full 12 hours delay after that up to a maximum of £250 providing **You** return to **Your Home Area** on the next available suitable **Public Transport** (this will help **You** pay for telephone calls made and meals and refreshments purchased during the delay).
8. **We** will pay **You** up to £1,000 for **Your** reasonable additional travel (including up to £200 for taxis and hire cars) and accommodation costs which are of a similar standard to that of **Your** pre-booked travel and accommodation (but on a room only basis) **You** have to pay to return to **Your Home** that **You** cannot claim back from any other source if **You** fail to arrive at the departure point in time to board any onward connecting **Public Transport** on which **You** are booked to travel including those within the United Kingdom as a result of:
 - a. The failure of other **Public Transport**; or
 - b. Strike, industrial action or adverse weather conditions; or
 - c. **You** being involuntarily denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 12 hours.

You can only claim under one of either Section Q – Travel disruption cover, Section H – Delayed departure, Section I – Missed departure or Section K – Ski pack for the same event.

Special conditions relating to claims

1. If **You** fail to notify the travel agent, tour operator, **Public Transport** operator (or their handling agents), or provider of transport or accommodation (or their booking agents) as soon as **You** find out it is necessary to cancel the **Trip**, the amount **We** will pay will be limited to the cancellation charges that would have applied otherwise.
2. **You** must get (at **Your** own expense) written confirmation or other evidence from the provider of the accommodation, their booking agents (or the administrators of either), the local Police or relevant authority that **You** could not use **Your** accommodation and the reason for this.
3. **You** must give notice as soon as possible to AXA Assistance of any circumstances making it necessary for **You** to return **Home** and before any arrangements are made for **Your** repatriation.
4. **You** must check in according to the itinerary supplied to **You** unless **Your** tour operator, the **Public Transport** operator (or their handling agents) have requested **You** not to travel to the departure point.
5. **You** must allow enough time for the **Public Transport** or other transport to arrive on schedule and to deliver **You** to the departure point.

6. **You** must get (at **Your** own expense) written confirmation or other evidence from the **Public Transport** operator (or their handling agents) of the cancellation, number of hours of delay or being denied boarding and the reason for these together with details of any alternative transport offered.
7. **You** must comply with the terms of contract of the **Public Transport** operator (or their booking agents) and seek financial compensation, assistance or a refund of **Your** ticket from them in accordance with such terms and/or (where applicable) **Your** rights under EU Air Passenger Rights legislation in the event of denied boarding, cancellation or long delay of flights.

Whether **You** have booked a **Package** holiday or just a flight, compensation will normally be available to **You** from financial protection schemes arranged or overseen by the Civil Aviation Authority (CAA) such as the Air Travel Organisers' Licensing (ATOL) scheme and Flight-Only and Flight-Plus Arrangements, or by way of a bond held by a trade association such as the Association of British Travel Agents (ABTA) scheme if **Your** Package holiday does not include a flight.
8. Where applicable **You** must get (at **Your** own expense) written confirmation or other evidence from the **Public Transport** operator (or their handling agents) and/or provider of accommodation or their booking agents (or the administrators of either) that compensation, assistance or reimbursement of any costs, charges and expenses incurred by **You** will not be provided and the reason for this.
9. **You** must get (at **Your** own expense) an original receipt for the costs of replenishing **Your** prescribed medication to help substantiate **Your** claim.

What is not covered

1. The first £40 of each and every claim per incident (except claims under subsections 3, 6 b) and 7 of What is covered)
2. Claims arising within the first seven days after **You** opened **Your** Account 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** opened **Your** Account or at the time **You** made **Your** travel arrangements for this **Trip** (whichever is the later).
3. Claims arising directly or indirectly from:
 - a. Strike, industrial action or the Travel Advice Unit of the Foreign & Commonwealth Office (FCO) or other regulatory authority issuing 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** opened **Your** Account or at the time **You** made **Your** travel arrangements for this **Trip**;
 - b. An aircraft or sea vessel being withdrawn from service (temporary or otherwise) on the recommendation or the Civil Aviation Authority, Port Authority or any similar body in any country;

