# Lloyds Bank Premier International Account

## Benefit Summary

### Section A – Travel advice
- Travel Advice: Included

### Section B – Travel assistance
- Medical Assistance: Included
- Legal Assistance: Included
- Lost or Stolen Document Assistance: Included
- Interpreter: Included
- Message Relay: Included
- Lost Luggage Assistance: Included

### Section C – Cancellation or curtailment charges
- Cancellation or Curtailment: €10,000

### Section D – Missed departure/missed connection
- Missed Departure/ Missed Connection: €1,000

### Section E – Delayed departure/abandonment
- Delayed Departure, maximum: €450
- – per 4 hour period: €30
- Abandonment: €10,000

### Section F – Baggage delay and extended baggage delay
- Baggage Delay, after 6 hours: €400
- Extended Baggage Delay, after 48 hours: €400

### Section G – Involuntary denial of boarding
- Involuntary Denial of Boarding: €200
- Extended Denial of Boarding: €200

### Section H – Emergency medical and other expenses
- Medical Expenses and Repatriation Expenses: €7,500,000
- Emergency Dental Pain Relief: €750
- Transportation to Hospital if not free: Included
- Close Relative to travel out if hospitalised: €100 per day, max. 10 days + Economy Flight
- Extended Stay of Insured/Companion: €100 per day, max. 10 days
- Replacement Business Colleague: Economy Flight
- Vehicle Repatriation: Economy Travel
- Return Home of Children: Economy Flight
- Search and rescue: €25,000
- Convalescence, maximum: €300
- – per day: €100
- Repatriation of remains: cost

### Section I – Hospital benefit
- Hospital Benefit, maximum: €500
- – per day: €50

### Section J – Baggage
- Baggage, maximum: €3,000
- – Single Article Limit: €1,000
- – Valuables Limit in Total: €750
- – Personal Money: €500
- – Cash Limit: €250
- – Cash Limit under 16s: €100
- Lost or Stolen Passport: €400
## Contents

<table>
<thead>
<tr>
<th>Section</th>
<th>Description</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Contents</td>
<td>2</td>
</tr>
<tr>
<td></td>
<td>Important notice</td>
<td>3</td>
</tr>
<tr>
<td></td>
<td>Introduction</td>
<td>3</td>
</tr>
<tr>
<td></td>
<td>Definitions</td>
<td>4</td>
</tr>
<tr>
<td></td>
<td>General conditions</td>
<td>7</td>
</tr>
<tr>
<td></td>
<td>Special conditions applicable to baggage</td>
<td>8</td>
</tr>
<tr>
<td></td>
<td>Claims conditions</td>
<td>8</td>
</tr>
<tr>
<td></td>
<td>Emergency and medical service</td>
<td>10</td>
</tr>
<tr>
<td></td>
<td>Reciprocal health agreements</td>
<td>10</td>
</tr>
<tr>
<td></td>
<td>General exclusions</td>
<td>11</td>
</tr>
<tr>
<td></td>
<td>Special exclusions applicable to baggage</td>
<td>12</td>
</tr>
<tr>
<td></td>
<td>Sports and activities</td>
<td>13</td>
</tr>
<tr>
<td></td>
<td>Benefit summary</td>
<td>15</td>
</tr>
<tr>
<td>Section K</td>
<td>Travel accident</td>
<td>15</td>
</tr>
<tr>
<td></td>
<td>Travel Accident, maximum</td>
<td>€250,000</td>
</tr>
<tr>
<td></td>
<td>– Loss of Limbs or Sight (Aged &lt; 66)</td>
<td>€250,000</td>
</tr>
<tr>
<td></td>
<td>– Permanent Total Disablement (&lt; 66)</td>
<td>€250,000</td>
</tr>
<tr>
<td></td>
<td>– Death Benefit (Aged 18 to 65)</td>
<td>€75,000</td>
</tr>
<tr>
<td></td>
<td>– Death Benefit (Under 18 or 65 yrs+)</td>
<td>€40,000</td>
</tr>
<tr>
<td></td>
<td>– All Benefits (66 yrs+)</td>
<td>€40,000</td>
</tr>
<tr>
<td>Section L</td>
<td>Personal liability</td>
<td>15</td>
</tr>
<tr>
<td></td>
<td>Personal Liability</td>
<td>€500,000</td>
</tr>
<tr>
<td></td>
<td>Legal Expenses</td>
<td>€50,000</td>
</tr>
<tr>
<td>Section M</td>
<td>Overseas legal expenses and assistance</td>
<td>15</td>
</tr>
<tr>
<td></td>
<td>Overseas Legal Expenses</td>
<td>€50,000</td>
</tr>
<tr>
<td>Section N</td>
<td>Purchase protection</td>
<td>15</td>
</tr>
<tr>
<td></td>
<td>– Limit per 365 day period</td>
<td>€6,000</td>
</tr>
<tr>
<td></td>
<td>– Limit per Incident</td>
<td>€2,500</td>
</tr>
<tr>
<td></td>
<td>– Single Article Limit</td>
<td>€800</td>
</tr>
<tr>
<td></td>
<td>– per item excess</td>
<td>€75</td>
</tr>
<tr>
<td>Section O</td>
<td>Return protection</td>
<td>16</td>
</tr>
<tr>
<td></td>
<td>– Limit per 365 day period</td>
<td>€1,800</td>
</tr>
<tr>
<td></td>
<td>– Limit per Incident</td>
<td>€450</td>
</tr>
<tr>
<td></td>
<td>– Single Article Limit</td>
<td>€450</td>
</tr>
<tr>
<td></td>
<td>– per item excess</td>
<td>€75</td>
</tr>
<tr>
<td>Section P</td>
<td>Extended warranty</td>
<td>16</td>
</tr>
<tr>
<td></td>
<td>– Limit per 365 day period</td>
<td>€5,000</td>
</tr>
<tr>
<td></td>
<td>– Extension period</td>
<td>One (1) year</td>
</tr>
<tr>
<td></td>
<td>– per item excess</td>
<td>€75</td>
</tr>
<tr>
<td>Section Q</td>
<td>ATM theft/assault</td>
<td>17</td>
</tr>
<tr>
<td></td>
<td>ATM Theft/ Assault, maximum per year</td>
<td>€600</td>
</tr>
<tr>
<td></td>
<td>– per event</td>
<td>€300</td>
</tr>
<tr>
<td></td>
<td>Complaints procedure</td>
<td>33</td>
</tr>
</tbody>
</table>
Important notice

1. **Pre-existing medical conditions** are not covered.

2. Please do not **curtail** any **trip** without contacting **AXA Assistance** – See page 8.

3. **Your** participation in winter sports activities, such as skiing and snowboarding are not covered. Please see the list of **Sports and Activities** on page 13 for a full list of **sports and activities** that are covered when **your** participation is on an **incidental basis**.

4. In order to be eligible to receive benefits described in this Benefit Summary **you** must charge the **eligible items** in Section N – Purchase Protection, Section O – Return Protection and Section P – Extended Warranty in full to **your** Lloyds Bank Premier International Account debit card.

5. All benefit amounts listed in the **Benefit Table** are per **beneficiary** per **trip** unless otherwise noted (excluding Section N – Purchase Protection, Section O – Return Protection and Section P – Extended Warranty).

Introduction

**Important information**

This document is not a contract of insurance but summarises an insurance policy held by Lloyds Bank Corporate Markets plc trading as Lloyds Bank International which provides benefits and cover for the benefit of Lloyds Bank Premier International **Account Holders**. The insurance policy is issued by Inter Partner Assistance under policy number 5523101.

