



COUTTS TRAVEL PROTECTION INSURANCE GUIDE

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COUTTS TRAVEL PROTECTION INSURANCE GUIDE

This booklet explains the travel, emergency medical cover and Loss Damage Waiver benefits available with the **protected client's** Coutts Travel Protection.

This Coutts Travel Protection Insurance Guide supersedes all previous Insurance Guides issued by Coutts. Information contained in this Coutts Travel Protection Insurance Guide is correct at September 2021, but is subject to change as specified in this booklet.

From time to time it may be necessary to alter the terms of this Coutts Travel Protection Insurance Guide. When changes occur, **we** will let the **protected client** know. Any such alteration will only apply to **trips** booked after **we** have notified them, or at a specific future date.

This Coutts Travel Protection Insurance Guide contains details of the various insurance policies available with the **protected client's** Coutts Travel Protection.

Please be aware that, although the different insurance policies contain the same or similar terminology, each policy should be read on its own as the meaning of such terminology may differ with every policy. For example, the definition of **beneficiaries** in the Travel Protection insurance policy includes **guests** (when the appropriate endorsement has been purchased), whereas the Loss Damage Waiver insurance policy does not.

The protected client's right to cancel

The **protected client** has the right to cancel this Coutts Travel Protection. They have a statutory period of 14 days within which to cancel starting on the day the **protected client** receives their Coutts Travel Protection Insurance Guide. Coutts charges £400 for this service in arrears. If the **protected client** cancels within 14 days they will not be charged.

To cancel this insurance please call Coutts 24 on +44 (0)20 7957 2424 or write to Coutts, 440 Strand, London WC2R 0QS.

If the **protected client** does not exercise this cancellation right, Coutts Travel Protection will be binding on them.

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TRAVEL INSURANCE POLICY BENEFITS GUIDE

SECTIONS 1-18 & 20 PROVIDED BY AWP P&C SA AND SECTION 19 PROVIDED BY LIBERTY MUTUAL INSURANCE EUROPE SE

Policy number: TRVCTPA

This Guide outlines the travel insurance benefits available with Coutts Travel Protection.

It is recommended that the **protected client** and other **beneficiaries** read this Guide carefully before travelling. While all the words are important, pay particular attention to all the definitions, conditions and exclusions. It also specifies what **you** need to do if **you** want to make a claim. Please keep this Guide in a safe place and carry it with **you** when **you** go on a **trip**.

Sections 1-18 and 20 of this travel insurance are underwritten by AWP P&C SA and administered in the UK by Allianz Assistance. Allianz Assistance is a trading name of AWP Assistance UK Ltd, 102 George Street, Croydon CR9 6HD. AWP Assistance UK Ltd is authorised and regulated by the Financial Conduct Authority (FCA).

AWP P&C SA is authorised and regulated by L'Autorité de Contrôle Prudentiel et de Résolution in France. Deemed authorised by the Prudential Regulation Authority (PRA). Subject to regulation by the FCA and limited regulation by the PRA. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the FCA's website.

Section 19 of this travel insurance is underwritten by Liberty Mutual Insurance Europe SE and is administered by International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR United Kingdom.

Liberty Mutual Insurance Europe SE is authorised and regulated by the Luxembourg Minister of Finance and the Commissariat aux Assurances. Deemed authorised by the PRA. Subject to regulation by the FCA and limited regulation by the PRA (registered number 829959). Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the FCA's website.

The **Travel Insurance Policy** is held by **us** Coutts a company incorporated in England and Wales (Company number 00036695) and having its registered office at 440 Strand, London WC2R 0QS.

Who benefits from the cover?

This Guide is not a contract of insurance but summarises the **Travel Insurance Policy** which is held by **us** for the benefit of (and in trust for) the **protected client**, their **partners** and the **protected client's dependent children (beneficiaries)**.

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It is important to note that the **protected client** and other **beneficiaries** do not have an insurance policy directly with the **insurer**. We are the only policyholder and only we have direct rights under the **Travel Insurance Policy** against the **insurer**. Whilst this Guide summarises the benefits available to **beneficiaries** under the **Travel Insurance Policy** held by us, it does not give the **protected client** or other **beneficiaries** direct rights under the **Travel Insurance Policy**.

Under the Financial Conduct Authority's Insurance Conduct of Business rules, the **protected client** and other **beneficiaries** will not be customers of the **insurer** or of us.

The benefits of the **Travel Insurance Policy** are made available to the **beneficiaries** as soon as the **protected client** receives their Coutts Travel Protection Insurance Guide. This continues automatically as long as the **protected client** remains a Coutts Current Account holder, has Coutts Travel Protection and the insurance continues to be placed with the **insurer**.

An endorsement to the **Travel Insurance Policy** can be arranged for an additional premium. Endorsements can include cover for:

- a) **pre-existing medical conditions** – see Medical Statements section for further details.
- b) **guests** – **guests** travelling with a **protected client**, for both the standard insurance and the optional endorsement policy packages. Please note that **guest** cover does not need to be taken out for any individual travelling with a **protected client** during the **period of the trip** if they are adequately insured elsewhere, including where they are insured under their own Coutts Travel Protection policy. Each person is insured for their own portion of the cost of the **trip**, regardless of who has paid for it and this may mean more than one claim would need to be made if different insurance policies are held by those travelling.
- c) increased cancellation limit – increasing the limit under the Cancellation or curtailment/loss of holiday section.
- d) **trip** extension – if an extension to the **Travel Insurance Policy trip** duration limit of 93 days or 28 days (winter sports) is required.
- e) hazardous activities – cover is available for the following activities upon payment of an additional premium which are otherwise not covered.
 - biathlon
 - field hockey
 - hang-gliding
 - heli-skiing
 - paragliding
 - parasailing
 - parachuting
 - sand surfing
 - summer tobogganing
 - triathlon
 - use of bobsleighs or skeletons

For details of the charges and all other information relating to endorsements, please call the **insurer** on +44 (0)20 7126 7532.

Please note that any endorsement must be obtained prior to the start of a **trip**.

The terms and conditions that appear in this Guide reflect the contract between us and the **insurer**. In order for **you** to receive any benefits, **you** are required to comply with these terms and conditions. Failure to comply with these terms and conditions may result in any claims made by **you** not being paid.

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New trip following diagnosis

Please call the **insurer** on +44 (0)20 7126 7532 to tell the **insurer** about **your** new condition before **you** book any new **trip**. More details are on page 8.

Law applicable to the policy

We have agreed with the **insurer** that English Law will apply to the **Travel Insurance Policy**. Communications in connection with the **Travel Insurance Policy** shall be in the English language.

Need medical help abroad? Call us first

For emergencies: if **you** are taken by ambulance to hospital following an emergency call, **you** or a travelling companion should call the **insurer** as soon as possible once **you** have been admitted to hospital.

For non-emergencies: if **you** need a **GP**, or need to go to **A&E** or a clinic, call **us** first, before **you** try to locate help, so the **insurer** can guide **you** to the safest and most appropriate source of treatment.

If **you** are unfortunate enough to need medical help whilst abroad or need to curtail **your trip** for medical reasons please call **us** first on the Assistance Helpline **+44 (0)20 7126 7533**.

The **insurer's** highly experienced multilingual team are available to talk 24 hours a day, to advise **you** or **your** travelling companion of what steps to take. Their aim will always be to establish the best treatment available to **you** in the country **you** are visiting.

The insurer's first steps will always be to:

- Confirm that **you** are in a place of safety;
- Establish the best local treatment available to **you**;
- Consider **your** health and best interests; and
- Make sure that the necessary medical fees are guaranteed.

Important note: it may affect **your** claim if **you**, **your** travelling companion or a doctor/nurse does not contact the **insurer** on the number above. The **insurer** does not cover any costs over £500 where prior agreement regarding treatment has not been obtained from the Assistance Helpline (except where the condition is so serious, it prevents the ability to contact **us** immediately).

The **insurer's** highly experienced multilingual team of in-house doctors, nurses and experienced case managers will advise **you**, **your** travelling companion, and/or **your** treating doctor, of what steps to take.

The insurer understands how important it is to have someone who:

- **You** can contact at any time of the day or night
- **You** can trust has the medical expertise to guide **you** to the right course of treatment
- Has an in-depth understanding of how and when to transfer sick and injured patients back home
- Will speak to **you** in a language **you** can understand.

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The **insurer's** team is focused on trying to take some of the worry out of what can be an incredibly stressful situation so they will keep **your** key contacts updated on **your** progress for **you** and if it is medically necessary, they will fly a doctor or nurse out, with specialist repatriation equipment, to accompany **you** home.

The **insurer** actively monitors the capabilities of medical facilities throughout the world and uses this knowledge to determine whether **you** need to be transferred to a different facility. Once they are satisfied that **you** are getting the appropriate treatment, they will agree a treatment plan with **your** treating doctor and **you**. If **you** cannot be discharged in time to continue **your trip** as planned, the **insurer** will make arrangements to bring **you** home at the appropriate time.

When the benefits are available to you

The benefits under Sections 1-19 of the **Travel Insurance Policy** (other than Section 4 paragraph a) and b)) are only made available to **you** during the **period of the trip**, providing that this does not exceed 93 days, except where the **trip** involves winter sports where the maximum duration allowable is 28 days.

There is no cover for any part of a **trip** where the intended duration is greater than 93 days (or 28 days when that **trip** includes winter sports), including for the first 93 days/28 days unless a **trip** extension upgrade has been purchased when the maximum duration will be that shown in **your** schedule.

The benefits under Section 20 - Hazardous activities of the **Travel Insurance Policy** are only made available to **you** if the appropriate additional premium(s) has/have been paid.

Reciprocal health arrangements

- For residents of England, Scotland, Wales or Northern Ireland:
 - If **you** already have a valid EHIC, it will continue to entitle **you** to reduced-cost, sometimes free, medical treatment that becomes necessary while **you** are in a European Economic Area (EEA) country or Switzerland. The EEA consists of the European Union (EU) countries plus Iceland, Liechtenstein and Norway. Cover will end on the expiry date of **your** EHIC.
 - If **you** do not have a valid EHIC or it is due to expire before **you** travel, **you** can apply for a GHIC. This entitles **you** to reduced-cost, sometimes free, medical treatment that becomes necessary while **you** are in a European Union (EU) country.
 - These cards give access to state-provided medical treatment only. Remember, this might not cover all the things **you** would expect to get free of charge from the NHS in the UK. **You** may have to make a contribution to the cost of **your** care.
 - **You** may apply for a GHIC online at www.ghic.org.uk or by calling 0300 330 1350.
- For residents of other countries:
 - **You** should refer to **your** local government website(s) for information on reciprocal health care arrangements that may be available.

Note: The EHIC and GHIC do not cover the cost of medical treatment in a private hospital or clinic, the additional cost of returning to **your country of residence** or for a relative to stay or fly out to be with **you**. In a medical emergency **you** may have no control over the hospital **you** are taken to or the closest hospital may be private.

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Medical Statements

Important conditions relating to health

You can call the **insurer** on +44 (0)20 7126 7532 to talk about **your** medical circumstances or if **you** need to declare a medical condition for cover.

At the time of applying for Coutts Travel Protection or before you book a trip

At the time of applying for Coutts Travel Protection or before **you** book a **trip**, **you** must call the **insurer** to tell them about any medical conditions **you** or any other **beneficiary** have. The **insurer** will tell **you** whether or not the benefits of the **Travel Insurance Policy** are available to **you** at no charge; whether an endorsement to the **Travel Insurance Policy** can be purchased for an additional premium to cover **your** medical condition; or, if the **insurer** cannot cover **your** medical condition at all. The **insurer** will write to **you** to confirm what they tell **you** over the phone.

Unless declared to the **insurer** and cover is accepted in writing, **you** or any other **beneficiary** will not be covered for any claims arising as a direct or indirect result of an existing medical condition if **you** or they answer YES to any of the following questions:

1. Are **you** or any other **beneficiary** receiving, or are waiting to receive inpatient or outpatient treatment?
2. Within the last 2 years, have **you** or any other **beneficiary**:
 - a) been prescribed medication, received medical treatment or consulted a **general practitioner (GP)**?
 - b) attended or been due to attend a hospital or clinic as an inpatient or an outpatient?
 - c) been diagnosed with or treated for any cancerous, respiratory, heart or circulatory conditions (problems with blood flow, including high blood pressure, strokes and high cholesterol)?
3. Have **you** or any other **beneficiary** been given a terminal prognosis?
4. Are **you** or any other **beneficiary** awaiting the results of any tests or investigations, whether a condition has been diagnosed or not?

Note that if **you** do not contact the **insurer** in this way **you** may not have any benefits available to **you** if **you** make a claim. If the **insurer** is unable to cover **your** medical condition(s), then they will not pay claims that are related to that condition.

Exceptions

The diagnosed medical conditions on the following page do not need to be declared to the **insurer** if **you** or any other **beneficiary** do not have any other medical conditions and; Either:

1. In the 12 months before applying for Coutts Travel Protection or booking a **trip** (whichever is later) **you** or any other **beneficiary** have not needed the following for the medical condition:
 - a) any unexpected, non-routine consultations with a **GP**;
 - b) any changes in treatment or changes in medication dosage; or
2. The medical condition has been fully resolved and no further treatment is needed or has been recommended by a **GP**.