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- c. 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 or their handling agents.
 4. Any claims arising whilst **You** are on a day-trip.
 5. The cost of Air Passenger Duty (APD) whether irrecoverable or not.
 6. Travel tickets paid for using any airline mileage reward scheme (except for Avios where **We** will arrange for **Your** Avios to be replaced if the circumstances of the claim are covered).
 7. Accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme (except for Avios where **We** will arrange for **Your** Avios to be replaced if the circumstances of the claim are covered).
 8. 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.
 9. 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.
 10. Any costs incurred by **You** which are recoverable from **Your** credit/debit card provider or for which **You** receive or are expected to receive compensation or re-imburement.
 11. Any travel and accommodation costs, charges and expenses where the **Public Transport** operator (or their handling agents) has offered reasonable alternative travel arrangements.
 12. Any costs for normal day to day living such as food and drink which **You** would have expected to pay during **Your Trip** (except as provided for under subsections 5 and 6 a. of What is covered where **You** have to move to other accommodation or stay longer outside of **Your Home Area**).
 13. Any costs if **Your Trip** was booked as part of a **Package** holiday except under:
 - a. subsections 3 and 7 or;
 - b. subsection 1 for any costs relating to **Pre-paid Charges** which do not form part of **Your Package** holiday.
 - c. subsections 1, 2 and 4 of What is covered if **You** failed to reach **Your** overseas destination to commence the **Package** holiday due to an event covered under this section and because of this **You** were not entitled to claim compensation, assistance or reimbursement of any costs, charges and expenses incurred by **You** from the tour operator.
 14. The cost of replenishing **Your** prescription medication where **You** have not taken sufficient supplies with **You** to last the period of the **Trip**.
 15. Anything mentioned in the general exclusions.

Section R – Disability benefit following road traffic accident in New Zealand

We will pay the benefit shown below if **You** sustain **Bodily Injury** as a result of a road traffic accident while **You** are travelling in a hire car in New Zealand, which shall solely and independently of any other cause, result in **Your** temporary total disablement.

Benefit	Up to age 15 years inclusive	Age 16 years to 64 years inclusive	Age 65 years and over
1 Temporary total disablement	Not covered	£250 per week	£250 per week

Special conditions relating to claims

Our Medical Practitioner may examine **You** as often as they deem necessary in the event of a claim.

Provisions

1. Benefit is not payable to **You**:
 - a. for the first 7 days of such disablement or for more than 52 weeks from the date **You** sustain **Bodily Injury**.
 - b. If **You** are able or may be able to carry out a substantial part of **Your** gainful employment or gainful occupation (whether on a full-time or part-time basis) or (where **You** are not gainfully employed or gainfully occupied) if **You** are not necessarily confined to a hospital, nursing home or similar establishment or to a private residence.

What is not covered

Anything mentioned in the general exclusions.

Please refer to the telephone checklist on the inside front cover.

Section S – Personal assistance services

We will pay the administration and delivery costs, up to a maximum of £250 per **Trip**, in providing the following services in respect of any **Trip**:

a. Information about **Your** destination

We can provide information on:

- current visa and entry permit requirements for any country, but if **You** hold a passport from a country other than Great Britain, Northern Ireland, the Isle of Man or the Channel Islands, **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 Organisation** warnings;
- arranging relevant inoculations and vaccinations before the commencement of a **Trip** abroad, **We** will not pay the cost of these inoculations or vaccinations;
- climate;
- local languages;
- 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.