The policy is held by Lloyds Bank Corporate Markets plc of 11-12 Esplanade, St. Helier, Jersey JE2 3QA, which is the only policyholder. Therefore only Lloyds Bank Corporate Markets plc has any rights under the contract of insurance against the insurer. With the exception of any right to commence or defend legal proceedings against the insurer, these contractual rights are held for the benefit of Lloyds Bank Premier International **Account Holders**. This document summarises the benefits available under the policy that Lloyds Bank Premier International **Account Holders** may obtain; it does not give Lloyds Bank Premier International **Account Holders** any contractual rights against the insurer under the policy or any right to enforce any term of the policy. Strict compliance with the terms and conditions of this document is required if **you** are to receive a benefit.

Lloyds Bank Premier International **Account Holders** will not be customers of Inter Partner Assistance.
Eligibility

The benefits summarised in this document are dependent upon you being a valid Lloyds Bank Premier International Account Holders at the time of any incident giving rise to a claim. Lloyds Bank Corporate Markets plc will give you notice if there are any material changes to the policy or if it is cancelled or expires without renewal on equivalent terms.

Any claim (other than the claims for Section M) relating to incidents occurring prior to cancellation or expiry of the policy must be made within 1 year of the date of cancellation or expiry. Claims for Section M – Overseas Legal Expenses must be made within 30 days of the incident.

This document contains details of benefits, conditions and exclusions relating to the policy held by Lloyds Bank Corporate Markets plc and is the basis on which all claims under that policy will be settled.

The law applicable to these benefits

These benefits will be governed by the laws of England and Wales unless we have specifically agreed otherwise.

Underwriter

Benefits under the policy are underwritten by Inter Partner Assistance SA (IPA). Inter Partner Assistance is a Belgian firm authorised by the National Bank of Belgium and regulated by the Central Bank of Ireland. It is subject to limited regulation by the Financial Conduct Authority in the UK. Details about the extent of its regulation by the Financial Conduct Authority are available from us on request. Inter Partner Assistance SA (IPA) firm register number is 202664. You can check this on the Financial Services Register by visiting the website: www.fca.org.uk/register or by contacting the Financial Conduct Authority on 0800 111 6768. IPA's registered address in Ireland is 10/11 Mary Street, Dublin 1, Ireland (company number 906006). Some of the services under this Policy will be provided by IPA's agent, AXA Travel Insurance (company number 426087), of the same Ireland address. All companies are members of the AXA Assistance Group.

Validity of benefits

This document only constitutes a valid evidence of benefits when it is issued in conjunction with a valid Lloyds Bank Premier International Account.

Definitions

Any word or expression to which a specific meaning has been attached will bear the same meaning throughout this Benefit Summary, unless a different meaning relevant to a particular section is expressly set out in that section. For ease of reading the definitions are highlighted by the use of bold print.

Policy holder

– Lloyds Bank Corporate Markets plc, a company registered and incorporated in Jersey (with number 4029) whose place of business in Jersey is 11-12 Esplanade, St. Helier, Jersey JE2 3QA.

You/your/beneficiary(ies)

– the Account Holder and his/her family. Beneficiaries are covered for benefits either together or when travelling independently of one another. For all sections of the Benefit Summary other than Section N – Purchase Protection, Section O – Return Protection and Section P – Extended Warranty, the Account Holder and his/her family will be covered irrespective of use of the Lloyds Bank Premier International Account debit card. The maximum age limit for medical benefits in Section H – Emergency Medical and Other Benefits and Section I – Hospital Benefit is 75 years inclusive.
Account Holder
– a Lloyds Bank Premier International Account Holder, the account being:

1. held with Lloyds Bank Corporate Markets plc, a company registered and incorporated in Jersey (with number 4029) whose place of business in Jersey is 11-12 Esplanade, St. Helier, Jersey JE2 3QA;

2. valid; and

3. operated in accordance with the account agreement at the time of any incident.

We/us/our
– Inter Partner Assistance, 10/11 Mary Street, Dublin 1, Ireland and/or Inter Partner Assistance SA (IPA), Avenue Louise, 166 bte1, 1050, Brussels, Belgium and/or AXA Travel Insurance of the same Irish address. All companies are members of the AXA Assistance Group.

AXA Assistance
– the service provider, arranged by AXA Travel Insurance 10/11 Mary Street, Dublin 1, Ireland (company number 426087).

Baggage
– luggage, clothing, personal effects, and other articles which belong to you and are worn, used or carried by you during any trip.

Benefit Table
– the table listing the benefit amounts on page 1 and 2. All benefits are per beneficiary, per trip, except as noted otherwise and excluding Section N – Purchase Protection, Section O – Return Protection and Section P – Extended Warranty.

Bodily injury
– an identifiable physical injury sustained by you due to a sudden, unexpected and specific event. Injury as a result of your unavoidable exposure to the elements shall be deemed to be a bodily injury.

Business colleague
– 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.

Business trip
– a trip taken wholly or in part for business purposes but excluding manual work.

Close relative
– mother, father, sister, brother, wife, husband, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step parent, step child, step sister, step brother, foster child, legal guardian, legal ward, partner or fiancé/fiancée or Common-Law Partner (any couple, including same-sex, in a common law relationship or who have co-habited for at least 6 months).

Country of residence
– the country in which you legally reside.

Curtailment / curtail
– abandoning the trip by direct return to your country of residence or by attending a hospital abroad for in excess of 48 hours as an inpatient and then being repatriated directly from the hospital to your country of residence.

Family
– the spouse or legal partner of the Account Holder, their children, step children or foster children aged under 19, or age 19 to 21 if in full time education. Beneficiaries are covered for benefits when travelling independently of one another.

Home
– your normal place of residence in your country of residence.

Incidental basis
– participating in sports that are not the sole or main reason for your trip.
Medical condition(s)
- any medical or physiological disease, sickness, condition, illness or injury that has affected you, any close relatives or travelling companion.

Medical practitioner
- a qualified, registered practising member of the medical profession who is not related to you or any person with whom you are travelling.

Period of insurance
- any trip not exceeding 30 days. Cover will end when the account is terminated or when these benefits are cancelled or expire.

Under Section C – Cancellation, cover shall be operative from the time you pay for the trip and ceases upon commencement of your trip. For all other sections of the Benefit Summary, the period of insurance commences when you leave your home or hotel, or your place of business (whichever is the later) to commence the trip and terminates at the time you return to your home, hotel or place of business (whichever is the earlier) on completion of the trip. You must claim against your private health insurer first for any inpatient medical expenses abroad up to your benefit limit.

The period of insurance is automatically extended for the period of the delay in the event that your return to your country of residence is unavoidably delayed due to an event covered by the Benefit Summary.

Personal money
- bank notes currency notes and coins in current use, travellers’ and other cheques, postal or money orders, pre-paid coupons or vouchers, travel tickets, hotel vouchers and passport, all held for private purposes.

Pre-existing medical condition(s)
Any past or current medical condition that has given rise to symptoms or for which any form of treatment or prescribed medication, medical consultation, investigation or follow-up/check-up has been required or received during the 12 months prior to the commencement of cover under this policy and/or prior to the booking of and/or commencement of any trip;

Public transport
- any publicly licensed aircraft, sea vessel, train or coach on which you are booked to travel.

Sports and activities
- the activities listed on page 13 undertaken on an incidental basis.

Territorial limits
- worldwide, excluding the country of residence and the country of which you are a national for Medical Benefits in Section H – Emergency Medical and Other Benefits and Section I – Hospital Benefit. Any trip solely within the country of residence is only covered where you have pre-booked at least two nights accommodation in a hotel, motel, holiday camp, bed and breakfast, holiday cottage or similar accommodation rented for a fee.
Terrorism
– 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
– any holiday, or journey for business or pleasure made by you within the territorial limits during the period of insurance. Trips must begin and end in the country of residence.

Any trip solely within the country of residence is only covered where you have pre-booked at least two nights accommodation in a hotel, motel, holiday camp, bed and breakfast, holiday cottage or similar accommodation rented for a fee.