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- Acid reflux
- Acne
- ADHD
- Allergy
- Alopecia
- Arthritis
- Asthma (if prescribed no more than 2 medications)
- Athlete's foot
- Bell's palsy
- Benign enlarged prostate
- Blepharitis
- Blindness
- Broken bone (not spine or head & no longer in plaster)
- Bunion (no surgery needed or planned)
- Carpel tunnel syndrome
- Cataracts
- Chicken pox
- Coeliac disease
- Common cold
- Cosmetic surgery
- Cuts & abrasions
- Cyst (breast, testicular or sebaceous)
- Cystitis
- Deafness
- Dermatitis
- Diarrhoea and/or vomiting
- Dislocations (no joint replacement or hospital admissions needed)
- Diverticulitis
- Dry eye syndrome
- Dyspepsia
- Eczema
- Epididymitis
- Epilepsy
- Essential tremor
- Frozen shoulder
- Fungal nail infection
- Gastric reflux
- Glaucoma
- Glue ear
- Goitre
- Gout
- Haemorrhoids
- Hay fever
- Hernia
- Hip replacement
- Hives
- Hyperthyroidism
- Hysterectomy
- IBS
- Impetigo
- Infections (only if fully resolved and haven't recurred in the last 12 months)
- Insomnia
- Macular degeneration
- Meniere's disease
- Menopause
- Menorrhagia
- Migraine
- Nasal polyps
- Neuralgia
- Neuritis
- Nut allergy
- Osteochondritis
- Osteoporosis
- Overactive thyroid
- Parkinson's
- Pelvic inflammatory disease
- PMT
- Pregnancy (no complications)
- Psoriasis
- Raynaud's disease
- Retinal detachment
- Rheumatism
- Rhinitis
- Rosacea
- RSI
- Shingles
- Shoulder injury
- Sinusitis
- Sleep apnoea
- Tendon injury
- Tendonitis
- Testicular torsion (twisted testicle)
- Thrush
- Tinnitus
- Tonsillitis
- Underactive thyroid
- Urticaria
- Vertigo

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Conditions are considered to be suffered in isolation if there are no related or associated elements to the condition. For example, 'allergic eczema' means a combination of 'allergy' and 'eczema' are suffered and these may be treated independently, so the **insurer** would need to be told about the condition.

After you have called the insurer

Where the **insurer** has either provided **you** with an endorsement to the **Travel Insurance Policy** to cover **your** medical condition(s) or declined to do so, they will usually apply those terms for a 12 month period and at the end of this period they will send **you** a communication asking **you** to call in again, so that they can reassess the cover for **your** medical condition(s). In some circumstances, the **insurer** may not be able to cover **your** medical condition(s) for a period of 12 months. Where the **insurer** is able to offer cover by way of an endorsement to the **Travel Insurance Policy**, this will be on a per **trip** basis and the full details of each **trip** will be required, which includes the countries **you** are travelling to and the total duration of **your trip**.

Important

If after calling the insurer, cover for **your pre-existing medical condition** is declined or **you** are unhappy with the cost of the additional premium, **you** may wish to look at an alternative provider. To assist **you** the FCA has arranged a Directory of Insurance Underwriters who may be able to meet **your** needs. For further information call 0800 138 7777 (Monday to Friday, 8am to 6pm) or visit the Directory Website <https://traveldirectory.moneyadviceservice.org.uk/en>.

If the cover for **your** medical condition(s) has been accepted on a per **trip** basis, **you** must contact the **insurer** again as soon as **you** book another **trip** or if there is a change in detail to **your** existing **trip** eg **you** decide to travel to a different country or **you** extend the duration of **your trip**.

Failure to do so may result in the **insurer** refusing to deal with **your** claim or the **insurer** reducing the amount of any claim payment.

Where the **insurer** has provided **you** with an endorsement to the **Travel Insurance Policy** to cover **your** medical condition(s) on a per **trip** basis, as stated above, it is **your** responsibility to advise the **insurer** as soon as **you** book another **trip** if **you** want cover to extend to **your** medical condition(s) again.

The **insurer's** medical risk assessment system is updated frequently and they reserve the right to amend their medical risk assessment outcomes, so **you** may find that after one year the **insurer** might be unable to cover **your** medical condition(s) or at a later date the **insurer** might be able to cover them, but the premium charged may change.

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If **you** wish to make any change or corrections to **your** details please contact the Travel Advisory line on +44 (0)20 7126 7532.

At any time

No benefits are available to **you** when:

- a) **You** travel to obtain medical treatment or **you** know **you** will need medical treatment or a consultation at any medical facility during **your trip**;
- b) **You** travel against medical advice.
- c) During a claim investigation, **your GP** confirms they would not have agreed with or recommended **you** travel as planned either at the time of applying for Coutts Travel Protection, before **you** booked **your trip** or at the time **you** travelled (whichever is later).
- d) **You** had been diagnosed with a terminal illness prior to the date **you** took out this insurance or booked **your trip** (whichever is later).

Changes in your health

If **your** health changes before **you** book a **trip** or **you** travel, whichever is later (including medical conditions that are undiagnosed or awaiting investigation) **you** must tell the **insurer** about these changes. This is required whether a previous endorsement has been made or not to the **Travel Insurance Policy** for any of **your** medical condition(s).

The **insurer** will then tell **you** if they can cover these medical conditions free of charge or for an additional premium.

If the **insurer** cannot cover **your** medical conditions (including those which **you** may have already declared to the **insurer**) or **you** do not want to pay the additional premium quoted, the **insurer** will give **you** the choice of either:

- making a cancellation claim for any pre-booked **trips**; or
- continuing but without cover for **your** medical condition(s);
- cancelling **your** endorsement to the **Travel Insurance Policy** for **your** medical condition(s) and receiving a proportionate/partial refund (provided that **you** have not made a claim or are about to).

How to make a claim

To register a claim under Sections 1-18 and 20 in the first instance, **you** can call +44 (0)20 7126 7531. If a claim is to be made **you** must contact the **insurer** as soon as possible.

For claims under Section 19, any occurrence which may give rise to a claim should be advised as soon as reasonably practicable to the following by quoting your Policy Number, Travel Insurance Policy name and reference ESFI-V1.21:

IPP Claims at Sedgwick's
Oakleigh House
14-15 Park Place
Cardiff CF10 3DQ United Kingdom
Telephone: +44 (0)345 266 1872
Email: Insolvency-claims@ipplondon.co.uk
Website: www.ipplondon.co.uk/claims.asp

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Although **you** do not have **your** own insurance policy directly with the **insurer**, and the benefits set out in this Guide are made available under the **Travel Insurance Policy** held by Coutts for the benefit of (and in trust for) the **beneficiaries**, the **insurer** has authorised **you**, as **our** agent, to notify the **insurer** and make a claim under the **Travel Insurance Policy** on **our** behalf. **Your** appointment as **our** agent is subject to the appointment:

- a) not altering the basis upon which the **Travel Insurance Policy** is held in trust by **us** for the **beneficiaries**;
- b) being limited to the sole purpose of making a claim under the **Travel Insurance Policy** directly from the **insurer**;
- c) providing no rights whatsoever to commence legal proceedings as **our** agent;
- d) not permitting any act or omission undertaken by **you** (or any other **beneficiary**) to affect any claims or any other rights of Coutts (or any other **beneficiary**) under the **Travel Insurance Policy**.

Amounts payable to **you** by the **insurer** in respect of valid claims will be credited to **your** bank account or be paid by cheque as agreed with **you**.

If **you** do not comply with obligations as shown in this Guide, **your** claim may be invalid.

If at the time of any incident, which results in a claim under the **Travel Insurance Policy**, another policy covers the same loss, the **insurer** reserves the right to seek a contribution from the other insurer(s) where appropriate.

Making a claim

If an event happens that may give rise to a claim, **you** must take the following actions to obtain supporting evidence:

For all claims

- **Your** original **trip** booking invoice(s) and travel documents showing the dates and times of travel.
- Original receipts and accounts for all out-of-pocket expenses **you** have to pay.
- Original bills or invoices **you** are asked to pay.
- Details of any other insurance **you** may have that may cover the same loss, such as household or private medical.
- As much evidence as possible to support **your** claim.
- If **you** have decided to travel despite the Foreign, Commonwealth and Development Office advising against all but essential travel, **we** will need evidence of why **you** believe **your** travel should be considered essential.

Examples of what **we** consider to be essential travel are if:

- An **immediate family** member is in intensive care in hospital or has unexpectedly been given a terminal prognosis with a short life expectancy;
- An **immediate family** member has died and **you** need to attend the funeral;
- **Your** property abroad has been seriously damaged and **you** need to arrange and/or oversee professional repairs;
- **You** have an urgent work matter that cannot reasonably be cancelled, postponed or delayed;
- **You** have a full-time but short-term placement at a recognised educational establishment where attendance must be in person.

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If **you** are unsure whether the purpose of **your** travel would be considered as essential or want to discuss any other aspect of the policy cover, please contact the Travel Advisory line on +44 (0)20 7126 7532.

Cancellation/Curtailment

If a **trip** is cancelled or **curtailed** for medical reasons, obtain a medical certificate from the treating **general practitioner** confirming the reason for cancellation or **curtailment**. For cancellation claims, the medical certificate will need to be completed by **your** own **GP**.

Delayed departure

Obtain a letter from the carrier, confirming the reason for the delay and detailing the scheduled and actual departure/arrival times.

Baggage

- For all loss or damage in transit claims, report the matter immediately and obtain a written report from the carrier.
- For all other losses, report the matter to the local police authorities within 24 hours of discovery or as soon as possible after that and obtain a written report from them. Such losses should also be reported to the tour operator representative and hotel/apartment manager where appropriate.
- Obtain and keep receipts where replacement items are purchased.

Personal money

All losses must be reported to the local police authorities within 24 hours of discovery or as soon as possible after that and a written report obtained. Such losses should also be reported to the tour operator representative and hotel/apartment manager where appropriate.

Medical expenses

To make a claim under this section of the policy **you** or anyone on **your** behalf must contact the Assistance Helpline as soon as possible to authorise any expenses.

To make a claim under this section **you** must provide the **insurer** with:

- Tour Operator's booking invoice or other evidence of **your trip**;
- Hospital, doctor, dentist, pharmacist receipts and all receipts for additional expenses; and
- Copy of **your** European Health Insurance Card (EHIC) or Global Health Insurance Card (GHIC), where appropriate.

Personal accident

- Obtain a medical certificate from the treating **general practitioner**.
- In the event of death, sight of the original Death Certificate will be required.

Personal liability

Obtain all available supporting evidence.

Legal costs

- Obtain a Doctor's Certificate in respect of accidental personal injury or a Death Certificate in respect of accidental death.
- Obtain any independent witness statements.
- Obtain any available supporting documentary evidence (including photographs if possible).

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Loss of passport

Obtain a report from the Consular Representative confirming the date of loss, date of notification of loss and date upon which a replacement passport was obtained.

Piste closure

Obtain written confirmation from the tour operator representative of the date(s) of piste closure.

Definitions

Any word defined below will carry the same meaning wherever it appears in the policy in **bold** print.

Abroad means outside **your country of residence**.

Anticipated event means something that happened before purchasing Coutts Travel Protection or booking **your trip** (whichever is later) and which could reasonably have been expected to be the reason for a claim, unless the **insurer** agreed to it in writing.

Associated condition means a medical condition that has a higher likelihood of occurring if **you** have a particular existing medical condition than if **you** did not have that existing medical condition.

Any associated conditions will be shown on **your** policy schedule if the **insurer** declines to cover **your** medical condition(s) or they are excluded from cover. If **you** do not disclose **your** medical condition(s) **you** may not be covered for any conditions associated with **your** existing medical condition(s).

Baggage means clothing, personal effects (including **valuables**) and suitcases (or similar luggage carriers), taken on or acquired during the **trip**.

Beneficiary/beneficiaries/you/your means **protected clients**, their **partners** and the **protected client's dependent children**. To purchase separate cover for **guests**, **you** can call the **insurer's** assistance services on +44 (0)20 7126 7532.

Bodily injury means an identifiable physical injury sustained by **you** caused by sudden, unexpected, external, violent and visible means. Injury as a result of **your** unavoidable exposure to the elements shall be deemed to have been caused by bodily injury.

Business address means where **you** work in **your country of residence**.

Computer system

Any computer hardware, software, communication system or electronic device (including smartphones, laptops, tablets and wearable devices), server, cloud, microcontroller or similar system (including any associated input, output or data storage device, networking equipment or backup facility).

Country of residence means the country in which **you** reside, and have resided (or have made formal arrangements to reside) for six consecutive months (or longer) in any one calendar year.

Note: For the purposes of the **Travel Insurance Policy**, England, Wales, Scotland, Northern Ireland, the Isle of Man and the Channel Islands are considered as one country.

Curtailment/curtail means **you** cutting short **your** trip after its commencement to return to **your home address** or **business address**.

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Cyber risk

- Any unauthorised, malicious or illegal act (or the threat of such an act), involving access to or the processing, use or operation of any **computer system**;
- Any error or omission involving access to or the processing, use or operation of any **computer system**;
- Any partial or total unavailability or failure to access, process, use or operate any **computer system**; or
- Any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any data, including any amount relating to the value of such data.

Departure point means the airport, international train / coach station or port where:

- the outward **journey** of the **trip** begins;
- the return **journey** back to **your country of residence** begins; or
- any onward, scheduled transport to reach a further destination within the **trip** begins.

Dependent children means all unmarried children of the **protected client** (including legally adopted, foster and stepchildren as well as the children of the **protected client's partner**) who at the time of the incident are under 18 years of age and living at home or up to 23 years of age if in full-time education.

Note:

- The child is considered to be in full-time education up until the date the last examination is taken or the last piece of coursework is submitted (whichever is later).
 - Children aged between 18 and 23, who have left compulsory education and are travelling on a 'gap year' are only covered if they can provide evidence that they have applied for a university or college placement.
 - A **protected client** or their **partner**, who are divorced or separated and whose children do not live permanently with them, may still cover their children under this policy.
-

End supplier means the company that owns and operates the following services: scheduled airline, hotel, train operator including Eurostar, car ferries, villas abroad and cottages in the UK, coach operator, car or camper hire company, caravan sites, campsites, mobile home, safaris, excursions, Eurotunnel, theme parks or attractions.

Epidemic means a contagious disease recognised by the World Health Organization (WHO) or an official government authority in **your country of residence** or **your trip** destination.

Financial failure means the **end supplier** becoming insolvent or having an administrator appointed and being unable to provide agreed services.

General practitioner (GP) means the registered doctor of **you** (other than a **beneficiary** or a member of their family, or anyone travelling with **you**), who is qualified and registered as such by a competent and recognised authority. This does not include medical specialists or consultants.

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Guest means any individual travelling with a **protected client** during the **period of the trip** for whom the appropriate additional premium has been paid in advance of commencing the **trip** and whose **country of residence** is the same as the **protected client**.