TOP TIP

For information about **Your** destination call our Customer Services on:

0345 300 2292

b. Transfers of Emergency Funds

We will transfer emergency funds to **You** in case of urgent need, up to a maximum under this policy, per **Trip**, of £250. This service will apply when access to **Your** normal financial/banking arrangements is not available locally. It is intended to cover **Your** immediate emergency needs. **You** must authorise **Us** to debit **Your** credit or debit card with the amount of the transfer, or **You** must make alternative arrangements to deposit the funds in **Our** Account in the United Kingdom.

c. Message relay

We will transmit two urgent messages following **Your Bodily Injury**, illness or travel delay problems.

d. **Drug Replacement**

We will assist **You** in replacing lost drugs or other essential medication, or lost or broken prescription glasses, or contact lenses, which are unobtainable overseas. **We** can source and deliver to **You** compatible blood supplies.

The cost of any items or blood is not covered (unless insured under another section of this policy).

e. **Non-Emergency Medical Referral**

We will provide the names and addresses of local doctors, hospitals, clinics and dentists when consultation or minor treatment is required. If any other treatment is involved, **You** must contact **Us** as soon as possible, before **You** incur substantial charges.

If **Your** child (aged under 18 years) who has been left in the country of departure becomes ill or suffers injury, **We** can provide medical advice and monitor the situation until **Your** return **Home**.

f. **Tracing lost Baggage**

If **Your** **Baggage** and **Valuables** are lost or misdirected in transit, and the carrier has failed to resolve the problem, **We** will help with tracing and re-delivering the **Baggage** and **Valuables**. **You** will need to have **Your** **Baggage** tag number available.

g. **Replacement Travel Documents**

We will help **You** replace lost or stolen tickets and travel documentation and refer **You** to suitable travel offices.

The cost of any items insured under another section of this policy is not covered.

h. **Lost Credit Cards**

If **Your** credit or debit cards are lost or stolen while **You** are on any **Trip**, **We** can advise the appropriate card issuers.

The following are not covered:

- a. Any circumstances **You** were aware of at the time of opening a new Island Gold Account or at the time of booking any **Trip**.
- b. Any legal liability or other financial loss, damage or additional expense arising from the provision of or any delay in providing the services to which policy relates
- c. Anything mentioned in the exclusions.

Please refer to the telephone checklist on the inside front cover.

Complaints procedure

AXA Insurance UK plc aims to provide the highest standard of service to every customer.

If Our service does not meet Your expectations, We want to hear about it so We can try to put things right.

All complaints We receive are taken seriously. The following will help Us understand Your concerns and give You a fair response.

Making Your complaint

Please call Us on **0345 300 2292** or contact AXA Insurance UK plc.

Contact Details

Head of Customer Relations AXA Insurance
Civic Drive
Ipswich IP1 2AN
Tel: **01473 205926**
Fax: **01473 205101**
Email: customercare@axa-insurance.co.uk

When You make contact please provide the following information:

Your name, address and postcode, telephone number and email address (if You have one).

Your Island Gold Account number and branch sort code and/or claim number and the type of policy You hold.

The reason for Your complaint

Any written correspondence should be headed '**COMPLAINT**' and You may include copies of supporting material.

If in any other event You feel that the service provided falls short of Your expectations, please contact the Customer Care Manager, Customer Care, Lloyds Bank Insurance, Tredegar Park, Newport, South Wales NP10 8SB. Telephone: **0800 092 0715** or email: customer.care.insurance@lloydsbank.co.uk

Beyond AXA

Should You remain dissatisfied following Our final written response, You may be eligible to refer Your case to the Financial Ombudsman Service.

The Financial Ombudsman Service is an independent body that arbitrates on complaints about general insurance products. You have six months from the date of Our final response to refer Your complaint to the Financial Ombudsman Service. This does not affect Your right to take legal action.

If We cannot resolve Your complaint You may refer it to the Financial Ombudsman Service at the address given below.

The Financial Ombudsman Service

Exchange Tower

London

E14 9SR

Tel: **0300 123 9123** or **0800 023 4567**

Fax: **020 7964 1001**

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

Website: www.financial-ombudsman.org.uk

Our promise to You

We will:

- Acknowledge all complaints promptly.
- Investigate quickly and thoroughly.
- Keep You informed of progress.
- Do everything possible to resolve Your complaint.
- Use the information from complaints to continuously improve Our service.