Unattended
– when you are not in full view of and not in a position to prevent unauthorised interference with your property or vehicle.

Valuables
– jewellery, gold, silver, precious metal or precious or semiprecious stone articles, watches, furs, leather goods, cameras, camcorders, photographic audio video computer television and telecommunications equipment (including CD’s, DVD’s, tapes, films, cassettes, cartridges and headphones), computer games and associated equipment, telescopes, binoculars, portable DVD players, ipods, MP3 and MP4 players.

General conditions

These conditions apply throughout the Benefit Summary. You must comply with the following conditions to have eligibility to full protection described in the Benefit Summary. If you do not comply we may at our option 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, 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 K – Travel Accident). Under Section H – Emergency Medical and Other Expenses your private health insurer must pay the first amount as stated in their policy and we will commence cover once that limit has been reached. You must claim against your private health insurer, state health provider and/or other travel insurer first for any in-patient medical expenses abroad and evacuation costs up to all applicable limits.

2. Reasonable precautions

You must take and cause to be taken all reasonable precautions to avoid injury, illness, disease, loss, theft or damage and take and cause to be taken all practicable steps to safeguard your property from loss or damage and to recover property lost or stolen.

3. Maximum age limit

The maximum age limit for medical benefits in Section H – Emergency Medical and Other Benefits and Section I – Hospital Benefit is 75 years inclusive.
4. Curtailment assistance

In the event of curtailing 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 and assistance with your return home. AXA Assistance will arrange transport home when you have notice of serious illness, imminent demise, or death of a close relative at home.

Special conditions applicable to baggage

1. You must report all incidences of loss, theft, or attempted theft of baggage and valuables to the local Police within 24 hours of discovery and obtain a written report. A Holiday Representatives Report is not sufficient.

2. For items damaged whilst on your trip you must obtain an official report from an appropriate local authority.

3. 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 an official report from an appropriate local authority. 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 the Benefit Summary.

4. You must provide an original receipt or proof of ownership for items lost, stolen or damaged to help you to substantiate your claim.

5. Receipts for items lost, stolen or damaged must be retained as these will help you to substantiate your claim.

6. Payment will be made based on the value of the property at the time it was damaged, lost or stolen. A deduction will be made for wear, tear and loss of value depending on the age of the property.

Claims conditions

These conditions apply throughout the Benefit Summary. You must comply with the following conditions to have the eligibility to full protection described in the Benefit Summary. If you do not comply we may at our option refuse to deal with your claim, or reduce the amount of any claim payment.

The first thing you should do:

Please read the appropriate section in the Benefit Summary to see exactly what is, and is not covered, noting any conditions, limitations and exclusions.

If bodily injury, illness, loss, theft or damage happens you should immediately:

1. Call AXA Assistance on +44 (0)203 285 7245 to report a medical emergency, request repatriation, report any loss, theft or damage.

2. Inform a local Police station in the country where the incident occurred and obtain a crime or lost property irregularity report.

3. Take all reasonable steps to recover missing property.

4. Take all reasonable steps to prevent a further incident.
What you must do after making a claim:

1. Tell us and provide full details in writing immediately if someone is holding you responsible for damage to their property or bodily injury to them. You must also immediately send us any writ or summons, letter of claim or other document.

2. If we ask, you must send us written details of your claim within 31 days.

3. You or your legal representatives must supply at your own expense all information, evidence, details of household insurance, medical certificates and assistance that may be needed.

4. You must supply all of your original invoices, receipts and reports etc.

What you must not do:

1. Admit or deny any claim made by someone else against you or make any arrangement with them.

2. Abandon any property for us to deal with.

3. Dispose of any damaged items as we may need to see them.

We are entitled to take over any rights in the defence or settlement of any claim in your name for our benefit against any other party. We are entitled to take possession of the property insured and deal with any salvage. We may also pursue any claim to recover any amount due from a third party in the name of anyone claiming cover under this policy.

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.

We may refuse to reimburse you for any expenses for which you cannot provide receipts or bills.

FRAUD

You must not act in a fraudulent manner. If you or anyone acting for you:

1. make a claim knowing the claim to be false or fraudulently exaggerated in any respect or

2. make a statement in support of a claim knowing the statement to be false in any respect or

3. submit a document in support of a claim knowing the document to be forged or false in any respect or

4. make a claim in respect of any loss or damage caused by your wilful act or with your connivance

Then

a) we shall not pay the claim

b) we shall not pay any other claim which has been or will be made

c) we may at our option declare your entitlements to benefits void

d) we shall be entitled to recover from you the amount of any claim already paid

e) we may inform the police of the circumstances.
Emergency and medical service

Contact AXA Assistance on telephone: +44 (0)203 285 7245.

In the event of a serious illness or accident which may lead to inpatient hospital treatment, or before any arrangements are made for repatriation or in the event of curtallment necessitating your early return home, or in the event of you incurring medical expenses in excess of €500, 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. Private medical treatment is not covered unless authorised specifically by AXA Assistance.

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 outside your country of residence and the country of which you are a national, AXA Assistance will arrange for medical expenses covered by the Benefit Summary 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.

For simple out-patient treatment, you should pay the hospital/clinic yourself and claim back medical expenses from us on your return to your country of residence. Beware of requests for you to sign for excessive treatment or charges. If in doubt regarding any such requests, please call AXA Assistance for guidance.

Reciprocal health agreements

European Union (EU), European Economic Area (EEA) and Switzerland

If you are a European Community resident you are entitled to health care through the public system in countries of the European union (EU), European Economic Area (EEA) and Switzerland if you become ill or injured while on a temporary stay there.

If you are travelling to another EU/EEA country or Switzerland, we strongly recommend you apply for and obtain a European Health Insurance Card for yourself and/or family and make sure that any medical treatment is provided at hospitals or by doctors working within the terms of the reciprocal health care agreement, unless AXA Assistance agree otherwise. If you are admitted to a private clinic you may be transferred to a public hospital as soon as the transfer can be arranged safely.
Australia

If you require medical treatment in Australia you must enrol with a local MEDICARE office. You do not need to enrol on arrival but you must do this after the first occasion you receive treatment. In-patient and out-patient treatment at a public hospital is then available free of charge. Details of how to enrol and free treatment available can be found in the Health advice for Travellers booklet available from your local Post Office. Alternatively, please call the AXA Assistance for guidance. If you are admitted to hospital contact must be made with the AXA Assistance immediately and their authority obtained in respect of any treatment NOT available under MEDICARE.

General exclusions

These exclusions apply throughout the Benefit Summary. We will not pay for 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 H – Emergency Medical and Other Expenses, Section I – Hospital Benefit and Section K – Travel Accident 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. Your participation in or practice of any sport or activity unless it is shown as covered in the list of Sports and Activities on page 13.

5. Your engagement in or practice of: manual work involving the use of dangerous equipment in connection with a profession business or trade, flying except as a fare paying passenger in a fully-licensed passenger-carrying aircraft, the use of motorised two or three wheeled vehicles unless a full driving licence issued in your country of residence is held permitting the use of such vehicles, professional entertaining, professional sports, racing (other than on foot), motor rallies and motor competitions, or any tests for speed or endurance.

6. Your participation in winter sports, including but not limited to: skiing, cross country skiing (Nordic skiing) and snowboarding.

7. Your wilfully, self-inflicted injury or illness, suicide or attempted suicide, sexually transmitted diseases, solvent abuse, alcohol abuse, the use of drugs (other than drugs taken in accordance with treatment prescribed and directed by a medical practitioner, but not for the treatment of drug or alcohol addiction), self exposure to needless peril (except in an attempt to save human life).

8. A 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.
9. A condition for which you are travelling outside of your country of residence with the intention of obtaining medical treatment (including surgery or investigation) or advice.