Home address means where **you** live in **your country of residence**.

Homeward travel means travelling to **your home/business address** from **your trip** destination.

Immediate family means **your** partner, Fiancé, Fiancée, Parents, Parents-in-law, Step-parents, Stepbrother, Stepsister, Son, Son-in-law, Daughter, Daughter-in-law, Brother, Brother-in-law, Sister, Sister-in-law, Foster children, Stepchildren, Legal Guardian, Grandparents, Grandchildren, Uncle, Aunt, Niece or Nephew.

Insurer means Sections 1-18 and 20 AWP P&C SA and Section 19 Liberty Mutual Insurance Europe SE.

Interconnecting flights means any flights which are either internal in another country or external from any country outside **your country of residence** that are not directly related to **you** arriving at a single **journey** destination or returning to **your country of residence**.

Journey means travelling by licensed passenger carrying transport including walking between different forms of transport where a connection is being made.

Legal costs means the professional fees and expenses reasonably and necessarily charged by **your solicitor** in proportion to the value and complexity of the claim. The **insurer** will also pay the amount of costs which **you** are ordered to pay by a court or other organisation and the amount of any other costs the **insurer** agrees to in writing. The maximum the **insurer** will pay will be £25,000 per **beneficiary** for any claim or claims arising from any one incident, up to a total of £50,000 where two or more **beneficiaries** are involved. This includes the amount of their costs and their opponent's costs.

Loss of holiday means the number of days **you** are confined to a hospital, hotel room or cabin on **your** treating doctor's orders and are unable to participate in **your planned trip**; due to death, serious injury or illness. This applies only for **you**, as the patient, and not for any other **beneficiary**.

Manual work means any work which involves:

- Using, installing or maintaining equipment or machinery;
- Building or construction work;
- Work relating to the care of children in any capacity.

Outward travel means travelling from **your home/business address** to **your trip** destination including flights which are booked prior to you leaving **your country of residence** which are directly related to the outbound **journey**.

Pandemic means an **epidemic** recognised by the World Health Organization (WHO) or an official government authority in **your country of residence** or **your trip** destination.

Partner means a person in a relationship with the **protected client** that has been continuous for at least six months, and where financial interdependence can be shown. Where financial interdependence cannot be shown, the Coutts Private Banker of the **protected client** must be able to validate they have been partners for more than six months.

Period of the trip means from the time of leaving **your home/business address**, to undertake a **trip**, until **your** return thereto from **your trip**, both of which must be in **your country of residence**.

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Personal money means bank and currency notes, cash, cheques, travel tickets, lift passes, postal and money orders, current postage stamps and travellers cheques, all held for personal purpose and includes the wallet or purse in which personal money is carried.

Pre-existing medical condition is when, at the time of booking the **trip** or opening the account, **beneficiaries** are unable to comply with the Medical Statements on page 8 of this Guide.

Protected client means the Coutts account holder who has purchased Coutts Travel Protection.

Quarantine means mandatory confinement, intended to stop the spread of a contagious disease to which **you** or a travelling companion have been exposed.

Redundant/redundancy means **you** being made redundant, as long as **you** had been working at **your** current place of employment for a minimum continuous period of two years and qualify for payment under current **UK** redundancy payment legislation (or equivalent in **your country of residence**), and that at the time of booking the **trip** or the date the **protected client** took out this account, whichever is earlier, **you** had no reason to believe that **you** would be made redundant.

This cover would not apply if **you** are self-employed or accept voluntary redundancy.

Ski equipment means skis (including bindings), snowboards, boots and poles.

Ski pack means prepaid lift pass, ski school and equipment hire fees or combination of these items.

Solicitor means any suitably qualified person acting for **you** to pursue a claim under Section 12.

Terrorism/a terrorist act means an act or threat of action by a person or group of people, whether they are acting alone or with other people, organisations or governments, for political, ethnic, racial, religious, ideological or similar purposes intended to influence any government or to frighten the public or any section of it.

An 'act' or 'action' here means:

- violence against a person;
- damage to property;
- putting a person's life in danger;
- creating a health risk to the public or a section of it; or
- interfering with or seriously disrupting electronic systems or transport services.

Travel Insurance Policy means the insurance policy as agreed between **us** and the **insurer** and which **we** hold for the benefit of (and in trust for) the **beneficiaries**.

Trip means a temporary absence from **your home address** or **business address**:

- a) outside **your country of residence**, or
- b) within **your country of residence** provided that the trip involves pre-booked overnight accommodation, or it is a day trip (but not commuting) by public transport.

This includes multi-centre holidays.

The maximum duration allowable for any one trip is 93 days, except where the trip involves winter sports where the maximum duration allowable is 28 days. This includes any one trip taken during a 'gap year'.

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United Kingdom/UK means England, Wales, Scotland, Northern Ireland, the Isle of Man and the Channel Islands.

Unused tickets means pre-booked and prepaid attraction, sightseeing, event or theme park tickets and **trips** that could not be used by **you** as a result of a cancelled or delayed flight.

Valuables means jewellery, furs, precious and semi-precious metal/stones and precious and semi-precious metal/stone articles, watches, binoculars, audio equipment and accessories and photographic/video equipment and accessories.

We/our/us means Coutts, a company incorporated in England and Wales (Company number 00036695) and having its registered office at 440 Strand, London WC2R 0QS.

Sports and leisure activities

If there are activities that **beneficiaries** intend to participate in that are not listed below, please call the **insurer** to confirm whether cover is provided.

The following activities are covered:

- Aerobics
- Animal interaction experiences (not big game)
- Athletics
- Badminton
- Baseball
- Basketball
- Billiards
- Boogie Boarding
- Bowls
- Cricket
- Croquet
- Curling
- Cycling (no racing)
- Darts*
- Fell Walking
- Fishing
- Football (kick around only - no matches or tournaments)
- Frisbee
- Golf
- Handball
- Hiking/Trekking (under 4,000m)
- Ice Skating
- Jogging
- Kiting
- Manual Work (at ground level involving no machinery)
- Marathon Running
- Mountain Biking (on recognised routes)
- Netball
- Pilates
- Pool
- Rambling
- Roller skating / blading (if wearing pads and helmet)
- Rounders
- Sailing (within territorial waters)*
- SCUBA Diving (down to 30m accompanied by a qualified diver or instructor)
- Skateboarding (if wearing pads and helmet)*
- Snooker
- Snorkelling
- Softball
- Squash
- Stand up paddle boarding
- Surfing
- Swimming (not long distance in open water)
- Table Tennis
- Tennis
- Ten Pin Bowling
- Volleyball
- Walking
- Water Polo
- Windsurfing
- Yoga

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The following activities are covered if professionally organised and supervised plus **beneficiaries** wear appropriate safety equipment and take safety precautions:

- Abseiling
- Archery
- Banana Boating
- Black Water Rafting
- Bungee Jumping
- Camel/Elephant Riding
- Canoeing/Kayaking (no white water)
- Cheerleading (no stunting)
- Clay Pigeon Shooting
- Dune bashing (as a passenger only)
- Fencing
- Flotilla Sailing (with professional leader)*
- Glacier walking
- Go-karting*
- Gymnastics
- High and low rope activities
- Hiking/Trekking (between 4,000m and 6,000m)
- Horse Riding (no jumping)
- Hot Air Ballooning
- Indoor Rock Climbing (with belays)
- Jet Biking*
- Jet Skiing*
- Paint Balling
- Parascending over water
- Pony Trekking
- River Tubing (no white water)
- Safari (in a vehicle, on horseback or on foot)
- Segway Riding (organised tours only)*
- Shooting (not big game)*
- Sleigh riding (as a passenger)
- Swimming with dolphins
- Trampolineing
- Water Skiing (no jumping)
- White Water Rafting
- Zipling/Zipwiring
- Zorbing

The following activities are not covered:

- Base Jumping
- Big Game Hunting
- BMX Stunt Riding
- Bouldering
- Boxing
- Canyoning
- Caving/potholing
- Coasteering
- Cycle Racing
- Dune or Sand Buggying
- Flying (except as a fare paying passenger)
- Free/High Diving
- Gliding
- Horse Jumping/Hunting
- Judo/Karate/Martial Arts
- Kite Surfing
- Lacrosse
- Micro Lighting
- Motor Cycling as a driver or passenger (unless on machines of less than 125cc, **beneficiaries** wear a helmet, and as a driver, **beneficiaries** have held a motorcycle licence for at least 3 years and have no motoring convictions)
- Mountaineering
- Organised Team Sports
- Participation in competitions unless otherwise agreed by **us**
- Polo
- Professional/Semi Professional Sports
- Quad Biking
- Rock Climbing
- Sailing (outside territorial waters)
- SCUBA Diving (below 30m)
- Shark Diving
- Street Hockey
- Tomb Stoning
- Track Days involving motor vehicles including motorcycles
- Wakeboarding
- Water Ski Jumping
- Weightlifting
- Wrestling

*There is no cover under the Personal Liability section of this **Travel Insurance Policy**.

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Winter sports

The following activities are covered:

- On piste skiing or snowboarding on piste
- Off piste skiing or snowboarding (within ski area boundaries of a recognised ski resort and following local ski patrol guidelines)
- Big foot skiing
- Cross country skiing (on recognised routes and with a guide)
- Monoskiing
- Ski boarding
- Ski racing (only if arranged by ski schools for their pupils)
- Sleigh riding
- Sledging
- Snow blading
- Snow mobilising*
- Snow tubing

Examples of winter sports activities not covered are:

- Ice hockey
- Lugging
- Ski acrobatics
- Ski jumping

Activities covered at an extra premium

Cover is available for the following hazardous activities upon payment of an additional premium which are otherwise not covered:

- Biathlon
- Field hockey
- Hang-gliding
- Heli-skiing
- Paragliding
- Parascending
- Parachuting
- Sand surfing
- Summer tobogganing
- Triathlon
- Use of bobsleighs or skeletons

If **you** will be taking part in **winter sports** activities for longer than 28 days during any **trip**, a winter sports **trip** extension will need to be purchased. Where the extension is not purchased, there will be no cover provided for taking part in winter sports during any part of the **trip**.

Please refer to Section 20 – Hazardous activities on page 46 for further details.

* There is no cover under the Personal Liability section of this **Travel Insurance Policy**.

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Summary of benefits

The tables below show maximum limits for each **beneficiary**.

Section	Benefits	Cover	Excess (per beneficiary)
Section 1	Baggage	Up to £10,000†	£50 excess
	Delayed baggage	Up to £500	Nil excess
Section 2	Personal money	Up to £500	£50 excess
Section 3	Loss of essential documents	Up to £750	£50 excess
Section 4	Cancellation and curtailment/ loss of holiday	Up to £15,000	£50 excess
Section 5	Travel delay	Up to £500	Nil excess
Section 6	Missed connections	Up to £250	Nil excess
Section 7	Missed departure	Up to £1,000	Nil excess
Section 8	Medical and emergency expenses	Unlimited	£50 excess
Section 9	Personal accident	Up to £50,000*	Nil excess
Section 10	Hospital benefit	Up to £1,000	Nil excess
Section 11	Personal liability	Up to £2,000,000	Nil excess
Section 12	Legal costs	Up to £25,000	Nil excess
Section 13	Winter sports cover		
	Ski pack	Up to £500 per week	Nil excess
	Loss/Damage to ski equipment	Up to £1,000	£50 excess
	Costs of hired ski equipment	Up to £750 (maximum £50 per day)	Nil excess
	Piste closure	Up to £50 per day	Nil excess
	Avalanche closure	Up to £500	Nil excess
	Physiotherapy following a skiing accident	Up to £350	Nil excess
Section 14	Pet care	Up to £500	Nil excess
Section 15	Hijack	Up to £300	Nil excess
Section 16	Withdrawal of services	Up to £1,000	Nil excess

† Subject to a limit of £1,000 in respect of any single article, pair or set of articles and £1,000 overall in respect of **valuables**.

* Applicable where the **beneficiary** is aged 23 and over. Please refer to conditions 3 and 4 in Special conditions applying to Section 9.

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Section 17	Business cover		
	Loss/Damage to business equipment	Up to £3,000	£50 excess
	Loss/Damage to business samples	Up to £3,000	£50 excess
	Extra delayed baggage cover	Up to £500	Nil excess
	Hire of business equipment	Up to £500	Nil excess
	Replacement business colleague	Up to £1,500	£50 excess
	Extension of trip	Up to £1,500	£50 excess
Section 18	Golf cover		
	Loss/Damage to golf clubs	Up to £1,500	£50 excess
	Hire of golf clubs	Up to £400	£50 excess
	Cancellation and curtailment/ loss of holiday	Up to £15,000	£50 excess
	Reimbursement of green fees	Up to £300	£50 excess
Section 19	End Supplier Financial Failure cover	Up to £5,000	Nil excess
Section 20	Hazardous activities – please refer to page 46 for further details		

The **insurer** works with the Foreign, Commonwealth and Development Office (FCDO) to do all that it can to help British travellers stay safe overseas. Before **beneficiaries** go overseas, they should check the FCDO website at www.fco.gov.uk/knownbeforeyougo. It contains essential travel advice and tips, and up to date country specific information.

The benefits provided

Cover under Sections 1-20 only applies if **beneficiaries** comply with the qualification criteria specified under ‘**When the benefits are available to you**’ on page 7.

Please refer to Extensions of the period of the trip, General exclusions which apply to the whole policy and General conditions which apply to the whole policy, which can be found on pages 46 to 49.

Section 1 – Baggage

In respect of each **beneficiary**, the **insurer** will pay:

- a) the cost of repair, if economical, or otherwise the cost of replacement of items as new, less deductions for wear, tear or depreciation, if their **baggage** is lost, damaged or stolen during the **period of the trip**.
- b) the cost of the purchase of essential replacement items if their **baggage** is temporarily lost in transit on their **outward travel** and not restored to them within:
 - (i) 4 hours after arrival at their destination up to a maximum of £100
 - (ii) 12 hours after arrival at their destination up to an additional £200 per **beneficiary**
 - (iii) 48 hours after arrival at their destination up to an additional £200 per **beneficiary** in any one **period of the trip**.