Calls are monitored and recorded.

Important Information

How Lloyds Bank International Limited and associated service providers deal with Your personal information

Lloyds Bank International Limited and its associated service providers are committed to preserving the privacy of customers' personal information. By keeping your Account open, you consent to the collection and use of relevant personal information by Lloyds Bank International Limited and its associated service providers to supply you with their services, for example, your travel insurance.

Lloyds Bank International Limited and its associated service providers may also use your personal information to understand how you use the services provided. Lloyds Bank International Limited may use this information to tell you about relevant offers of other products and services. If you do not wish to receive marketing information from Lloyds Bank International Limited, please contact your branch. However by doing this we will be unable to notify you about any products and services that may be of benefit to you.

Change of providers of Island Gold insurance benefits

For commercial reasons we may decide to change the providers of insurance benefits that are part of your current Account. If we do we will write to you at least 30 days before we make any change, giving you details of your new insurer and any variations to the terms and conditions of your cover.

By keeping your Account open, you agree to the new insurer providing insurance cover to you. This will make sure that there is no break in your cover if we change insurers, and it does not affect your right to cancel the contract for your Account at any time. You may cancel your agreement to receive cover from new providers at any time but if you do, we will convert your Account to a standard cheque Account.

If your salary falls below the minimum entry criteria in place, the Bank has the right to convert the Account to a 'standard' cheque Account, providing reasonable notice is given.

We may vary the service and facilities offered on the Island Gold Account on giving notice to you, if and when it is necessary or appropriate to do so:

- to deal with legal, fiscal or regulatory requirements;
- to rectify errors, omissions, inaccuracies or ambiguities;
- to take Account of any corporate reorganisation within the Lloyds Banking Group of companies; and
- to reflect alterations in the scope and nature of the service which we are able to provide to customers in accordance with our systems capabilities and routines and having regard to market practice and overall customer demand.

Lloyds Bank International Limited, a Jersey registered and regulated bank, is a subsidiary of Lloyds Bank Corporate Markets plc, a UK Non-ring-fenced Bank. Both companies are part of Lloyds Banking Group plc and are independent from Lloyds Bank plc which is Lloyds Banking Group's ring-fenced, UK regulated retail and commercial bank. For more information on ring-fencing visit international.lloydsbank.com/ringfencing

Please go to lloydsbank.com/islands

Important information

When you speak to us on the phone, some calls may be monitored or recorded in case we need to check we have carried out your instructions correctly and to help improve our quality of service.

Lloyds Bank International Limited. Registered Office and principal place of business: 11-12 Esplanade, St. Helier, Jersey JE2 3QA. Lloyds Bank International Limited is incorporated in Jersey No. 4029 and is regulated by the Jersey Financial Services Commission to carry on deposit-taking business under the Banking Business (Jersey) Law 1991 and investment and general insurance mediation business under the Financial Services (Jersey) Law 1998. Lloyds Bank International Limited subscribes to the Jersey Code of Practice for Consumer Lending and has also notified the Jersey Financial Services Commission that it carries on money service business.

The Guernsey branch of Lloyds Bank International Limited, principal place of business: PO Box 136, Sarnia House, Le Truchot, St. Peter Port, Guernsey GY1 4EN is licensed by the Guernsey Financial Services Commission to take deposits and to carry on controlled investment business and insurance intermediary business under the Banking Supervision (Bailiwick of Guernsey) Law 1994, the Protection of Investors (Bailiwick of Guernsey) Law 1987 (as amended) and the Insurance Managers and Insurance Intermediaries (Bailiwick of Guernsey) Law 2002 (as amended), respectively, and is also registered with the Guernsey Financial Services Commission as a money service provider.

The Isle of Man branch of Lloyds Bank International Limited of PO Box 111, Peveril Buildings, Peveril Square, Douglas, Isle of Man IM99 1JJ is licensed by the Isle of Man Financial Services Authority to conduct deposit-taking and investment business and is also registered as an insurance intermediary in respect of general business.



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