10. A condition for which you are not taking the recommended treatment or prescribed medication as directed by a medical practitioner.

11. Your travel against any health requirements stipulated by the carrier, their handling agents or any other public transport provider.

12. Your own unlawful action or any criminal proceedings against you.

13. Not covered is any claim where you are entitled to Indemnity under any other Insurance, including any amounts recoverable from any other source, except in respect of any excess beyond the amount which would have been covered under such other Insurance, or any amount recoverable from any other source, had these benefits herein not been effected.

14. Unless we provide cover under this insurance, any other loss, damage or additional expense following on from the event for which you are claiming. Examples of such loss, damage or additional expenses would be the cost of replacing locks after losing keys, cost incurred in preparing a claim or loss of earnings following bodily injury or illness.

15. Operational duties as a member of the Armed Forces.

16. Your travel to a country or specific area or event to which a government agency in the country of residence or the World Health Organisation has advised the public not to travel, or which are officially under embargo by the United Nations.

### Special exclusions applicable to baggage

1. Loss, theft of or damage to **valuables** or **personal money** left **unattended** at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe or locked safety deposit box.

2. Loss, theft of or damage to **baggage** contained in an **unattended** vehicle:
   a) overnight between 9pm and 8am (local time) or
   b) at any time between 8am and 9pm (local time) unless it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot locked in the vehicle and covered from view and evidence of forcible and violent entry to the vehicle confirmed by a police report.

3. Loss or damage due to delay, confiscation or detention by customs or other authority.

4. Loss, theft of or damage to cheques other than travellers cheques, money, postal or money orders, pre-paid coupons or vouchers, travel tickets, credit/debit or charge cards.

5. Loss, theft of or damage to unset precious stones, contact or corneal lenses, eye glasses, hearing aids, dental or medical fittings, cosmetics, antiques, musical instruments, deeds, manuscripts, securities, perishable goods, bicycles 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. Claims which are not supported by the original receipt, proof of ownership or insurance valuation (obtained prior to the loss) of the items lost, stolen or damaged.

9. Loss, theft of or damage to tools of trade, motor accessories and other items used in connection with your business, trade, profession or occupation.

10. 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 or liquid damage.

11. Loss or damage due to depreciation in value, variations in exchange rates or shortages due to error or omission.

12. Claims arising from loss or theft from your accommodation unless there is evidence of forced entry which is confirmed by a police report.

13. Claims arising from damage caused by leakage of powder or liquid carried within personal effects or baggage.

14. Claims arising from loss, theft or damage of baggage shipped as freight or under a bill of lading.

---

**Sports and activities**

You are covered under Section H – Emergency Medical and Other Expenses for the following activities automatically at no additional charge, provided that the activity is on an **incidental basis**. Cover under Section L – Personal Liability for those sports or activities marked with * is excluded.

- Archery (amateur)
- Badminton (amateur)
- Baseball (amateur)
- Basketball (amateur)
- Beach Games
- Bungee Jump (1)
- *Camel/Elephant Riding (incidental)
- Canoeing (Up to Grade 3)
- *Clay Pigeon Shooting
- Cricket (amateur)
- Cycling (other than specified)
- Dinghy Sailing
- Fell Walking
- Fencing
- Fishing
- Football (amateur)
- GAA Football (amateur)
- Golf (amateur)
- Hiking (under 2,000 meters altitude)
- Hockey (amateur)
- Horse Riding (up to 7 days)
- Jet Boating
- *Jet Skiing
- Jogging
- Manual Work – bar and restaurant, waitress, waiter, chalet, maids, au pair and nanny’s and occasional light manual work at ground level including retail work and fruit picking but excluding the use of power tools and machinery
- Marathon Running (amateur)
- Motorcycling up to 50cc
- Netball (amateur)
• Non manual work (including professional, administrative or clerical duties only)
• Orienteering
• Outwardbound Pursuits
• *Paintballing
• Parascending (over water)
• Pony Trekking
• Racquetball
• River Canoeing (Up to Grade 3)
• Roller Skating
• Roller Blading
• Rounders
• Rowing
• Running – sprint/long distance (amateur)
• Sail Boarding
• *Sailing within territorial waters
• Scuba Diving\(^1\) Up to 30 metres if adequately supervised with qualified instructor (see notes below)
• Skate Boarding
• Snorkelling
• Squash (amateur)
• Surfing (amateur, under 14 days)
• Tennis (amateur)
• Tour Operator Safari
• Track Events
• Trekking (under 2,000 metres altitude)
• Volleyball (amateur)
• War Games
• Water Polo (amateur)
• Water skiing (amateur)
• White Water Rafting (Grade 1 to 3)
• Windsurfing (amateur)
• Yachting (racing/crewing inside territorial waters)

\(^1\) Scuba diving – scuba diving to the following depths, when you hold the following qualifications, and are diving under the direction of an accredited dive marshal, instructor or guide and within the guidelines of the relevant diving or training agency or organisation:
• PADI Open Water – 18 metres
• PADI Advanced Open Water – 30 metres
• BSAC Ocean Diver – 20 metres
• BSAC Sports Diver – 35 metres
• BSAC Dive Leader – 50 metres
We must agree with any equivalent qualification. If you do not hold a qualification, we will only cover you to dive to a depth of 18 metres.
Benefit Summary

Section A – Travel Advice

What is covered Before and during your trip we will provide you with information on:

1. current visa and entry requirements for all countries. If you hold a passport from a country other than the country of residence, we may need to refer you to the embassy or consulate of the country concerned.
2. current vaccination requirements for all countries and information on current World Health Organisation warnings.
3. weather forecasts abroad.
4. specific languages spoken at the travel destination.
5. time zones and time differences.
6. opening hours of major banks including information and advice on the acceptability of various currencies and the main currency in use at the travel destination.

Section B – Travel Assistance

What is covered

During your trip we will:

1. assist you with the procurement of a lawyer and/or interpreter if you are arrested or threatened with arrest while travelling, or are required to deal with any public authority.
2. relay messages to your close relatives, business colleagues or friends in your country of residence.
3. assist in locating your lost luggage and provide you with regular updates on the current situation.
4. assist in obtaining replacement travel documents if the documents required for the return journey are lost or stolen. We will not pay the charges payable for issuing new documents. In the event that travel tickets for the return journey are lost or stolen, an advance shall be paid to enable purchase of a replacement ticket.

Special conditions

1. All advances and delivery fees will be charged to your Lloyds Bank Premier International Account debit card unless other accepted means of repayment to us are made in advance
2. Anything mentioned in General Conditions on page 7.

What is not covered

1. The cost of any advance or delivery fee.
2. Anything mentioned in General Exclusions on page 11.
Section C – Cancellation or curtailment charges

You should always contact AXA Assistance before curtailment. Telephone +44 (0)203 285 7245.

What is covered

We will pay you, up to the amount shown in the Benefit Table, for any irrecoverable unused travel and accommodation costs and other pre-paid charges which you have paid or are contracted to pay together with any reasonable additional travel expenses incurred if

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; or
   e) a business colleague.

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 (which qualifies for payment under the current redundancy payment legislation in the county of residence and at the time of booking the trip there was no reason to believe anyone would be made redundant) of you or any person with whom you are travelling or have arranged to travel with.

4. The withdrawal of leave for members of the Armed Forces, Police, Fire, Nursing or Ambulance Services or employees of a Government Department, provided that such cancellation or curtailment could not reasonably have been expected at the time of receiving these benefits or booking your trip (whichever is the later).

5. The Police requesting you, within 7 days of your departure date, to remain at or subsequently return to your home due to serious damage to your home caused by fire, aircraft, explosion, storm, flood, subsidence, malicious persons or theft.

Special conditions

1. You must obtain a medical certificate from your treating medical practitioner and 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.