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Any amount paid will be deducted from the final settlement, should the items prove to be permanently lost.

You must obtain written confirmation from the carrier of the number of hours delay. If the **baggage** proves to be permanently lost, the overall **baggage** limit of amount payable shall apply.

Limit of amount payable

The total amount payable in respect of each **beneficiary** is £10,000 subject to a maximum limit of:

- a) £1,000 in respect of any single article, pair or set of articles
- b) £1,000 overall in respect of **valuables**.

Special conditions applying to Section 1

1. **You** must, at all times, take reasonable precautions to ensure the safety and supervision of **your baggage**. If it is lost or damaged while in the care of a transport company, authority or hotel **you** must report to them, in writing where practical, details of the loss or damage.

If **your baggage** is lost or damaged by an airline **you** must:

- a) obtain a Property Irregularity Report
- b) give formal written notice of the claim to the airline, within three days of the loss and retain a copy
- c) keep all travel tickets and **baggage** tags for submission if a claim is to be made under this **Travel Insurance Policy**.

2. **You** should take all practical steps to recover any articles lost or stolen.

3. **You** must report any loss of **baggage** to the police authorities in the country where the loss occurred within 24 hours of discovery or as soon as possible after that and obtain a copy of the police report.

4. Receipts, invoices etc, must be provided to substantiate the claim.

Exclusions

In addition to the General exclusions and General conditions on pages 46 to 49, the following exclusions also apply:

1. The first £50 of each and every claim per **beneficiary** except in respect of temporary loss of **baggage** on **your outward travel**.
2. Any claim arising from or in connection with:
 - a) cracking, scratching or breaking of glass (other than lenses in cameras, binoculars, telescopes or spectacles), china, marble, earthenware or tortoiseshell, or breakage of bulbs or valves, unless occasioned by fire, theft or attempted theft or accident to a means of conveyance
 - b) wear and tear, depreciation or damage by moth, vermin, atmospheric or climatic conditions or gradually operating causes
 - c) breakage of sports equipment while in use

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- d) **baggage** shipped as freight or under a bill of lading
- e) loss of **valuables** in luggage while in transit by air and sea and outside the control of **you**
- f) losses not reported to the police authorities in the country where the loss occurred within 24 hours of discovery or as soon as possible after that and a copy of the police report is not obtained
- g) loss or damage to **baggage** (excluding **valuables**) left unattended unless left:
 - in **your** locked accommodation; or
 - in a locked motor vehicle and evidence of physical and forcible entry is provided or where the loss is supported by evidence from the police and CCTV footage.
- h) loss or damage to **valuables** left in an unattended motor vehicle unless left in the locked boot, covered luggage area or glove compartment and evidence of physical and forcible entry is provided
- i) delay, detention, seizure or confiscation by Customs or other officials
- j) losses caused by any process of cleaning, repairing, dyeing or restoring
- k) pedal cycles, motor vehicles, caravans, trailers, camping equipment or parts or accessories of any of them, or household goods
- l) loss of money, bonds, negotiable instruments and securities of any kind
- m) loss or damage to films, other than their value as unused material
- n) delayed **baggage** under Section 1 part b) is excluded when **you** are travelling on **interconnecting flights**
- o) any loss of **valuables** packed in a suitcase or similar container (other than normal hand luggage) unless they are at all times attended by **you**
- p) any loss of **valuables** unless they are at all times attended by **you**, or left in hotel security, safety deposit box, safe or similar locked fixed receptacle.

Note: Where a **baggage** claim under Section 1, a **personal money** claim under Section 2 and a loss of essential documents claim under Section 3 arise from the same incident, only one excess per **beneficiary** will apply.

Section 2 – Personal money

In respect of each **beneficiary**, the **insurer** will pay:

If during the **period of the trip**, or in the 72 hours prior to the **period of the trip**, **you** suffer financial loss solely as a result of **personal money** being lost or stolen, the **insurer** will pay the amount of the loss.

Limit of amount payable

The maximum amount payable in respect of each **beneficiary** is £500.

Special conditions applying to Section 2

1. **You** must at all times take reasonable precautions to ensure the safety and supervision of **your personal money**.
2. **You** should take all practical steps to recover **personal money** lost or stolen.

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3. **You** must report any loss to the police authorities in the country where the loss occurred within 24 hours of discovery or as soon as possible after that and obtain a copy of the police report.
4. **You** must provide the **insurer** with proof of ownership for the amount of money **you** are claiming for to substantiate the claim.

Exclusions

In addition to the General exclusions and General conditions on pages 46 to 49, the following exclusions also apply:

1. The first £50 of each and every claim per **beneficiary**.
2. Losses not reported to the police authorities in the country where the loss occurred within 24 hours of discovery or as soon as possible after that and where a copy of the police report has not been obtained.
3. Loss or damage of **personal money**:
 - a) in luggage while in transit and outside of **your** control
 - b) from an unattended motor vehicle unless secured in its locked boot, covered luggage area or glove compartment and evidence of physical and forcible entry is provided.
4. Shortages due to error, omission or depreciation in value.
5. Loss unless from **your** person or a locked container hidden from view.
6. Loss of travellers cheques where the banker provides a replacement service.
7. Confiscation or requisition by Customs or other officials or authorities.
8. Claims for any amount of **personal money** held other than for social and domestic use.

Section 3 – Loss of essential documents

Should **you** lose **your** passport during the **trip**.

In respect of each **beneficiary**, the **insurer** will pay up to the cost of additional travel and accommodation expenses necessarily incurred as a direct result of obtaining an emergency passport. The **insurer** will also pay the cost of replacing each complete year remaining on **your** passport that is lost or stolen (based on the current standard replacement costs). The maximum amount payable is £750.

Special conditions applying to Section 3

1. **You** must report the loss or theft of a passport to the appropriate Embassy, Consulate or passport office and obtain written confirmation of the date of loss/cancellation of the passport.

Exclusions

In addition to the General exclusions and General conditions on pages 46 to 49, the following exclusions also apply:

1. The first £50 of each and every claim per **beneficiary**.
2. Losses not reported to the police authorities in the country where the loss occurred within 24 hours of discovery or as soon as possible after that and where a copy of the police report has not been obtained.

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3. Any claim resulting from loss of passport not accompanied by a report from the consular representative confirming:
- a) the date of the loss
 - b) the date of notification of loss
 - c) the date on which a replacement passport was obtained.

Note: The total amount payable under Section 2 Personal money and Section 3 Loss of essential documents is £750. Where a **baggage** claim under Section 1, a **personal money** claim under Section 2 and a loss of essential documents claim under Section 3 arise from the same incident, only one excess per **beneficiary** will apply.

Section 4 – Cancellation and curtailment/loss of holiday

If **you** are forced to:

- a) cancel **your trip** before **your outward travel** or **curtail your trip** after departure (under (i) below, **curtailment** cover is extended to include cover for loss of holiday where applicable for a period in excess of 24 hours), as a direct and necessary result of any cause listed below:
 - (i) Death, serious injury or illness of **you**, a travelling companion upon whom **your trip** depends, an **immediate family** member of **you** or a travelling companion upon whom **your trip** depends, a business partner, or a relative or friend in whose home **you** are staying or intending to stay. A medical certificate issued by a **general practitioner** treating the patient, will be required, to confirm cancellation or **curtailment** is necessary. This cover includes if **you** or a travelling companion (or an **immediate family** member of either) is diagnosed with an **epidemic** or **pandemic disease** such as COVID-19).
 - (ii) **You** or a travelling companion upon whom **your trip** depends being required:
 - for jury service in **your country of residence**
 - as a witness (but not as an expert witness) in a court of law in **your country of residence**.
 - (iii) **You** being made **redundant**.
 - (iv) **You** being required for unexpected emergency duty or posted overseas as a member of the armed forces, the police, ambulance/fire or nursing service during the intended **trip**.
 - (v) a **general practitioner** advising **you** against travel for a valid medical reason.
 - (vi) The UK Foreign, Commonwealth and Development Office or the equivalent government authority in **your country of residence** advising against 'all travel' or 'all but essential travel' to **your** intended destination. For specific country advice, **you** can visit the Foreign, Commonwealth and Development Office (FCDO) website at www.gov.uk/foreign-travel-advice
 - (vii) **You** or a travelling companion being held in **quarantine** by order or other requirement of a government or public authority, based on their suspicion that **you** or a travelling companion, specifically, have been exposed to a contagious disease (including an **epidemic** or a **pandemic** disease such as COVID-19). This does not include any **quarantine** that applies generally or broadly to some or all of a population, vessel or geographical area, or that applies based on where **you** are travelling to, from or through.

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- (viii) **You** or a travelling companion being refused boarding of the public transport on which **you** are booked to travel, on the order of any government, public authority or carrier, due to **you** or a travelling companion, displaying symptoms of a contagious disease (including an **epidemic** or a **pandemic** disease such as COVID-19).
- b) stay at home following a serious burglary, fire, storm or flood at **your home address** or usual place of business in **your country of residence**, which occurs during the seven days immediately prior to the **trip** starting.

The insurer will pay

- (i) In the case of cancellation, the portion attributable to the **beneficiary** regardless of who paid for it (claims for financial loss in respect of any portion of travel and/or accommodation booked and paid for by **you** but intended for the use of anyone who is not a **beneficiary** under **your** policy are not covered) for:
- the cost of unused deposits and **trip** expenses (including **interconnecting flights**) which are not recoverable from any other source in any way (including by voucher, credit for future bookings or other forms of reimbursement that can or have been provided), or
- (ii) In the case of **curtailment**, the portion attributable to the **beneficiary** regardless of who paid for it (claims for financial loss in respect of any portion of travel and/or accommodation booked and paid for by **you** but intended for the use of anyone who is not a **beneficiary** under **your** policy are not covered) for:
- the pro-rata cost of unused travel expenses, accommodation and other **trip** expenses (including **interconnecting flights** but excluding pre-booked flights to their **country of residence**) which are not recoverable from any other source (calculated on the number of days lost, from arrival back in **your country of residence**; or the dates you are held in **quarantine** or confined to a hospital, hotel room or cabin where **loss of holiday** is applicable), and
 - in addition, the cost of any reasonable travel and accommodation expenses that **you** incur to return to **your home address** or **business address**. Also for any one relative or friend who is required, on medical advice, to travel to or remain with or escort **you** to **your country of residence**.

Limit of amount payable

The total amount payable in respect of each **beneficiary** is £15,000.

The following sections apply to **curtailment** only.

Catastrophe cover

If, during **your trip**, **you** are no longer able to stay at the pre-booked and prepaid accommodation that **you** are currently staying in or are planning to stay in later on **your trip** because of:

- fire;
- lightning;
- explosion;
- earthquake;
- tidal wave;
- storm;
- avalanche;
- hurricane;
- flood;
- food poisoning; or
- volcanic eruption;

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the **insurer** will pay the cost of necessary extra travel and accommodation expenses if **you** continue with **your trip**, or return to the **UK** if **you** cannot continue with **your trip**, up to a maximum of £5,000 per person.

Special exclusions applying to Catastrophe cover

The **insurer** will not pay for any claim directly or indirectly resulting from:

- You** changing **your** mind about travelling or continuing with **your trip** when the local or national authorities confirm that it is safe to stay; or
- The cost of expenses that can be recovered elsewhere.
- Claims for the cost of **interconnecting flights** when they were not booked prior to **you** leaving **your country of residence**.

Special conditions applying to Catastrophe cover

You must send the **insurer**:

- The original booking invoices and travel documents showing the dates and times of travel; and
- Written confirmation of the disaster from the local or national authority of the area where it happened.

Special conditions applying to Section 4

- In the event of any claim, the amount of any claim shall be based on the travel and accommodation expenses, which **you** have prepaid, or for which **you** are contracted to pay, at the time of the occurrence.
- In any claim is as a result of accident, illness or a **general practitioner** advising against travel, a medical certificate issued by a **general practitioner** treating the patient, will be required, to confirm that cancellation or **curtailment** is necessary (**you** will be liable for obtaining the medical certificate and any costs involved). In any case, the **insurer** will require confirmation of booking from **your** travel provider.
- For **loss of holiday** claims **you** must obtain a medical certificate from the **general practitioner** in attendance confirming their order for **you** to remain confined to a hospital, hotel room or cabin, if applicable.

Exclusions applying to Section 4

In addition to the General exclusions and General conditions on pages 46 to 49, the following exclusions also apply:

- The first £50 of each and every claim per **beneficiary**.
- The **insurer** shall not make any payment in respect of any claim arising from or in connection with:
 - operation of law, government regulation, criminal proceedings or act of currency restrictions
 - strikes or industrial action existing, or notified by declaration of intent, at or prior to the date of booking the **trip**
 - unemployment other than **redundancy**
 - disinclination to travel or continue a **trip**, including not wanting to travel in order to avoid entry or **quarantine** requirements at any destination **you** are travelling from, through or to
 - financial circumstances

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- f) failure of the tour operator or any provider of transport or accommodation to fulfil the **trip** booking
- g) adverse weather conditions
- h) a **pre-existing medical** condition or an **associated condition**, unless the **pre-existing medical condition** has been declared to and accepted by the **insurer**
- i) an **anticipated event**
- j) any claim under point 2 of Section 5 of this **Travel Insurance Policy** will prevent a claim being made under this section.
- k) any treatment or help where, based on the status of **your** health, **you** should not have travelled or it would have been reasonable for **you** to have consulted **your general practitioner**, prior to **you** booking or taking the **trip**, about whether or not it was appropriate for **you** to travel.
- l) the transport operator or their agents refusing to transport **you** or a member of **your immediate family**, or a travelling companion, because they consider that **you** are not fit to travel unless shown as being covered under benefit a) (viii).
- m) a member of **your immediate family**, or a travelling companion or close business associate of **you** (whether they are travelling or not) suffering from any medical condition that has resulted in **you** being a hospital inpatient or put on a waiting list for hospital treatment for such medical condition in the 12 months prior to **you** booking the **trip**.
- n) the cost of Airport Passenger Duty (APD).
- o) any administration fees, booking fees, banking fees or card fees.
- p) travel tickets paid for using any loyalty reward scheme, for example Avios Points.
- q) accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme as well as any management fees, maintenance fees or any other associated contractual expenses.
- r) claims under a) (vi) above if at the time of booking the **trip** the UK Foreign, Commonwealth and Development Office or equivalent government authority in **your country of residence** advised against 'all travel' or 'all but essential travel' to **your** intended destination. **We** must also agree that travel is essential. For further details see 'Making a claim – For all claims' on page 12.
- s) any claim for **loss of holiday** not supported by a medical certificate from **your** treating **general practitioner** confirming the number of days that **you** were confined to a hospital, hotel room or cabin.
- t) any extra cancellation charges arising because **you** did not cancel **your** reservation(s) with the company providing **your** transport or accommodation, their agents, or any person acting for **you**, as soon as **you** knew **you** had to cancel.
- u) any **beneficiary** not having the correct passport or visa, including denied or delayed passport and visa applications.
- v) extra costs for transport and accommodation which are of a higher standard to those pre-booked for use during the **trip**, unless the **insurer** agrees otherwise.
- w) any portion of **trip** expenses attributable to individuals who are not **beneficiaries**, regardless of who paid for these (including accommodation intended to be used by more than one person).
- x) the cost of any privately arranged domestic services, including childcare.
- y) the cost of privately hiring staff separately to any inclusive travel or accommodation booking.

