

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 full information in the terms and conditions within the Welcome Pack.

What is this type of insurance?

This worldwide 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 or quarantine while on a trip – up to £10,000,000.
- ✓ Up to £10,000 for each person if you need to cancel your trip or come home early for an insured reason e.g. illness or injury, or the Foreign, Commonwealth & Development Office (FCDO) advise against all, or all but essential travel to your destination.
- ✓ Up to £10,000 for alternative travel arrangements if your plans are disrupted, including up to £250 if your transport is delayed for more than 12 hours.
- ✓ Up to £1,500 for personal belongings and up to £300 for golf equipment if it's lost, stolen, or damaged.
- ✓ Up to £150 if your bags are delayed for more than 12 hours on your outward journey.
- ✓ Up to £10,000 if you miss your flight to and from the UK.
- ✓ Accidental death or permanent disability up to £50,000.
- ✓ Winter sports – up to £500 for loss or damage of winter sports equipment, £250 for your ski pass, and up to £200 if you can't take part in winter sports due to illness, injury or avalanche, plus up to £300 for piste closure.
- ✓ Personal liability – up to £2,000,000 if you cause an accident on your trip which leads to death or injury to a person, or loss or damage to property.
- ✓ Legal expenses up to £50,000 to pursue a claim for death or injury.
- ✓ Emergency travel documents – up to £750 for travel and accommodation costs if you need emergency travel documents to continue your trip or get home.

Optional covers

You may be able to pay to upgrade your cover:

- Pre-existing conditions – 12 months cover for pre-existing medical conditions, and any new symptoms or conditions
- Longer trip – cover a single trip longer than 31 days (to a maximum of 120 days). You should buy the upgrade when you book the trip (does not include winter sports)



What is not insured?

- ✗ Where an excess applies, it is £50 per person, per incident, per trip.
- ✗ Pre-existing medical conditions or undiagnosed symptoms you knew about before you booked a trip or became a pack holder (whichever is later) – unless you have a valid upgrade in place.
- ✗ Travel and/or accommodation costs where you have a right to recover these from your travel/accommodation provider or elsewhere.
- ✗ Any incident that occurs after 31 days on a trip unless a longer trip upgrade has been purchased.
- ✗ Any claim if you travel against the advice of the FCDO or do not comply with advice or measures which have been put in place by a government in the UK or overseas, for example quarantine rules or curfews.
- ✗ Any claim where the event, incident or circumstances already existed when you became a Pack holder or booked your trip (whichever is later). For example, you're aware of the serious illness of a close relative or travelling companion, which could reasonably be expected to affect your travel plans.
- ✗ Any leisure activity that is on the list of excluded activities in the policy booklet.
- ✗ Any claim in connection with your job that involves manual or physical work of any kind.
- ✗ Any claim resulting from your consumption of alcohol or drugs to an extent which causes impairment of your judgement.



Are there any restrictions on cover?

- ! Cover is for you and your partner who will need to live with you as a couple. And you and your partner's dependent children under the age of 23 (including stepchildren and foster children). Children must be either travelling with you or your partner, or on their own to stay with close family who live abroad. Adults must be aged 79 or under at the start of any trip.
- ! All insured persons must be UK residents (living in the UK for more than 183 days a year) and registered with a UK doctor.
- ! Holidays in the UK will only be covered if you are away from home for two consecutive nights and have either pre-booked holiday accommodation in a commercially run premises or prepaid bookings on public transport.
- ! Trips should be no longer than 31 days and must start and end in the UK (unless you've purchased a longer trip upgrade).
- ! Cover for winter sports is limited to 31 days in any calendar year.



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 questions about your 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 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 lost or stolen items. For full details please see the terms and conditions.



When and how do I pay?

A monthly fee of £14.50 for your Travel Pack payable in advance on the first working day of the month. The first fee is a pro-rata payment for the rest of the month in which the Pack is opened. Any cover upgrades you purchase are payable in full by card. All amounts include insurance premium tax at the appropriate rate.



When does the cover start and end?

The start date is the date when you first purchase your Pack.

The travel insurance will continue on a monthly basis until your Pack is cancelled, 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, any Travel Pack fee you have paid will be refunded in full. This 14 day period begins on the date the Travel Pack is opened or the date you receive your policy document, 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 the purchase date, after which you can cancel the Pack at any time.

For travel insurance upgrades (pre-existing conditions and longer trip), if you cancel within the first 14 days, any upgrade premium you have paid will be refunded in full provided no one insured by the upgrade has travelled, and there's been no claim or incident likely to give rise to a claim. This 14 day period begins on the date the upgrade was purchased or the day on which you receive your upgrade documents, whichever is later. For cancellations outside this 14-day period no refund of premium will be made.

To cancel this Pack, you can remove it via your Barclays App or Online banking, or call us on 03457 345 345, visit a branch or write to Barclays, Leicester LE87 2BB.

To cancel an upgrade, you can do this online in Manage Packs in the Barclays app or Online banking. Or if you'd prefer to speak to us, call us on 0800 158 2675.