2. If you delay or fail to notify the travel agent, tour operator or provider of transport/accommodation, at the time it is found necessary to cancel the trip, our liability shall be restricted to the cancellation charges that would have applied had failure or delay not occurred.

3. If you cancel the trip due to bodily injury or illness you must provide a medical certificate from the medical practitioner treating the injured/ill person, stating that this necessarily and reasonably prevented you from travelling.

4. If the car which you intended to use for the trip is stolen or damaged within 7 days of the departure date then the costs of a hire car will be covered and no cancellation costs will be paid.

5. Anything mentioned in General Conditions on page 7.
What is not covered

1. **Pre-existing medical conditions** of you or anyone under **What is covered**.

2. The cost of recoverable airport charges and levies.

3. Any claims arising directly or indirectly from:
   a) Redundancy caused by or resulting from misconduct leading to dismissal or from resignation or voluntary redundancy or where a warning or notification of redundancy was given prior to the date these benefits became effective or the time of booking any **trip** (whichever is the earlier).
   b) Circumstances known to you prior to the date the date these benefits became effective or the time of booking any **trip** (whichever is the earlier) which could reasonably have been expected to give rise to cancellation or **curtailment** of the **trip**.

4. Travel tickets paid for using any airline mileage reward scheme, for example Avios, or any card bonus point schemes.

5. Accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme.

6. Normal pregnancy, without any accompanying **bodily injury**, illness, disease or complication. This section is designed to provide cover for unforeseen events, accidents, illnesses and diseases and normal childbirth would not constitute an unforeseen event.

7. Anything mentioned in **General Exclusions** on page 11.

Section D – Missed departure/missed connection

**What is covered**

We will pay you, up to the amount shown in the **Benefit Table**, for reasonable additional accommodation (room only) and travel expenses necessarily incurred in reaching your overseas destination, connecting flights outside the **country of residence** or returning to the **country of residence** if you fail to arrive at the international departure point in time to board the scheduled **public transport** on which you are booked to travel on the initial international journey of the **trip** as a result of:

1. the failure of other scheduled **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.

**Special conditions**

1. **You** must allow sufficient time for the scheduled **public transport** or other transport to arrive on schedule and to deliver you to the departure point.

2. **You** must obtain a written report from the carrier confirming the delay and cause.

3. **You** must obtain a written report from the police or attending emergency service if the vehicle you are travelling in breaks down or is involved in an accident.
4. **You** may claim only once under Section E – Delayed Departure/Abandonment or once under Section D – Missed Departure/Missed Connection or once under Section G – Involuntary Denial of Boarding for the same event, not twice or all.

5. Anything mentioned in **General Conditions** on page 7.

**What is not covered**

1. Claims arising directly or indirectly from:
   
   a) Strike or industrial action existing or publicly declared by the date these benefits became effective or **you** booked **your trip** (whichever is the earlier).
   
   b) An accident to or breakdown of the vehicle in which **you** are travelling for which a professional repairers report is not provided.
   
   c) 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.

2. Additional expenses where the scheduled public transport operator has offered reasonable alternative travel arrangements.

3. Missed departure when less than a minimum connection time of 2 hours between connecting flights at an international point of departure has been arranged or longer if flight reservations systems require longer periods for connections.

4. Anything mentioned in **General Exclusions** on page 11.

---

**Section E – Delayed departure/abandonment**

**What is covered**

If departure of the scheduled public transport on which **you** are booked to travel is delayed at the final departure point from or to the country of residence for at least 6 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 scheduled public transport on which **you** are booked to travel

**we will pay** **you**, either:

1. up to the amount shown in the **Benefit Table** for each completed 6 hours delay up to a maximum of the amount shown in the **Benefit Table**, or

2. up to the amount as shown in the **Benefit Table** for Section C Cancellation 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 of 24 hours delay has elapsed for a **trip** booked 1–7 days and a minimum of 36 hours delay has elapsed for a **trip** booked over 8 days, **you** choose to cancel **your trip**.
Special conditions

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.
4. You may claim only once under Section E – Delayed Departure/Abandonment or once under Section D – Missed Departure/Missed Connection or once under Section G – Involuntary Denial of Boarding for the same event, not twice or all.
5. Anything mentioned in General Conditions on page 7.

What is not covered

1. Claims arising directly or indirectly from:
   a) Strike or industrial action or air traffic control delay existing or publicly declared by the date these benefits became effective or you booked your trip (whichever is the earlier).
   b) Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Aviation Authority or a Port Authority or any similar body in any country.
2. Anything mentioned in General Exclusions on page 11.

Section F – Baggage delay and extended baggage delay

What is covered

Baggage delay
We will pay you up to the amount shown in the Benefit Table for Baggage Delay for the emergency replacement of clothing, medication and toiletries if the checked in baggage is temporarily lost in transit during the outward journey and not returned to you within 6 hours of your arrival.

Extended baggage delay
We will pay you up to the amount shown in the Benefit Table for Extended Baggage Delay if the checked in baggage has still not arrived at your destination airport within 48 hours of your arrival.

If the loss is permanent the amount paid will be deducted from the final amount to be paid under Section J – Baggage.

Special conditions

1. Written confirmation must be obtained from the carrier, confirming the number of hours the baggage was delayed.
2. All receipts must be retained.
3. Anything mentioned under Special Exclusions Applicable to Baggage on page 12.
4. Anything mentioned in General Conditions on page 7.

What is not covered

1. Anything mentioned under Special Exclusions Applicable to Baggage on page 12.
2. Anything mentioned in General Exclusions on page 11.
Section G – Involuntary denial of boarding

What is covered

Denial of boarding
If you have checked-in, or attempted to check in, for a confirmed scheduled flight, within the published check-in times, and you are involuntarily denied boarding as a result of overbooking, we will pay your costs incurred in respect of restaurant meals and refreshments consumed between the original scheduled flight departure time and your actual departure time, up to the amount shown in the Benefit Table.

Extended denial of boarding
If you are delayed for more than six hours, we will pay up to the amount shown in the Benefit Table for your costs incurred in respect of hotel accommodation used and restaurant meals and refreshments consumed, within 30 hours of the original scheduled flight departure time, and before your actual departure.

Special conditions
1. You may claim only once under Section E – Delayed Departure/Abandonment or once under Section D – Missed Departure/Missed Connection or once under Section G – Involuntary Denial of Boarding for the same event, not twice or all.
2. Anything mentioned in General Conditions on page 7.

What is not covered
1. Any costs or charges for which the airline will compensate you;
2. Any costs or charges incurred where seat bumping was not involuntary and/or on a mandatory basis;
3. Any claims where written proof from the airline is not obtained confirming your inability to travel through over-booking and the period of delay until your next available flight is confirmed.
4. Anything mentioned in General Exclusions on page 11.

Section H – Emergency medical and other expenses

What is covered
We will pay you, up to the amount shown in the Benefit Table, for the following expenses which are necessarily incurred outside of the country of residence and the country of which you are a national, as a result of your suffering bodily injury or a medical condition and/or compulsory quarantine:
1. Emergency medical, surgical, hospital, ambulance and nursing fees and charges.
2. Emergency dental treatment for the immediate relief of pain (to natural teeth only) up to the limit in the Benefit Table.
3. In the event of your death outside of the country of residence the reasonable cost of conveying your ashes to your home, or the additional costs of returning your remains to your home.
4. Up to the amount shown in the **Benefit Table** per night for 10 nights for reasonable 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**, up to the amount shown in the **Benefit Table** per night for reasonable additional accommodation expenses for a friend or close relative to remain with you and escort you home. If you and your friend or close relative are unable to use the original return ticket, **AXA Assistance** will provide additional travel expenses up to the standard of your original booking to return you to your home.