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- z) the cost of bookings or arrangements relating to any sport or leisure activity that is not shown as covered on pages 18-20 or that the insurer has not agreed otherwise to cover.

Section 5 – Travel delay

The benefit provided under 1. below is intended to provide compensation if **you** are delayed at **your departure point** and is only applicable if **you** have left **your home address** or **business address** to start **your trip** before the delay is announced.

If **you** are a resident of Northern Ireland, cover under this section is extended to include international departures from ports/airports within the Republic of Ireland.

If there is a delay in the departure of the ship, aircraft or train in which **you** are booked to make **your trip**:

Limit of amount payable

1. Where travel is continued, the **insurer** will pay up to £500 in respect of each **beneficiary** for the first full four hours of delay in respect of the cost of any reasonable expenses incurred for additional accommodation, travel expenses, meals, refreshments (and in respect of telephone calls a maximum of £5), as well as **unused tickets**, if **you** are delayed in departing on **your outward travel**, or delay occurs at the **departure point on your homeward travel**, or delay occurs at the point of departure on **your homeward travel**, or
2. The **insurer** will pay the cost of non-recoverable deposits and other prepaid **trip** costs up to a maximum of £15,000 if after 12 hours delayed departure of the **outward travel** from **your country of residence** **you** choose to cancel the **trip**.

The period of delay will be calculated from the date and time of the departure of the ship, aircraft or train specified in **your** travel itinerary. **You** must check in according to such itinerary and obtain written confirmation from the carrier or handling agents stating the actual date and time of departure and reason for such delay.

You may claim only under this section, Section 6 - Missed connections or Section 7 - Missed departure for the same event.

Exclusions

In addition to the General exclusions and General conditions on pages 46 to 49, the following exclusions also apply:

1. The first £50 of each and every claim per **beneficiary** under benefit 2 of this section.
2. No payment shall be made under more than one item of this section.
3. No payment shall be made in respect of any claim arising from strike or industrial action existing, or notified by declaration of intent, at or prior to the date of booking the **trip**.
4. Any claim under benefit 2 of this section will prevent a claim being made under Section 4 of this **Travel Insurance Policy**.
5. No payment shall be made if **you** do not obtain written confirmation from the carrier or handling agent of the number of hours delay and the reason for the delay.

Section 6 – Missed connections

If the scheduled flight on which **you** are booked to make **your journey** is delayed and this causes **your** connecting flight to be missed and, provided no alternative forward flight is provided within four hours, the **insurer** will pay the cost of any reasonable expenses up to £250 in respect of each **beneficiary**, up to a maximum of £1,000 in total, in respect of additional accommodation, travel expenses, meals and refreshments.

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You may claim only under this section, Section 5 - Travel delay or Section 7 - Missed departure section for the same event.

Exclusions

In addition to the General exclusions and General conditions on pages 46 to 49, the following exclusions also apply:

1. Any claim arising in respect of strike or industrial action existing, or notified by declaration of intent, at or prior to the date of booking the **trip**.
2. Any claim if **you** do not obtain written confirmation from the carrier or handling agent of the number of hours delay and the reason for the delay.

Section 7 – Missed departure

If **you** are a resident of Northern Ireland, cover under this section is extended to include international departures from ports/airports within the Republic of Ireland.

The **insurer** will pay the cost of any additional accommodation, travel expenses, meals and refreshments necessarily incurred on **your outward/homeward travel** or reaching **your** next overseas destination if **you** are on a multi-centre holiday as shown in **your** itinerary as a result of:

- a) failure of public transport services;
- b) due to accident to or breakdown of **your** own vehicle; or
- c) a delay involving **your** vehicle because of unexpected and unforeseen heavy traffic or road closures that were sufficiently severe to warrant reporting on a recognised motoring association website, Highways Agency website, on television, news bulletins or in the press.

in getting **you** to the **departure point** by the time stated in **your** itinerary.

You may claim only under this section or Section 5 - Travel delay or Section 6 - Missed connections for the same event.

Limit of amount payable

The total amount payable in respect of each **beneficiary** is £1,000.

Special conditions applying to Section 7

1. In the event of a claim arising from any delay occurring following an accident to or breakdown of the vehicle in which **you** are travelling **you** must obtain written confirmation from the carrier, police or relevant transport authority confirming the delay and stating its cause.
2. In the event that the vehicle in which **you** are travelling is delayed by heavy traffic or road closures **you** must obtain confirmation that the delays were sufficiently severe to warrant reporting on a recognised motoring association website, Highways Agency website on television, news bulletins or in the press.
3. **You** must allow sufficient time for the journey to **your departure point** and also include enough time to complete the boarding process at **your departure point**.

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Exclusions

In addition to the General exclusions and General conditions on pages 46 to 49, the following exclusions also apply:

1. Any claim arising in respect of strike or industrial action existing, or notified by declaration of intent, at or prior to the date of booking the **trip**.
2. Any claim where **you** had not allowed sufficient time for the journey to **your departure point** and allowed enough time to complete the boarding process at **your departure point**.
3. Any claim if **you** are not proceeding directly to the **departure point**.
4. Any claim resulting from **interconnecting flights**.

Section 8 – Medical and emergency expenses

This is not Private Medical Insurance.

Part One: Emergency Medical Expenses Abroad

If, during the **period of the trip**, **you** fall ill (including being diagnosed with an **epidemic** or **pandemic** disease such as COVID-19 as well as being subject to compulsory **quarantine** on the orders of the attending **GP**), sustain **bodily injury** or die the **insurer** will pay the value of reasonable and necessary costs in respect of:

- a) i) emergency treatment (treatment that is required immediately and which cannot reasonably wait until **you** return to **your country of residence**): dental, medical, surgical or hospital treatment (including rescue service to take **you** to hospital) incurred outside **your country of residence**;
ii) transporting **your** body or ashes to **your home address**, or of burial or cremation in the country in which death occurs outside **your country of residence**.
- b) the **insurer** will also pay up to the limits of the amount payable under the Cancellation and curtailment/loss of holiday section if **you** were unable to use a prepaid excursion due to injury or illness of **you** or **your** travelling companion.
- c) additional charges for paid accommodation if it is necessary for **you** to stay beyond the **period of the trip**.
- d) **journey** expenses which **you** have to pay to get back to **your home address** if **you** cannot use **your** return ticket.
- e) i) cost of telephone calls to the Assistance Helpline notifying and dealing with the problem for which **you** are able to provide receipts or other evidence to show the cost of the calls and the numbers **you** telephoned;
ii) any costs incurred by **you** when **you** receive calls on **your** mobile from the Assistance Helpline for which **you** are able to provide receipts or other evidence to show the cost of the calls.
- f) The cost of taxi fares for **your** travel to or from hospital relating to **your** admission, discharge or attendance for outpatient treatment or appointments or for collection of medication prescribed for **you** by the hospital. However, any costs incurred by **you** to visit another person or by another person visiting **you** in hospital are not covered.

Points c) and d) include the same expenses for any one relative or friend who is required, on medical advice, to travel to, remain with or accompany **you**. This is extended up to two people if **you** are under 18 years of age.

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Limit of amount payable

The total amount payable in respect of each **beneficiary** is unlimited.

In respect of point a), the **insurer** shall only pay the amount of costs incurred while **you** are away from **your country of residence** during the **period of the trip** unless **your homeward travel** cannot be completed before the expiry of the **period of the trip**, in which case the Extensions of the period of the trip section automatically applies.

Part Two: Emergency Medication for Pre-existing Medical Conditions

If **you** have also purchased a policy from the **insurer** to cover a **pre-existing medical condition**, the **insurer** will also pay up to £250 for the amount of expenses incurred in obtaining any associated medication, which **you** take on a **trip** that is lost or stolen (the **insurer** will not pay where **you** forgot to take the medication with **you**).

Part Three: Emergency Expenses in the UK

If **you** die or are hospitalised due to a physical illness or a serious injury whilst on a **trip** in the UK, the **insurer** will pay:

- a) Upon the advice of the **insurer's** medical adviser, up to £2,000 per **beneficiary** towards the cost of transport and accommodation expenses, including £50 per **beneficiary** per day for meals, phone calls and travelling costs, if one person, who is resident in the UK travels to and stays with them;
- b) The cost of transportation expenses returning **your** remains to **your** home in the UK following **your** death, up to £1,000 per **beneficiary**;
- c) The cost of ambulance expenses, to transfer **you** to a hospital nearer **your** home in the UK, up to £2,000 per **beneficiary**.

Special conditions applying to Section 8

1. Before liability will be accepted, the Assistance Helpline must be notified immediately or as soon as is reasonably possible after the incident and authorise the request for treatment.
2. The **insurer** reserves the right to bring **you** home when, in the opinion of the **general practitioner** in attendance and the **insurer's** medical advisers, **you** are fit to travel.
3. If **you** are injured or become ill during **your trip**, the Assistance Helpline may:
 - move **you** from one hospital to another; and /or
 - arrange for **you** to return to **your country of residence** at any time.

They will do this if they and the treating doctor think that it is safe for **you** to be moved or returned to **your country of residence**. If **you** choose not to, **our** liability will end on the date it was deemed safe for **you** to be moved or returned to **your country of residence**.

Note: If **you** require inpatient treatment, the **insurer** will not accept liability for the value of any costs in connection with an injury or illness which necessitates **your** admittance to hospital as an inpatient unless the Assistance Helpline is notified as soon as possible after the incident arises and authorises the request for treatment.

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Exclusions

In addition to the General exclusions and General conditions on pages 46 to 49, the following exclusions also apply:

1. The first £50 of each and every claim per **beneficiary** unless **you** have used **your** EHIC, GHIC or a Reciprocal Health Agreement to contribute towards the cost of treatment.
2. Any payment in respect of medical treatment received in the UK.
3. Any payment in respect of any claim arising from:
 - a) a **pre-existing medical condition** or an **associated condition**, unless the **pre-existing medical condition** has been declared to and accepted by the **insurer**
 - b) participation in or practice of any sport or activity unless shown as covered under Sports and leisure activities on pages 18 to 20 or unless otherwise agreed.
4. Any claim for the cost of any treatment or surgery, including exploratory tests, which are not directly related to the illness or injury which necessitated the admittance into hospital.
5. Any expenses incurred for illness, injury or treatment required in consequence of surgery or medical treatment which, in the opinion of the attending **general practitioner** and the Assistance Helpline, can be reasonably delayed until **you** return to **your country of residence**.
6. Preventative treatment which can be delayed until **you** return to **your country of residence**.
7. Claims that are not confirmed as medically necessary by the attending **general practitioner** and the Assistance Helpline.
8. Any additional hospital costs arising from single or private room accommodation unless medically necessary.
9. Treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centres, unless confirmed as medically necessary by the attending **general practitioner** and the Assistance Helpline.
10. An **anticipated event**.
11. Any treatment or help where, given **your** physical or mental condition, **you** should not have travelled or it would have been reasonable for **you** to have consulted **your general practitioner**, prior to **you** booking or taking the **trip**, about whether or not it was appropriate for **you** to travel.
12. For the cost of any phone calls, other than necessary calls to the Assistance Helpline.
13. In respect of the cover under part one b) of this section, claims where **you** have not received in writing confirmation from the treating doctor that **you** were not fit to undertake the excursion.
14. Claims where **you** do not comply with the treatment agreed by the treating doctor and the Assistance Helpline.
15. Dental treatment or work of a cosmetic nature, including the use of precious metals and the replacing or repairing of dentures or artificial teeth (such as crowns).

Section 9 – Personal accident

In respect of each **beneficiary**, the **insurer** will pay:

If during the **period of the trip** **you** sustain **bodily injury**, resulting solely and independently of other causes, in death or disablement, the benefits shown below will be paid.

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Special definitions applying to Section 9

Loss of limb means:

- In the case of an upper limb – the limb being permanently severed at or above the wrist or permanent and total loss of use of a complete hand or arm;
- In the case of a lower limb – the limb being permanently severed at or above the ankle or permanent and total loss of use of a complete foot or leg.

Loss of sight means if the degree of sight remaining in one eye, after correction, is 3/60 or less on the Snellen Scale (this means seeing at three feet what **you** should see at 60 feet), or in both eyes if their name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist.

Permanent total disablement means disability, which prevents **you** from doing any work of any kind which, after 12 months, is beyond reasonable hope of any improvement.

