

Travel Insurance

Insurance Product Information Document

Company: Aviva Insurance Limited

Product: Barclays Travel Pack

Registered in Scotland No. 2116 Registered office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 202153

This is a summary of our insurance policy. You will find all the terms and conditions, along with other important information, online or in the policy booklet within the Welcome Pack.

What is this type of insurance?

Barclays Travel Pack travel insurance provides you with protection before or during your holiday. The cover protects you and your family travelling together for such things as emergency medical treatment, personal liability, legal expenses and the theft of your money – although some cover may be optional which will incur an additional cost.



What is insured?

- ✓ Emergency medical treatment – up to £10,000,000.
- ✓ Cancellation and Abandonment – up to £5,000 if you need to cancel your trip or come home early.
- ✓ Baggage – up to £1,500 if your personal belongings are lost, stolen or damaged during your trip.
- ✓ Flight delay – £50 if you're delayed for 12 hours after check-in (or up to £5,000 if you decide to abandon your trip after 24 hours).
- ✓ Missed Departure – up to £1,000 if you miss your flight to and from the UK.
- ✓ Death or disability – up to £50,000 if a serious accident results in your death or permanent total disability.
- ✓ Baggage delay – up to £150 if your bags are delayed for more than 12 hours on your outward journey.
- ✓ Winter sports – up to £500 for the loss or damage of your winter sports equipment, or £250 for your ski pass (we'll also pay up to £200 if you can't take part in winter sports due to illness, injury or avalanche, and up to £300 if there's a piste closure).
- ✓ Personal liability – up to £2,000,000 if you cause an accident on your trip which leads to death or injury to any person, or loss or damage to property.
- ✓ Legal expenses and advice – up to £50,000 for legal costs to pursue a claim for death or injury.
- ✓ Lost documents – up to £750 for travel and communication costs to get emergency travel documents to continue your trip.
- ✓ Loss or theft – up to £500 if your money is lost or stolen.

Optional covers

- Golf – up to £1,500 if your equipment is lost, stolen or damaged (we will also cover non-refundable green fees up to £300 if you are unable to play due to injury or illness).
- Baggage – up to £2,500 if your personal belongings are lost, stolen or damaged during your trip.
- Increased cancellation – up to £10,000 if you need to cancel your trip or come home early.
- Extended trip – you can extend your trip to a maximum of 90 days.



What is not insured?

- ✗ Pre-existing medical conditions – unless you've told us about them and we've said they're covered.
- ✗ Any leisure activity that is not on our list in the policy booklet.
- ✗ Claims arising from any paid or unpaid manual work or physical labour.
- ✗ Any claims for death, injury, illness or disability if you have been under the influence of alcohol or drugs.
- ✗ Any other specific exclusion or limitation shown on the policy booklet.
- ✗ Travel and/or accommodation costs that are recoverable from your provider.
- ✗ Any claim where the purpose of your trip is business travel.



Are there any restrictions on cover?

- ! Our annual multi-trip insurance is for travellers up to the age of 80.
- ! You must be a UK resident, registered with a UK doctor and liable to pay taxes in the UK.
- ! Holidays in the UK will only be covered if they include two or more consecutive nights in pre-booked accommodation.
- ! Trips should be no longer than 31 days and must start and end in the UK.



Where am I covered?

- ✓ This policy will cover you anywhere in the world.



What are my obligations?

- You must take reasonable care to give us complete and accurate answers to any questions we ask, including pre-existing medical conditions – whether you're taking out or making changes to your policy.
- You must observe and fulfil the terms, provisions, conditions and clauses of this policy – failure to do so could affect your cover.
- You must tell us if anyone you're planning to travel with (or a close relative, whether they're travelling or not) has a serious illness, injury or disease – see the Medical Declaration section of your policy for more information.
- You must tell us about any event which might lead to a claim as soon as possible.
- We will tell you what information you need to provide us to achieve a settlement of any claim. For example a police report for loss/stolen items, for full details please see the policy booklet.



When and how do I pay?

A monthly fee of £12.50 will be taken for the Travel Pack from your qualifying Barclays account on the first working day of the following month.



When does the cover start and end?

The start date is the date when you first add Travel Pack to your Barclays bank account.

The travel insurance will continue until you cancel your Travel Pack, you reach the age limit or are no longer a UK resident.



How do I cancel the contract?

If you cancel within the first 14 days and have paid your first monthly Travel Pack fee, it will be refunded in full. This 14 day period begins on the date the Travel Pack is added to your Qualifying Account or the date you receive your policy booklet, whichever is the later.

Unless you cancel within the 14 day cooling-off period, you must hold this Pack for a minimum term of six months from it being added to your Qualifying Account, after which you can cancel the Pack at any time.