5. Economy class transport and up to the amount shown in the **Benefit Table** per night for 10 nights accommodation expenses for a close relative from the country of residence to visit you or escort you to your home if you are travelling alone and if you are hospitalised as an in-patient for more than 10 days, with the prior authorisation of **AXA Assistance**.

6. 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 if it is medically necessary. Repatriation expenses will be in respect only of the identical class of travel utilised on the outward journey unless **AXA Assistance** agree otherwise.

7. Economy class transport for a friend or close relative to travel from the country of residence to escort beneficiaries under the age of 16 to your home in the country of residence if you are physically unable to take care of them. If you cannot nominate a person we will then select a competent person.

8. Economy class transport for a **business colleague** to replace you following your return home after your treatment or if you are unable to continue working on your trip for more than 5 days.

9. A replacement driver to collect and return your car to the country of residence if you and your travelling companions are unable to drive.

10. Search and rescue costs up to the amount shown in the **Benefit Table**.

11. If we have repatriated you to your country of residence with a medical escort we will pay for your accommodation, food and nursing costs for up to 10 days up to the amounts listed in the **Benefit Table** while you are convalescing in a Nursing Home registered in accordance with the legislation in the country of residence. The convalescence must immediately follow your repatriation and be agreed to by our senior medical officer in consultation with the registered **medical practitioner** treating you.
Special conditions

1. You must give notice as soon as possible to AXA Assistance of any bodily injury or medical condition which necessitates your admittance to hospital as an in-patient or before any arrangements are made for your repatriation.

2. You must contact AXA Assistance as soon as possible in the event of you incurring medical expenses in excess of €500 relating to any one incident.

3. In the event of your bodily injury or medical condition we reserve the right to relocate you from one hospital to another and arrange for your repatriation to the country of residence at any time during the trip. We will do this if in the opinion of the medical practitioner in attendance or AXA Assistance you can be moved safely and/or travel safely to the country of residence to continue treatment.

4. You must always contact AXA Assistance before curtailing your trip.

5. You must claim against your state or private health insurer first for any in-patient medical expenses abroad up to your policy limit with that insurer. In the event of a claim under this section you must advise us of any other insurance policy you hold or benefit from which may provide cover.

6. Anything mentioned in General Conditions on page 7.

What is not covered

1. Pre-existing medical conditions

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) The cost of treatment or surgery, including exploratory tests, which are not directly related to the bodily injury or medical condition which necessitated your admittance into hospital.
   c) Any expenses which are not usual, reasonable or customary to treat your bodily injury or medical condition.
   d) Any form of treatment or surgery which in the opinion of the medical practitioner in attendance and AXA Assistance can be delayed reasonably until your return to the country of residence.
   e) Expenses incurred in obtaining or replacing medication, which at the time of departure is known to be required or to be continued outside the country of residence.
   f) Additional costs arising from single or private room accommodation.
   g) Treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre unless agreed by AXA Assistance.
   h) Any expenses incurred after you have returned to the country of residence unless previously agreed to by AXA Assistance.
i) Expenses incurred as a result of a tropical disease where you have not had the recommended inoculations and/or taken the recommended medication.

j) Your decision not to be repatriated after the date when in the opinion of AXA Assistance it is safe to do so.

3. Anything mentioned in General Exclusions on page 11.

Section I – Hospital benefit

What is covered

We will pay you, up to the amount shown in the Benefit Table, for every complete 24 hours you have to stay in hospital as an in-patient outside the country of residence and/or the country of which you are a national, as a result of bodily injury or medical condition you sustain. We will pay the amount in the Benefit Table in addition to any amount payable under Section H – Emergency medical and other expenses.

Special conditions

1. You must give notice as soon as possible to AXA Assistance of any bodily injury or medical condition which necessitates your admittance to hospital as an in-patient.

2. Anything mentioned in General Conditions on page 7.

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 medical condition which necessitated your admittance into hospital.
   b) Hospitalisation relating to any form of treatment or surgery which in the opinion of the medical practitioner in attendance and AXA Assistance can be delayed reasonably until your return to the country of residence.
   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 a tropical disease where you have not had the recommended inoculations and/or taken the recommended medication.
   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. Pre-existing medical conditions.

3. Anything mentioned in General Exclusions on page 11.
Section J – Baggage, personal money and passport

What is covered

Baggage

We will pay you, up to the amount shown in the Benefit Table, for the accidental loss of, theft of or damage to baggage. The amount payable will be 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). The maximum we will pay for any one article, pair or set of articles is equal to the Single Item Limit shown in the Benefit Table. The maximum we will pay for all valuables in total is equal to the valuables Limit shown in the Benefit Table.

Personal money

We will pay you up to the amounts shown in the Benefit Table for the accidental loss of, theft of or damage to personal money.

We will pay you up to the amounts shown in the Benefit Table for cash limit for bank notes, currency notes and coins and up to the Cash Limit for under 16’s if you are under the age of 16.

Passport

We will pay you up to the amount shown in the Benefit Table for reasonable additional travel and accommodation expenses incurred necessarily while abroad to obtain a replacement of your lost or stolen passport. We will only pay the pro-rata value of the lost passport.

Special conditions

1. All receipts must be retained.
2. Anything mentioned under Special conditions applicable to baggage on page 12.
3. Anything mentioned in General Conditions on page 7.

What is not covered

1. Anything mentioned under Special exclusions applicable to baggage on page 12.
2. Anything mentioned in General Exclusions on page 11.

Section K – Travel accident

Definitions – Applicable to this section

Loss of limb – loss by permanent severance of an entire hand or foot or the total and permanent loss of use of an entire hand or foot.

Loss of sight – total and irrecoverable loss of sight in both eyes.

Permanent total disablement – disablement which in the opinion of our medical practitioner, entirely prevents you from engaging in, or giving any attention to, any and every business or occupation for the remainder of your life.

What is covered

We will pay you, up to the amount shown in the Benefit Table, if you sustain bodily injury whilst on a public conveyance which shall solely and independently of any other cause, result within one year in your death, loss of limb, loss of sight or permanent total disablement.
Special conditions

1. Our medical practitioner may examine you as often as reasonably necessary prior to paying a claim.
2. Anything mentioned in General Conditions on page 7.

Provisions

The benefit is not payable to you:

1. Under more than one of the items shown in the Benefit Table.
2. Under permanent total disablement, until one year after the date you sustain bodily injury.
3. Under permanent total disablement, if you are able or may be able to carry out any gainful employment or gainful occupation.

What is not covered

1. Pre-existing medical conditions.
2. Anything mentioned in General Exclusions on page 11.

Section L – Personal liability

What is covered

We will pay up to the amount shown in the Benefit Table, (inclusive of legal costs and expenses up to the amount shown in the Benefit Table) 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 or 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

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 the Benefit Summary provided that such representative(s) comply(ies) with the terms and conditions outlined in this document.
6. Anything mentioned in General Conditions on page 7.
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).
   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 £250 of each and every claim arising from the same incident).
   f) Your criminal, malicious or deliberate acts.

2. Anything mentioned in General Exclusions on page 11.

Section M – Overseas legal expenses and assistance

What is covered

We will pay up to the amount shown in the Benefit Table, for legal costs to pursue a civil action for compensation if someone else causes you bodily injury, medical condition or death during your trip. We will also pay reasonable costs of an interpreter that is arranged by us for court proceedings.

Special conditions

1. We shall supervise any legal action through agents we nominate and will decide the point at which negotiations cannot usefully be pursued further. After that, no further claims can be made against us.

2. If you or your lawyer receive any compensation, you must repay us any legal costs which we have paid up to the amount of the compensation.