Benefits during the period of the trip

Item 1	Death	£50,000
Item 2	Total and irrecoverable loss of sight in one eye or loss of one limb	£50,000
Item 3	Total and irrecoverable loss of sight in both eyes or loss of two or more limbs	£50,000
Item 4	Permanent total disablement (other than by loss of limbs/sight) which after 12 months from the date of injury prevents you from following, engaging in or giving attention to, any occupation for the rest of your life	£50,000

Special conditions applying to Section 9

1. Death or disablement must occur within one year of injury.
2. Benefits shall not be payable under more than one of the items above and any such payment shall end this section of the policy in respect of the **beneficiary** concerned.
3. Benefit under Item 1 in respect of those aged under 18 years is limited to £2,000.
4. Benefit under Item 1 in respect of those aged between 18 and 23 years is limited to £12,500.
5. If, after a reasonable period of time has elapsed, the **insurer**, having examined all the evidence available, has no reason to suppose other than that an accident has occurred, the disappearance of a **beneficiary** shall be considered as a claim under Item 1. If, at any time after a payment has been made, the **beneficiary** is found to be alive then the payment shall be refunded.
6. If **you** die and do not leave a will, the **insurer** will not issue settlement of the claim until the administrators have been appointed.

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Exclusions

In addition to the General exclusions and General conditions on pages 46 to 49, the following exclusions also apply:

The **insurer** shall not make any payment in respect of any claim resulting from or arising in connection with:

1. a **pre-existing medical condition** or an **associated condition**, unless the **pre-existing medical condition** has been declared to and accepted by the **insurer**;
2. participation in or practice of any sport or activity unless shown as covered under Sports and leisure activities on pages 18 to 20 or unless otherwise agreed;
3. sickness or disease or any naturally occurring or degenerative condition;
4. any claim that arises from or is in connection with a claim occurring in **your country of residence**.

Section 10 – Hospital benefit

If the **insurer** pays a claim in respect of expenses relating to emergency medical treatment given or prescribed by a **general practitioner** under Section 8, the **insurer** will pay this hospital benefit if **you** are admitted to a hospital licenced for surgery outside **your country of residence** due to **your** accidental **bodily injury** or illness sustained during the **period of the trip** and in addition to any medical expenses incurred under Section 8.

Limit of amount payable

The **insurer** will pay £50 for every complete day **you** are hospitalised. The total amount payable in respect of each **beneficiary** is £1,000.

Exclusions

In addition to the General exclusions and General conditions on pages 46 to 49, the following exclusions also apply:

The **insurer** shall not make any payment in respect of any claim resulting from or arising in connection with:

1. a **pre-existing medical condition** or an **associated condition**, unless the **pre-existing medical condition** has been declared to and accepted by the **insurer**;
2. participation in or practice of any sport or activity unless shown as covered under Sports and leisure activities on pages 18 to 20 or unless otherwise agreed.

Section 11 – Personal liability

The **insurer** will pay the amount of any sums which **you** become legally liable to pay for in respect of accidents which result in:

1. death or **bodily injury** of any person;
2. loss of, or damage to, property occurring during the **period of the trip**.

Limit of amount payable

The total amount for all claims made against **you** arising from any one occurrence is £2,000,000. The **insurer** will also pay the amount of any extra costs and expenses awarded against **you** or incurred by **you** with the **insurer's** written consent.

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Exclusions

In addition to the General exclusions and General conditions on pages 46 to 49, the following exclusions also apply:

1. The cost of any liability arising from:
 - a) death or **bodily injury** of **your** employees or members of **your** family permanently living with **you**;
 - b) loss of or damage to property which belongs to, or is under the control of, **you** or a member of **your** family or household or a person employed by **you**;
 - c) trade, business or profession of **you**;
 - d) ownership or occupation of any land or building (other than occupation only of any temporary holiday accommodation, in which case the first £100 of each and every claim is excluded);
 - e) ownership, possession or use of animals (other than domestic animals), firearms (other than sporting guns), mechanically propelled vehicles, vessels (other than manually propelled watercraft) or aircraft of any description.

Section 12 – Legal costs

Within this section obligations on **you**, for example things which must be done or observed by **you**, are contractual obligations on **us**, these obligations must be performed by **you** acting as **our** agent for the purposes of making a claim under the policy.

Legal Advisory Service

The 24 hour phone number for practical **UK** legal advice in connection with a **trip** and for reporting a **legal costs** claim is +44 (0)20 7126 7534 quoting scheme no 73072.

The insurer will pay

1. **Legal costs** which help **you** claim damages or compensation:
 - for injury, illness or death, which happens during **your trip**; or
 - following a dispute about an agreement **you** have for **your trip**.
2. Up to £250 for the cost of the first consultation that **you** arrange with a local **solicitor** if **you** are arrested or held by authorities during **your trip**.

The **insurer** will only cover legal costs if:

- Any legal proceedings are to take place in or anticipated to take place in a court or other organisation that the **insurer** agrees to; and
- It is always more likely than not that **you** will be successful with **your** claim.

Exclusions

In addition to the General exclusions and General conditions on pages 46 to 49, the following exclusions also apply:

The **insurer** will not pay in respect of:

1. Defending any claims or allegations made against **you**, except for assistance with a first consultation provided that the **insurer** will pay 2 above;
2. Any claim resulting from any illness or injury that develops gradually or is not caused by a specific or sudden accident;
3. Any matter involving one of the **beneficiaries** making a claim against another of the **beneficiaries** or **us** or the **insurer** or its agents;

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4. **Legal costs** and expenses that **you** have paid or will have to pay before the **insurer** has agreed to cover them;
5. Claims reported more than 180 days after the date **you** knew or should have known about the incident leading to the claim;
6. **Legal costs** if **you** stop or settle a claim against the advice of the **solicitor** or withdraw instructions from the **solicitor** without the **insurer's** prior written consent. If this happens, the refund of any costs and expenses the **insurer** has paid or agreed to pay during the claim will be procured from **you** and no further cover will be provided;
7. Any fines, penalties, compensation or damages which **you** are ordered to pay by a court or other organisation.

Conditions

If **you** do not fulfil the following conditions, the **insurer** may refuse any claim and withdraw from any current claim.

You are required to do the following:

- Give the **insurer** full details of **your** claim and any other information that the **insurer** or the **solicitor** asks **you** for;
- Tell the **insurer** about any developments affecting **your** claim (**you** or a party other than the insurer must pay any costs involved in providing this information);
- Tell the **insurer** if the **solicitor** refuses to continue to act for **you** or if **you** wish to withdraw **your** instructions;
- Tell the **insurer** if anyone makes a payment into court or makes an offer to settle **your** claim;
- Try to recover the costs that the **insurer** has to pay, and return them to the **insurer**;
- Get the **insurer's** agreement in writing before you decline acceptance of an offer that has been made to settle **your** claim, try to negotiate or settle a claim and co-operate fully with the **solicitor** and the **insurer**, and not do anything that might harm **your** claim. If the **insurer** asks, **you** must tell the **solicitor** to give the **insurer** any documents or information that they have or know about.

Appointing a solicitor

- If the **insurer** accepts the claim, the **insurer** or a **solicitor** they choose will try to negotiate a settlement without having to go to court.
- Where the trip does not involve travelling outside of the **UK**, at the point it is necessary to take your claim to court, or if there is a conflict of interests, **we** have the right to choose the **solicitor** to act for **you**. **We** may ask the **insurer** to recommend a **solicitor**. Otherwise, the **insurer** will choose a **solicitor** to act.
- The **solicitor** is appointed in **your** name to act for **you**.
- **You** must not be allowed to agree any charges with the **solicitor** without getting the **insurer's** permission first.
- If a **solicitor** refuses to continue acting for **you** with good reason, or if **you** dismiss them without good reason, the benefits will end immediately unless the **insurer** agrees to the appointment of another **solicitor**.

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You are required to tell **your solicitor** to do the following:

- Get the **insurer's** written permission before instructing a barrister or an expert witness;
- Tell the **insurer** immediately if it is no longer more likely than not that **you** will be successful with **your** claim.

The **insurer** can do the following:

- Contact the **solicitor** at any time, and they must co-operate fully with the **insurer** at all times;
- Decide to settle the claim by paying the cost of the amount in dispute. If the claim is not for damages, the **insurer** may decide to settle the claim by paying the equivalent financial cost of the claim;
- Refuse to pay any more **legal costs** if **you** do not accept a reasonable offer to settle **your** claim;
- Refuse to pay any more **legal costs** if it is no longer more likely than not that **you** will be successful with the claim.

Section 13 – Winter sports cover

Part One: Ski pack

The **insurer** will pay the amount of the unused portion of **ski pack** costs **you** have paid for or contracted to pay for before **your trip** commences, where **you** do not **curtail** the **trip**, but are certified by a **general practitioner** in the resort as being unable to use these facilities because of serious injury or illness (including being diagnosed with an **epidemic** or **pandemic** disease such as COVID-19) occurring during the **period of the trip** and where there is confirmation that no refund is available for the unused items.

Limit of amount payable

The maximum amount payable in respect of each **beneficiary** shall not exceed £500 per week.

Exclusions

In addition to the General exclusions and General conditions on pages 46 to 49, the following exclusions also apply:

The **insurer** shall not pay any claims that are not confirmed as medically necessary by the Assistance Helpline and where a medical certificate has not been obtained from the attending **general practitioner** in the resort confirming **you** are unable to ski.

Part Two: Loss/Damage to ski equipment

The **insurer** will pay the amount of the loss if during the **period of the trip**, **you** suffer financial loss as a result of:

- a) loss, theft, or accidental damage to **your ski equipment**;
- b) loss, theft, or damage to, **ski equipment** hired by **you**.

Limit of amount payable

The maximum amount payable in respect of each **beneficiary** is £1,000.

Special conditions applying to Part Two: Loss/Damage to ski equipment

1. Damaged **ski equipment** belonging to **you** must be returned to **your home address** for inspection.

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2. **You** must, at all times, take reasonable precautions to ensure the safety and supervision of **your** own or hired **ski equipment**. If it is lost or damaged while in the care of a transport company, authority or hotel **you** must report to them, in writing where practical, details of the loss or damage. If **your** own or hired ski equipment is lost or damaged by an airline **you** must:
 - a) obtain a Property Irregularity Report;
 - b) give formal written notice of the claim to the airline within three days of the loss and retain a copy;
 - c) keep all travel tickets and **baggage** tags for submission if a claim is to be made under this **Travel Insurance Policy**.
3. **You** must take all practical steps to recover any articles lost or stolen.
4. **You** must report any loss of **ski equipment** to the police authorities in the country where the loss occurred within 24 hours of discovery or as soon as possible after that and obtain a copy of the police report.

Exclusions

In addition to the General exclusions and General conditions on pages 46 to 49, the following exclusions also apply:

The **insurer** will not pay in respect of:

1. The first £50 of each and every claim per **beneficiary**.
2. Any claim arising from or in connection with:
 - a) loss or damage to **your ski equipment** which is more than five years old;
 - b) hired equipment not verified by an official receipt from the **ski equipment** hire shop;
 - c) deliberate, wilful or malicious damage;
 - d) carelessness or neglect;
 - e) damaged skis which have not been returned to their **home address** for inspection by the authorised loss adjuster;
 - f) wear and tear, depreciation or damage by moth, vermin, atmospheric or climatic conditions or gradually operating causes;
 - g) losses from motor vehicles;
 - h) losses not reported to the police authorities in the country where the loss occurred within 24 hours of discovery or as soon as possible after that and where a copy of the police report is not obtained;
 - i) delay, detention, seizure or confiscation by Customs or other officials;
 - j) losses caused by any process of cleaning, repairing, dyeing or restoring.

Part Three: Costs of hired ski equipment

The **insurer** will pay the cost of **you** hiring **ski equipment** for the remaining **period of the trip** as a result of loss, theft or accidental damage to **your** own or hired **ski equipment** occurring during the **period of the trip**.

Limit of amount payable

The maximum amount payable in respect of each **beneficiary** shall not exceed £50 per day with a maximum limit of £750.

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Exclusions

In addition to the General exclusions and General conditions on pages 46 to 49, the following exclusions also apply:

1. Carelessness or neglect.
2. Losses not reported to the police authorities in the country where the loss occurred within 24 hours of discovery or as soon as possible after that and where a copy of the police report is not obtained.
3. Losses not reported to the relevant transport company, authority or hotel within seven days of discovery of the loss, if **ski equipment** is lost or damaged whilst in their care. **You** must also obtain a written report of the incident from them. In the case of an airline, this will be a Property Irregularity Report.
4. Delay, detention, seizure or confiscation by Customs or other officials.
5. Wear and tear, depreciation or damage by moth, vermin, atmospheric or climatic conditions or gradually operating causes.
6. Losses from motor vehicles.
7. Losses caused by any process of cleaning, repairing, dyeing or restoring.
8. Hired equipment not verified as lost or damaged by an official receipt from the **ski equipment** hire shop.

Part Four: Piste closure

If due to lack of, or too much, snow the skiing facilities (excluding cross-country skiing) in the resort, which **you** have pre-booked to travel, are closed in their entirety and it is not possible to ski, the **insurer** will pay:

- a) up to a maximum of £50 per day, for the cost of **your** transportation organised by the tour operator to an alternative site
- b) in the event that there are no alternative sites available, the **insurer** shall pay £50 per day.

Limit of amount payable

One or a combination of the benefits described above are payable for as long as such conditions prevail at the resort, but in any case not exceeding the **period of the trip**.

Exclusions

In addition to the General exclusions and General conditions on pages 46 to 49, the following exclusions also apply:

1. Any European winter sports holiday commencing on or after 1 May and before 1 December annually.
2. Claims where **you** have not obtained written confirmation of closure from the local representative.
3. Claims where not all skiing facilities are closed.
4. Claims where the skiing conditions are known or are public knowledge at the time of booking **your trip**.

Part Five: Avalanche closure

Outbound

- a) The **insurer** will pay the cost of additional accommodation and **journey** expenses incurred due to avalanche, landslide or landslip causing delay to **your** arrival at the booked resort.

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Limit of amount payable

The maximum amount payable in respect of each **beneficiary** shall not exceed £150.

Exclusions

In addition to the General exclusions and General conditions on pages 46 to 49, the following exclusions also apply:

Any European winter sports holiday commencing on or after 1 May and before 1 December annually.

Inbound

- a) Up to £500 (a maximum of £50 a day) for the cost of reasonable alternative accommodation and food if **your** departure is delayed as transport cannot reach **you** due to bad weather.
- b) The **insurer** will also pay up to £500 for the cost of alternative return transport to the **UK** if **you** cannot change **your** return travel tickets to the **UK** and have to buy replacements.

Part Six: Physiotherapy following a skiing accident

If the **insurer** pays a claim under Section 8 - Medical and emergency expenses and this claim, is as a direct result of a ski accident, the **insurer** will pay the cost of physiotherapy which is recommended by a **general practitioner** on **your** immediate return to **your country of residence**, up to a maximum of £350.

Exclusions

In addition to the General exclusions and General conditions on pages 46 to 49, the following exclusion also applies:

Any claim which has not been confirmed as being medically necessary.

Section 14 – Pet care

The **insurer** will pay the amount of extra costs in kennel or cattery fees up to £500 if **your** return home is delayed.

Exclusions

In addition to the General exclusions and General conditions on pages 46 to 49, the following exclusion also applies:

Any claim not supported by official confirmation of the length and cause of the delay from the transport provider.

Section 15 – Hijack

The **insurer** will pay the cost of a consultation with a psychiatrist in the **UK** following **your** pre-arranged transport being hijacked for more than 24 hours, up to £300. If injured during the hijack, the **insurer** will also pay the cost of **your** medical treatment under Section 8 and £100 for each full 24-hour period **you** are held hostage.

Exclusions

In addition to the General exclusions and General conditions on pages 46 to 49, the following exclusion also applies:

Any claim where **you** fail to get an official report or letter from the transport provider/carrier or police confirming the length of time that **you** were delayed for due to the hijacking.

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Section 16 – Withdrawal of services

The **insurer** will pay up to £1,000 if **you** pre-booked hotel, due to strike or industrial action, completely withdraws the following:

- water or electrical facilities; or
- swimming pool facilities; or
- kitchen services to the extent that no food is available; or
- chambermaid facilities.

The **insurer** will pay £50 for each complete 24 hours **you** are without these facilities.

Exclusions

In addition to the General exclusions and General conditions on pages 46 to 49, the following exclusions also apply:

Any claim directly or indirectly resulting from:

- claims which are not substantiated by a written report from the tour representative or hotel confirming the exact length, nature and cause of the disruption;
- strike or industrial action, which was advised at the time travel was booked;
- claims for services which were not available prior to any strike or industrial action.

Section 17 – Business cover

The following section will not apply to **trips** undertaken within **your country of residence**.

Important note: All conditions and exclusions included within Sections 1 and 8 also apply to this section.

Additions to what the insurer will pay

Under Section 1 Baggage

If during a **trip** undertaken for business purposes, the **insurer** will pay:

- a) The cost of repair if economical, or otherwise the cost of replacement of **business equipment** as new, less deductions for wear, tear or depreciation, if **your business equipment** is lost, damaged or stolen during the **period of the trip**.
- b) The cost of repair if economical, or otherwise the cost of replacement of **business samples** as new, less deductions for wear, tear or depreciation, if **your business samples** are lost, damaged or stolen during the **period of the trip**. The total amount payable in respect of each **beneficiary** under points a) and b) is £3,000 subject to a maximum limit of £1,000 in respect of any single article, pair or set of articles.
- c) If **baggage** is temporarily lost in transit on **your outward travel** and not restored to **you** within 12 hours after arrival at **your** destination, the **insurer** will pay the cost of purchasing essential replacement items, up to £500. **You** must obtain written confirmation from the carrier of the number of hours delay. If the **business equipment** proves to be permanently lost, the overall limit insured as specified in point a) shall apply.
- d) If **your business equipment** is lost, damaged or stolen during the **period of the trip**, the **insurer** will pay the cost of hiring replacement **business equipment** for the duration of the **trip** or until **your business equipment** is returned to **you**, whichever is the shorter period, up to £500.

You must obtain receipts for the cost of hiring replacement **business equipment**.

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Under Section 8 Medical and emergency expenses

- a) The cost of a return travel ticket, up to the same class of travel as that paid by **you** on **your outward travel** and up to £1,500, to enable a business colleague where necessary, to replace **you** if **you** are hospitalised for more than three days, brought home by the Assistance Helpline or die.
- b) The cost of necessary and reasonable additional accommodation and travel expenses up to £1,500 should **you** need to extend the **period of the trip** beyond the scheduled return date following **your bodily injury** or illness (including being diagnosed with an **epidemic** or **pandemic** disease such as COVID-19) or due to adverse weather conditions at **your trip** destination.

Special definitions applying to Section 17 – Business cover

Business equipment means computer equipment, facsimile machines, photocopiers, typewriters, word processing equipment, fixed telecommunication equipment, business books, stationery and office equipment all owned by, or the legal responsibility of **you**.

Business samples means all business stock owned by, or the legal responsibility of, **you**.

Additional exclusion applying to Section 17 – Business cover

The **insurer** will not pay any claim under Section 8, additional benefit b) above, for adverse weather conditions if **you** could have reasonably known of these conditions prior to booking **your trip**.

Section 18 – Golf cover

The following section will not apply to **trips** undertaken within **your country of residence**.

Important note

All conditions and exclusions included within Sections 1, 4, 5 and 8 also apply to this section.

Additions to what the insurer will pay

Under Section 1 Baggage

- a) The **insurer** will pay the cost of repair if economical, or otherwise the cost of replacement of **golf clubs** as new, less deductions for wear, tear or depreciation, if **your golf clubs** are lost, damaged or stolen during the **period of the trip** up to a maximum of £1,500.
- b) The **insurer** will pay the cost of hiring replacement **golf clubs** up to £400 for each pre-booked round of golf where **your golf clubs** were unavailable through being temporarily lost in transit on **your outward journey** and not restored to **you** within four hours after arrival at **your** destination.

You must obtain written confirmation from the carrier of the number of hours delay. If the **golf clubs** prove to be permanently lost, the overall limit insured as specified in point a) above shall apply. **You** must also obtain receipts for the cost of hiring replacement **golf clubs**.

Under Section 4 Cancellation and curtailment/loss of holiday

If **you** are forced to cancel **your trip** after paying the deposit for the **trip** due to **you** sustaining a **bodily injury** or illness (including being diagnosed with an **epidemic** or **pandemic** disease such as COVID-19) that as a direct result prevents **you** from playing golf, the **insurer** will pay up to £15,000 under Section 4.

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Please note that in the event of cancelling the **trip** as a result of **your bodily injury** or illness, confirmation must be obtained from a **general practitioner in your country of residence** that the **bodily injury** or illness prevented **you** from playing golf.

Under Section 5 Travel delay

If there is a delay in the departure of the ship, train or aircraft in which **you** are booked to make **your trip**, and **you** are delayed for at least four hours, the **insurer** will pay the cost of non-refundable prepaid green fees up to £300 that **you** are unable to use as a direct result of the delay.

Under Section 8 Medical and emergency expenses

If the **insurer** pays for the cost of expenses relating to emergency medical treatment given or prescribed by a **general practitioner** under Section 8 following **your bodily injury** or illness (including being diagnosed with an **epidemic** or **pandemic** disease such as COVID-19) outside **your country of residence**, the **insurer** will pay the cost of non-refundable prepaid green fees up to £300 that **you** are unable to use as a direct result of **your bodily injury** or illness.

Special definition applying to Section 18 – Golf cover

Golf clubs means a complete set of clubs normally carried in a golf bag, regardless of whether purchased as a set or individually.

Section 19 – End Supplier Financial Failure cover

The **insurer** will pay up to £5,000 in total for each **beneficiary** named on the booking invoice for:

1. **Financial failure** prior to departure – Irrecoverable sums paid prior to **financial failure** of the **end supplier**, not forming part of an inclusive holiday prior to departure
2. **Financial failure** after departure – In the event of **financial failure** of the **end supplier** after departure:
 - a) Additional pro rata costs incurred by **you** in replacing that part of the **end supplier's** travel arrangements to a similar standard as enjoyed prior to the **curtailment** of the travel arrangements
 - b) If **curtailment** of the **trip** is unavoidable the cost of return transportation to the **UK** of a similar standard as enjoyed prior to the **curtailment** of the travel arrangements.

Exclusions

In addition to the General exclusions and General conditions on pages 46 to 49, the following exclusions also apply:

The **insurer** will not pay for:

- travel or accommodation not booked within the **UK** prior to departure.
- any costs resulting from:
 - the **financial failure** of any **end supplier** which is, or which any prospect of **financial failure** is known by **you** or widely known publicly at the date **you** bought this policy;
 - any loss or part of a loss which at the time of the happening of the loss is insured or guaranteed by any other existing policy, policies, bond, or is capable of recovery under section 75 of the Consumer Credit Act or from any bank or card issuer or any other legal means.

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- the **financial failure** of any travel agent, tour organiser, booking agent or consolidator with whom **you** have booked a scheduled flight, travel or accommodation.
- any loss that is not directly associated with the incident that caused **you** to claim. For example, loss due to being unable to reach **your** pre-booked hotel, villa or car hire following the **financial failure** of an airline.

Special conditions applying to Section 19 - End Supplier Financial Failure Cover

- cover will not apply if by the **insurer** making a payment of any claim or providing any benefit they would breach any sanction, prohibition or restriction imposed by law or regulation.
- no title, right or interest under this policy may be assigned, transferred, conveyed or removed without the written agreement of the **insurer**. Any attempt to assign rights or interests without the **insurer's** written agreement is null and void.

Section 20 – Hazardous activities (optional subject to an additional premium)

The Sports and leisure activities that are covered under this **Travel Insurance Policy** are detailed on pages 18 to 20.

The following activities are excluded:

- biathlon
- field hockey
- hang-gliding
- heli-skiing
- paragliding
- parascending
- parachuting
- sand surfing
- summer tobogganing
- triathlon
- use of bobsleighs or skeletons

However, the insurance can be extended to cover these hazardous activities upon payment of an additional premium provided this is arranged prior to the start of the **trip**.

Under this endorsement of the policy, the activities are covered when they have been pre-booked and paid for in **your country of residence** prior to departure and where tuition by experts holding recognised relevant qualifications is provided.

To arrange this additional cover, please call Allianz Assistance on +44 (0)20 7126 7532.

Cover is not available for **trips** taken within **your country of residence**.

Extensions of the period of the trip

If during the **period of the trip**, **you** are delayed through no fault of **your own**, and **your trip** is not completed before the expiry of the **period of the trip**, then the insurance will be extended without additional premium for as long as is reasonably necessary for the completion of the **trip**.

General exclusions

The whole **Travel Insurance Policy** excludes any claim arising from:

1. any consequence of war, invasion, act of foreign enemy hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power. This exclusion does not apply where cover is provided under part a) (vi) of Section 4 – Cancellation and curtailment/loss of holiday.
2. **terrorism/a terrorist act**. This exclusion does not apply to Section 9 – Personal accident or to Section 8 – Medical and emergency expenses except where nuclear,

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chemical or biological weapons/agents are used. In addition, this exclusion does not apply where cover is provided under part a) (vi) of Section 4 –Cancellation and curtailment/loss of holiday.

3. whether directly or indirectly caused by:
 - a) ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
 - b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component of such assembly
 - c) pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds
4. **your** wilful, self-inflicted injury or illness, suicide or attempted suicide, solvent abuse, the use of drugs (other than drugs taken in accordance with treatment prescribed and directed by a **general practitioner** but not for the treatment of drug addiction) or self-exposure to needless peril (except in an attempt to save human life).
5. any form of alcohol abuse including alcohol withdrawal or **you** drinking too much alcohol where it is reasonably foreseeable that such consumption could result in a serious impairment of **your** faculties and/or judgment resulting in a claim. The **insurer** does not expect **you** to avoid alcohol on **your trip** but they will not cover any claim arising because **you** have drunk so much alcohol that **your** judgment is seriously affected and **you** need to make a claim as a result.
6. bankruptcy/liquidation of any tour operator, travel agent or transportation company (unless covered under Section 19 – End supplier financial failure cover).
7. claims and losses that are not directly associated with the incident that caused the claim. For example, loss of earnings due to being unable to return to work following injury or illness happening whilst on a **trip** or the cost of replacing locks in the event that keys are lost.
8. malicious or unlawful acts.
9. any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or **UK**, which prohibit **us**, the **insurer** or members of the Allianz Group from providing cover under this policy.
10. **cyber risks** of any kind.
11. **your** failure to obtain any recommended vaccines, inoculations or medications prior to **your trip**.
12. claims where there is another insurance policy covering the same risk.
13. costs recoverable elsewhere.
14. claims arising from the unauthorised use of a swimming pool outside the specified times of opening.
15. **you** climbing on top of, or jumping from a vehicle or jumping from a wall, building or balcony, or climbing or moving from any external part of any building to another (apart from stairs) regardless of the height, unless **your** life is in danger or **you** are attempting to save human life.

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16. any claim where **you** are not wearing a helmet whilst on a motorcycle, motor scooter or moped.
 17. any claim where **you** are not wearing a seatbelt when travelling in a motor vehicle, where a seatbelt is available.
 18. **you** not following any advice or recommendations made by the Foreign, Commonwealth and Development Office (FCDO), the World Health Organization (WHO), or any government or other official authority. This includes where:
 - a) certain vaccinations or other preventative measures (such as malaria tablets) are recommended or
 - b) the FCDO has advised against:
 - all travel; or
 - all but essential travel (unless the purpose of **your trip** is necessary, urgent and cannot be postponed – evidence of this will be required. See Making a claim);
 - c) **you** have travelled against the advice of a local authority at any destination **you** are travelling from, through or to.
- For further details on FCDO travel advice, visit: gov.uk/foreign-travel-advice.

This exclusion does not apply where cover is provided under part a) (vi) of Section 4 – Cancellation and curtailment/loss of holiday.

19. any **epidemic** or **pandemic**, except as expressly covered under Section 4 – Cancellation and curtailment/loss of holiday, Section 8 – Medical and emergency expenses, Section 13 – Winter sports cover and Section 18 – Golf cover.