3. Anything mentioned in General Conditions on page 7.

What is not covered

1. Legal costs in respect of:
   a) Claims when in our opinion there are no reasonable prospects for success.
   b) Claims against a carrier, the travel or holiday agent or tour operator arranging any trip, us, Inter Partner Assistance, AXA Travel Insurance and AXA Assistance or their agents.
   c) Claims against someone you were travelling with or another beneficiary.
   d) Legal action where in our opinion the estimated amount of compensation is less than €750.
   e) Actions undertaken in more than one country.
   f) Lawyers’ fees incurred on the condition that your action is successful.
   g) Claims by you other than in your private capacity.
   h) Claims occurring within the country of residence and the country of which you are a national.
2. Legal costs or expenses incurred before we accept your claim in writing.

3. Claims not notified to AXA Assistance within 30 days of the incident.

4. Anything mentioned in General Exclusions on page 11.

Section N – Purchase protection

Definitions – Applicable to this section

You/your
– a Lloyds Bank Premier International Account holder, the account in good standing at the time of the incident.

Eligible item
– an item, purchased by the Account Holder solely for personal use (including gifts), which has been charged fully to the Account Holders Lloyds Bank Premier International Account debit card and is not listed under What is not covered in this section.

Purchase price
– the lower of the amounts shown on either the Lloyds Bank Premier International Account statement or the store receipt for the eligible item.

What is covered

In the event of loss through theft, fire and accidental damage to an eligible item within 90 days of purchase, we will, at our option, replace or repair the eligible item or credit your Lloyds Bank Premier International Account debit card account an amount not exceeding the purchase price of the eligible item, or the single item limit shown in the Benefit Table whichever is lower. We will not pay more than the amount shown in the Benefit Table for any one event, or more than the maximum amount shown in the Benefit Table in any one 365 day period.

Special conditions

1. Purchase Protection provides cover only for claims or portions of claims that are not covered by other applicable guarantees, warranties, insurance or indemnity policies, subject to the stated limits of liability.

2. Claims for an eligible item belonging to a pair or set, will be paid up to the full purchase price of the pair or set, provided the items are not useable individually and cannot be replaced individually.

3. If you purchase the eligible item as a gift for someone else, we will if you wish, pay a valid claim to the recipient, subject to you making the claim.

4. You must exercise due diligence and do all things reasonably practicable to avoid any direct physical theft or damage to an eligible item.

5. You will need to transfer to us, on our request and at your expense, any damaged eligible item or part of a pair or set, and assign the legal rights to recover from the party responsible up to the amount we have paid.

6. You must document that the claim has not been sent to other insurance companies.

7. You must provide us with the original sales receipt from store, original of card receipt, original of account showing the transaction and the police report.

8. Anything mentioned in General Conditions on page 7.

What is not covered

1. The excess of €75, applying to each and every item.

2. Lost items not connected to theft, fire or damage caused by accident.

3. Mysterious disappearance of items.
4. Theft or damage caused by fraud, mistreatment, carelessness or not following the manufacturers manual.

5. Items which were used before purchase, second-hand, altered, or bought fraudulently by you.

6. Damage to items caused by product defects.

7. Expenses due to repairs not performed by workshops approved by AXA Assistance.

8. Stolen items not reported to the police within 48 hours of discovery and a written report obtained.

9. Items left unattended in a place accessible to the public.

10. Loss or damage due to normal wear and tear of items or damage due to normal use or normal activity during sports and games (example golf-tennis balls, or other consumable items used for sport or games).


12. Loss or damage due to radioactivity, water, damp, earthquake, unexplainable disappearance or error during production.

13. Theft, loss or damage when item is under supervision, control or taking care of, by third party other than allowed according to safety regulations.

14. Items not received by you or another party pointed out by you.

15. Losses from any item of any property, land or premises unless entry or exit to the property or premises was gained by the use of force, resulting in visible physical damage to the property or premises.

16. Direct physical theft or damage to items in a motor vehicle or as a result of the theft of said motor vehicle.

17. Loss caused by declared or undeclared war, confiscation by order of any government or public authority, or arising from illegal acts.

18. Loss of jewellery, watches, precious metals and gemstones in baggage unless carried by hand and under your personal supervision or under the supervision of a travelling companion previously known to you.


20. Art, antiques, rare coins, stamps and collector’s items.

21. Animals, living plants, consumables, perishable goods or permanent installations.

22. Electronic items and equipment, including but not limited to, personal stereos, MP3 players, computers or computer-related equipment whilst at your place of employment, items used for business purpose.

23. Riot and civil commotions, strikes, labour and political disturbances.

24. Any mail order items or items delivered by courier until item or items are received, checked for damage and accepted at the nominated delivery address.

25. Items purchased on the Internet unless it is from a local country registered site.

26. Theft or accidental damage to any item where there is any other insurance covering the same theft or accidental damage, or where the terms and conditions of such other insurance have been broken or for the reimbursement of any evident excess.

27. Anything mentioned in General Exclusions on page 11.
Section O – Return protection

Definitions – Applicable to this section

You/your – a Lloyds Bank Premier International Account holder, the card account being valid and the account in good standing at the time of the incident.

What is covered

If a retailer operating and having premises in the country of residence will not take back a new, unused item intended for personal use, purchased in full with the Lloyds Bank Premier International Account debit card, we will refund you the purchase price or up to the single item limit amount listed in the Benefit Table.

We will pay you up to the maximum amount listed in the Benefit Table per 365 day period.

Special conditions

1. You must keep the original sales receipt from store, original of card receipt, original of account statement showing the transaction was paid in full with the Lloyds Bank Premier International Account debit card.

2. Anything mentioned in General Conditions on page 7.

What is not covered

1. The excess of €75, applying to each and every item.

2. Items that are not in a new and saleable condition, free from all defects, and in full working order.

3. Jewellery, watches, precious metals and gemstones.

4. Service, books, healthcare items

5. Rebuilt and refurbished items, closing down sale items.

6. Traveller’s cheques, tickets, cash or its equivalents, currency, silver and gold.

7. One of a kind items, art, antiques, furs, rare coins, stamps and collector’s items.

8. Land, buildings, items permanently affixed to the home, office or vehicles.

9. Animals, living plants, consumables, perishable goods or permanent installations.

10. Electronic items and equipment, including but not limited to, personal stereos, mobile phones, recorded media, MP3 or MP4 players, computers or computer-related equipment.


12. Anything mentioned in General Exclusions on page 11.
Section P – Extended warranty

Definitions – Applicable to this section

You/your – a Lloyds Bank Premier International Account holder, the card account being valid and the account in good standing at the time of the incident.

Eligible item – means an electrical household good, purchased by the you solely for personal use, which has been charged fully to your Lloyds Bank Premier International Account debit card, in a store located in the country of residence (other than a Duty-Free Zone) or via an Internet site where the sales company is registered in the country of residence and the Internet sale of the retail item is meant for the country of residence market and is not listed as an item which is not covered. To qualify for cover, all eligible items must be registered on a Purchase Registration Form before the manufacturer’s original warranty expires or within the first 90 days from the date of purchase or delivery, whichever is sooner.

What is covered

One additional year of cover will be added to the end of the original manufacturer’s warranty, up to a maximum of five years in total, for every registered eligible item. Repair expenses will be paid up to the price paid for the product up to the maximum shown in the Benefit Table, whichever is the smaller amount. The maximum paid per 365 day period is as shown in the Benefit Table.

If it is impossible to repair the eligible item or repair expenses exceed the original purchase price paid, you will be compensated with a like product. If it is not possible to find a like product you will be reimbursed with an item of the same quality and specification.

In the event of a claim

If a registered eligible item breaks down, please call AXA Assistance, giving your name, Lloyds Bank Premier International Account debit card number, eligible item brand and model and the breakdown date. We will confirm that the eligible item is registered and you will be directed to an authorised service centre. We will send you a claim form. Please retain the repair receipt from the service centre specifying the breakdown and price for repair. Claim forms and all documentation must be sent to us within 90 days of the repair date.

Special conditions

1. To qualify for cover, all eligible items must be registered on a Purchase Registration Form before the manufacturer’s original warranty expires or within the first 90 days from the date of purchase or delivery, whichever is sooner.

2. Only electrical household products with well-known brand names, with original manufacturers’ warranties can be registered.

3. You must keep the original sales receipt from store, original of card receipt, original of account statement showing the transaction was paid in full with the Lloyds Bank Premier International Account debit card and the original manufacturers warranty card.

4. Extended Warranty only covers Mechanical Breakdown–Repair expenses if your product breaks down after the manufacturer’s original warranty has expired.
5. Cover for Mechanical Breakdown starts from the date the original manufacturer’s warranty ends and lasts for (one) year from that date subject to maximum of five years.

6. There is no limit to the number of purchases you may make and register.

7. If you submit details on the Registration Form of products that cannot be registered, we will inform you why the product(s) cannot be registered.

8. You must use the service centre authorised by us for the repair of the eligible item.


What is not covered

1. The excess of €75, applying to each and every item.

2. Non-electrical items.

3. Items registered later than 90 days of date of purchase or delivery, whichever is sooner, or after the expiration of the manufacturer’s warranty.

4. Items which do not have an original manufacturer’s warranty valid in the country of residence.

5. Items which do not have a country of residence specification or that are not available in the country of residence.

6. Items not bought as new, or modified, rebuilt or refurbished items.

7. Items that are specified by supplier as a consumable item or items that shall be thrown away after usage, included, but not limited to bulbs, fuses, batteries, filters and printing cartridges.

8. Installation expenses or changes on an item.

9. Cleaning expenses, included, but not limited to filter on a washing machine, video and cassettes.

10. The cost of rectifying blockages (except in the cooling system of refrigeration equipment).

11. Any costs incurred in gaining access for repair to any appliance that has been incorporated into fitted units.

12. Expenses linked to supplier’s withdrawal of a product.

13. Expenses linked to rebuild.


15. Items permanently affixed to the Home or office.

16. Expenses linked to repairs caused by routine service, inspections or installations, or call out charges where an authorised repairer cannot find any fault with the item.

17. Computer software and other accessories to computers not fully assembled by the manufacturer.

18. Damage caused by not following the supplier’s manual, instructions or installations, or the use of unapproved accessories.


20. Damage caused by mistreatment or carelessness.

21. Lightning, storm or flood.

22. War or hostile surroundings including invasions, revolts.

23. Expenses due to supplement equipment.

24. Expenses due to repairs not performed by workshops approved by the manufacturer.

25. Expenses when a repairman can’t find anything broken.
26. Loss due to not able to use the item, or other loss other than the product itself, exception destroyed food.

27. Electrical items which are purchased for resale.

28. Consequential damages, including bodily injury, property damage, punitive damages, exemplary damages and legal fees.

29. Items without a serial number.

30. Vehicles and their parts.

31. Any costs other that those specifically covered under the terms of the original manufacturer’s written repair warranty.

32. Anything mentioned in General Exclusions on page 11.

Section Q – ATM theft/ assault

What is covered

We will pay you, up to the amount shown in the Benefit Table if you are mugged or robbed and the cash that you have withdrawn from an ATM with your Lloyds Bank Premier International Account debit card is taken from you within 500 meters of the ATM and within 1 hour of the withdrawal during a trip.

Special conditions

1. You must report the theft to the police within 4 hours of the attack/robbery.
2. You must report the incident to AXA Assistance within 72 hours of the attack/robbery.
3. You must obtain a written report from the police which includes an incident number.
4. You must provide proof of the amount, date and time of the covered withdrawal.
5. Anything mentioned in General Conditions on page 7.

What is not covered

1. Any cash that is withdrawn before 1 hour of the time of the robbery and/or not withdrawn using the Lloyds Bank Premier International Account debit card.
2. Anything mentioned in General Exclusions on page 11.
Complaints procedure

Making yourself heard

We are committed to providing you with an exceptional level of service and customer care. We realise that things can go wrong and there may be occasions when you feel that we have not provided the service you expected. When this happens, we want to hear about it so that we can try to put things right.

When you contact us

Please give us your name and contact telephone number. Please quote your Lloyds Bank Premier International Account number and/or claim number. Please explain clearly and concisely the reason for your complaint.

Making a complaint

You can write to the Quality Manager, who will arrange an investigation on behalf of the General Manager, at: AXA Travel Insurance, Head of Customer Care, The Quadrangle, 106-118 Station Road, Redhill, Surrey, RH1 1PR, United Kingdom.

Or you may use e-mail: claimcomplaints@axa-assistance.co.uk

Or telephone +44 (0)203 285 7245

If it is impossible to reach an agreement, you may have the right to make an appeal to the Financial Ombudsman Service by writing to: Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London, E14 9SR, United Kingdom; Or you can phone 0800 023 4567, free for people phoning from a ‘fixed line’ (for example, a landline at home), or 0300 123 9123, free for mobile phone users who pay a monthly charge for calls to numbers starting 01 or 02.

Website: www.financial-ombudsman.org.uk

These procedures do not affect your right to take legal action.

Use of your personal data

Details of you, your insurance cover under this policy and claims will be held by us (acting as Data Controller) for underwriting, policy administration, claims handling, providing travel assistance, complaints handling, sanctions checking and fraud prevention, subject to the provisions of applicable data protection law and in accordance with the assurances contained in our website privacy notice (see below).

We collect and process these details as necessary for performance of our contract of insurance with you or complying with our legal obligations, or otherwise in our legitimate interests in managing our business and providing our products and services.

These activities may include:

a) use of sensitive information about the health or vulnerability of you or others involved in your assistance guarantees, in order to provide the services described in this policy. By using our services, you consent to us using such information for these purposes,

b) disclosure of information about you and your insurance cover to companies within the AXA group of companies, to our service providers and agents in order to administer and service your insurance cover, to provide you with travel assistance, for fraud prevention, to collect payments, and otherwise as required or permitted by applicable law;

c) monitoring and/or recording of your telephone calls in relation to cover for the purposes of record-keeping, training and quality control;
d) technical studies to analyze claims and premiums, adapt pricing, support subscription process and consolidate financial reporting (incl. regulatory); detailed analyses on claims/missions/calls to better monitor providers and operations; analyses of customer satisfaction and construction of customer segments to better adapt products to market needs;

e) obtaining and storing any relevant and appropriate supporting evidence for your claim, for the purpose of providing services under this policy and validating your claim; and

f) sending you feedback requests or surveys relating to our services, and other customer care communications.

We will separately seek your consent before using or disclosing your personal data to another party for the purpose of contacting you about other products or services (direct marketing). You may withdraw your consent to marketing at any time, or opt-out of feedback requests, by contacting the Data Protection Officer (see contact details below).

We carry out these activities within the UK, in and outside the European Economic Area, in relation to which processing the data protection laws and or agreements we have entered into with the receiving parties provide a similar level of protection of personal data.

By purchasing this policy and using our services, you acknowledge that we may use your personal data, and consent to our use of sensitive information, both as described above. If you provide us with details of other individuals, you agree to inform them of our use of their data as described here and in our website privacy notice (see below).

You are entitled on request to a copy of the information we hold about you, and you have other rights in relation to how we use your data (as set out in our website privacy notice – see below). Please let us know if you think any information we hold about you is inaccurate, so that we can correct it.

If you want to know what information is held about you by AXA Travel Insurance Limited, or have other requests or concerns relating to our use of your data, please write to us at:

Data Protection Officer
AXA Travel Insurance Limited
106-108 Station Road
Redhill
RH1 1PR

Email: dataprotectionenquiries@axa-assistance.co.uk

Our full privacy notice is available at: www.axa-assistance.com/en.privacypolicy

Alternatively, a hard copy is available from us on request.