General conditions

The following conditions apply to the whole **Travel Insurance Policy**

1. **You** must tell the **insurer** about any claim as soon as reasonably possible. Any increase in costs caused by **your** delay in telling the **insurer** will not be covered by this **Travel Insurance Policy**. **You** must also inform the **insurer** if **you** are aware of any court order to do or stop doing something, order to attend court or impending prosecution. Every communication relating to a claim must be sent to the **insurer** without delay.
2. **You** or any person acting for **you**, must not negotiate, admit or repudiate any claim without the **insurer's** written consent.
3. The expense of supplying all certificates, information and evidence which the **insurer** may require will be borne by **you** or **your** legal representative. When a claim for **bodily injury** or illness occurs, the **insurer** may request and will pay for, **you** to be medically examined on behalf of the **insurer**. They may also request, and will pay for, a post mortem examination if **you** die.
4. If at the time of any incident which results in any other insurance covering the same costs, loss, damage or liability or any part of such, the **insurer** will pay its share in proportion to the sum insured of the claim, except under Sections 9 and 10 where the **insurer** will pay the full claim subject to the policy limits.
5. By making a claim **you** agree that the **insurer** is entitled to take legal action (but at the **insurer's** expense) or to take over legal action in **your** name and that **you** will provide any details needed, as well as filling in any necessary forms, which will help the **insurer** to recover any payments made under the **Travel Insurance Policy**.

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6. In respect of Sections 1, 5, 6 and 7, invoices/receipts must be provided in the event of a claim for additional accommodation, travel expenses, meals and refreshments.
7. If any claim is found to be fraudulent in any way, this **Travel Insurance Policy** will not apply and all claims will be forfeited. It is a criminal offence to make fraudulent claims.
8. **You** must take all reasonable steps to prevent any loss, damage or accident. If **you** do not the **insurer** may not pay the claim.

Data Protection Notice

The **insurer** cares about **your** personal data.

This summary and the **insurer's** full privacy notice explain how the **insurer** protects **your** privacy and uses personal data.

The **insurer's** full Privacy Notice is available at www.allianz-assistance.co.uk/privacy-notice/. If a printed version is required, please write to the **insurer** at Customer Service Manager (Data Protection), Allianz Assistance, 102 George Street, Croydon, Surrey CR9 6HD.

How the insurer will obtain and use your personal data

The **insurer** will collect **your** personal data from a variety of sources including:

- Data that **you** provide to the **insurer**;
- Data that may be provided about **you** from certain third parties, such as doctors in the event of a medical emergency or airline companies in the event of repatriation.

The **insurer** will collect and process **your** personal data in order to comply with their contractual obligations and/or for the purposes of their legitimate interests including:

- Entering into or administering contracts with the **protected client**;
- Informing **you** of products and services which may be of interest to **you**.

Who will have access to your personal data?

The **insurer** may share **your** personal data:

- With public authorities, other Allianz Group companies, industry governing bodies, regulators, fraud prevention agencies and claims databases, for underwriting and fraud prevention purposes;
- With other service providers who perform business operations on the **insurer's** behalf;
- With organisations who the **insurer** deals with which provide part of the service to **you** such as in the event of a medical emergency;
- To meet the **insurer's** legal obligations including providing information to the relevant ombudsman if **you** make a complaint about the product or service that the **insurer** has provided to **you**.

The **insurer** will not share information about **you** with third parties for marketing purposes unless **you** have specifically given the **insurer** consent to do so.

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How long does the insurer keep your personal data?

The **insurer** will retain **your** personal data for a maximum of seven years from the date the insurance relationship between **you** and the **insurer** ends. If the insurer is able to do so, they will delete or anonymise certain areas of **your** personal data as soon as that information is no longer required for the purposes for which it was obtained.

Where will your personal data be processed?

Your personal data may be processed both inside and outside the **United Kingdom (UK)** and the European Economic Area (EEA).

Whenever the **insurer** transfers **your** personal data outside the **UK** and the EEA to other Allianz Group companies, the **insurer** will do so on the basis of Allianz's approved binding corporate rules (BCR). Where Allianz's BCR do not apply, the **insurer** will take steps to ensure that personal data transfers outside the **UK** and the EEA receive an adequate level of protection.

What are your rights in respect of your personal data?

You have certain rights in respect of **your** personal data. **You** can:

- Request access to it and learn more about how it is processed and shared;
- Request that the **insurer** restricts any processing concerning **you**, or withdraw **your** consent where **you** previously provided this;
- Request that the **insurer** stops processing it, including for direct marketing purposes;
- Request that the **insurer** updates it or deletes it from their records;
- Request that the **insurer** provides it to **you** or a new insurer;
- File a complaint.

Automated decision making, including profiling

The **insurer** carries out automated decision making and/or profiling when necessary.

How can you contact the insurer?

If **you** would like a copy of the information that the **insurer** holds about **you** or if **you** have any queries about how the **insurer** uses **your** personal data, **you** can contact the **insurer** as follows:

By post:

Customer Service Manager (Data Protection)

Allianz Assistance

102 George Street

Croydon

Surrey CR9 6HD

By telephone: +44 (0)20 8603 9853

By email: AzPUKDP@allianz.com

In relation to Section 19 of this **Travel Insurance Policy**, please note that **your** data is processed by International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR United Kingdom.

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- **Other privacy notices**

If **you** would like to view the full privacy policy of International Passenger Protection Limited, visit: www.ipplondon.co.uk/privacy.asp

To find out exactly how **your** data is handled and processed by International Passenger Protection Limited, please access www.ipplondon.co.uk/privacy.asp

Complaints procedure

The **insurers** aim to provide a first class policy and service. However, if **you** feel this is not the case, **you** should contact the **insurers** so that they can do their best to solve the problem. **Your** legal rights will not be affected if **you** make a complaint.

Step 1

For Sections 1-18 and 20

In the first instance, please:

Write to:

The Customer Service Manager

Coutts Travel Insurance

Allianz Assistance

102 George Street

Croydon

CR9 6HD

Tel: +44 (0)20 8603 9853

Email: coutts.complaints@allianz-assistance.co.uk

Please supply **your** name, address, policy number and claim number where applicable and enclose copies of relevant correspondence as this will help the **insurer** to deal with **your** complaint, in the shortest possible time.

For Section 19

In the first instance, please contact:

Compliance Manager,

Liberty Mutual Insurance Europe SE,

20 Fenchurch Street,

London EC3M 3AW United Kingdom

Tel: +44 (0)20 3758 0840

Email: complaints@libertyglobalgroup.com

Quoting **your** policy number and/or claim number

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Step 2

For all sections

If **you** are not satisfied with the **insurers'** final response **you** can refer the matter to the UK Financial Ombudsman Service for independent arbitration.

Write to: Financial Ombudsman Service, Exchange Tower, London E14 9SR,

Tel: +44 (0)800 023 4567 or +44 (0)300 123 9123

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

Financial Services Compensation Scheme (FSCS)

AWP P&C SA (for Sections 1-18 and 20) and Liberty Mutual Insurance Europe SE (for Section 19) are covered by the Financial Services Compensation Scheme. This provides compensation in case either of these **insurers** go out of business or into liquidation and are unable to meet any valid claims under their policies. Further information can be obtained from the Financial Services Compensation Scheme (www.fscs.org.uk) or by contacting the FSCS at 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU or by calling 0800 678 1100 or +44 (0)20 7741 4100.

LOSS DAMAGE WAIVER INSURANCE POLICY BENEFITS GUIDE COVER PROVIDED BY AWP P&C SA

It is recommended that the **protected client** and other **beneficiaries** read the policy carefully and carry the Coutts Travel Protection Insurance Guide with them when travelling.

The cover provided by this policy begins as soon as the **protected client** receives their Coutts Travel Protection Insurance Guide.

Cover continues automatically as long as:

- (i) the **protected client** remains a Coutts Current Account holder and has Coutts Travel Protection and
- (ii) the insurance continues to be placed with AWP P&C SA.

From time to time it may be necessary to alter this policy. When this situation arises the **protected client** will be notified accordingly. Any such alteration will only apply to rentals booked by **beneficiaries** from the time of receipt of that advice or some other future specified date.

Please note that upon surrender, cancellation or termination of this Coutts Travel Protection, the benefits under this policy will no longer be available to the **beneficiaries**.

The insurance is underwritten by AWP P&C SA and administered in the UK by Allianz Assistance. Allianz Assistance is a trading name of AWP Assistance UK Ltd, 102 George Street, Croydon CR9 6HD.

AWP Assistance UK Ltd is authorised and regulated by the Financial Conduct Authority (FCA). AWP P&C SA is authorised and regulated by L'Autorité de Contrôle Prudenciel et de Résolution in France. Deemed authorised by the Prudential Regulation Authority (PRA). Subject to regulation by the FCA and limited regulation by the PRA. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the FCA's website.

This **Loss Damage Waiver Insurance Policy** is held by **us** Coutts, a company incorporated in England and Wales (Company number 00036695) and having its registered office at 440 Strand, London WC2R 0QS.

This Guide is not a contract of insurance but summarises the **Loss Damage Waiver Insurance Policy** which is held by **us** for the benefit of (and in trust for) the **beneficiaries**.

It is important to note that **beneficiaries** do not have an insurance policy directly with the **insurer**. **We** are the only policyholder and only **we** have direct rights under the **Loss Damage Waiver Insurance Policy** against the **insurer**. Whilst this Guide summarises the benefits available to **beneficiaries** under the **Loss Damage Waiver Insurance Policy** held by **us**, it does not give **beneficiaries** direct rights under the **Loss Damage Waiver Insurance Policy**.

Coutts Travel Protection Insurance Guide

Under the Financial Conduct Authority's Insurance Conduct of Business rules **protected clients** and other **beneficiaries** will not be customers of the **insurer** or **us**.

The benefits of the **Loss Damage Waiver Insurance Policy** are made available to **beneficiaries** as soon as the **protected client** receives their Coutts Travel Protection Insurance Guide. This continues automatically as long as the **protected client** remains a Coutts Travel Protection holder and the insurance continues to be placed with the **insurer**.

The terms and conditions that appear in this Guide reflect the contract between **us** and the **insurer**. In order for **beneficiaries** to receive any benefits, **beneficiaries** are required to comply with these terms and conditions. Failure to comply with these terms and conditions may result in any claims made by **beneficiaries** not being paid.

References in the remainder of this Guide to **you** and **your** mean the **protected client** and the **beneficiaries**.

Definitions

The following words and phrases have special meaning throughout this policy:

Beneficiary/beneficiaries/you/your means the **protected client**, their **partner** and the **protected client's dependent children**.

Bodily injury means bodily injury, sickness or disease including death resulting from any of these.

Computer system

Any computer hardware, software, communication system or electronic device (including smartphones, laptops, tablets and wearable devices), server, cloud, microcontroller or similar system (including any associated input, output or data storage device, networking equipment or backup facility).

Cyber risk

- Any unauthorised, malicious or illegal act (or the threat of such an act), involving access to or the processing, use or operation of any **computer system**;
- Any error or omission involving access to or the processing, use or operation of any **computer system**;
- Any partial or total unavailability or failure to access, process, use or operate any **computer system**; or
- Any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any data, including any amount relating to the value of such data.

Dependent children means all unmarried children of the **protected client** (including legally adopted, foster and stepchildren as well as the children of the **protected client's partner**) who at the time of the incident are aged between 21 and 23 years of age and are in full-time education.

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Note:

- The child is considered to be in full-time education up until the date the last examination is taken or the last piece of coursework is submitted (whichever is later).
 - Children aged between 21 and 23, who have left compulsory education and are travelling on a 'gap year' are only covered if they can provide evidence that they have applied for a university or college placement.
 - A **protected client** or their **partner**, who is divorced or separated and whose children do not live permanently with them, may still cover their children under this policy.
-

Insurers means AWP P&C SA.

Loss/Losses means amounts payable by **you** under the terms of the **rental agreement** for damage to or theft of the **rental vehicle**.

Loss Damage Waiver Insurance Policy means the insurance policy as agreed between **us** and the **insurer** and which **we** hold for the benefit of (and in trust for) the **beneficiaries**.

Mobile equipment means any of the following types of land vehicles, including any attached machinery or equipment:

1. bulldozers, farm machinery, forklifts and other vehicles designed for use principally off public roads
2. vehicles maintained for use solely on or next to premises **you** own or rent
3. vehicles that travel on crawler treads
4. vehicles, whether self-propelled or not, maintained primarily to provide mobility to permanently mounted
 - a) powercranes, shovels, loaders, diggers or drills, or
 - b) road construction or resurfacing equipment such as graders, scrapers or rollers.
5. vehicles not described in paragraph 1, 2, 3 or 4 above that are self-propelled vehicles with the following types of permanently attached equipment:
 - a) equipment designed primarily for:
 - (i) snow removal
 - (ii) road maintenance, but not construction or resurfacing, or
 - (iii) street cleaning
 - b) cherry pickers and similar devices mounted on automobile or truck chassis and used to raise or lower workers
 - c) air compressors, pumps and generators, including spraying, welding, building cleaning, geophysical exploration, lighting or well servicing equipment.

Partner means a person in a relationship with the **protected client** that has been continuous for at least six months, and where financial interdependence can be shown.

Policy period means the period for which **you** have Coutts Travel Protection.

Property damage means specific damage to any **vehicle** that **you** rent that occurs during the period of insurance, including the loss of use thereof at any time resulting from such loss or damage.

Protected client means a Coutts client who has purchased Coutts Travel Protection.

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Rental agreement means a contract on a daily or weekly basis from a licenced rental agency or company.

Rental period means the period during which the **vehicle** is rented. The entire rental period must occur during the period of insurance for this policy to apply.

Rental vehicle means any **vehicle** rented under a contract on a daily or weekly basis from such a rental company or agency which must be fully licenced with the regulatory authority of that country, state or local authority.

Trip shall mean any **rental vehicle** which is collected within or outside the **protected client's** country of residence.

Vehicle means a land motor vehicle, trailer or semi-trailer designed for travel on public roads (including any machinery or equipment attached thereto) that **you** rent for the period described in the **rental agreement**, but does not include **mobile equipment** or other excluded vehicles, as specified under 'Exclusions'.

We/our/us means Coutts, a company incorporated in England and Wales (Company number 00036695) and having its registered office at 440 Strand, London WC2R 0QS.

Policy cover

Loss Damage Waiver

Following the collection of the **rental vehicle** by the **beneficiary**, the **insurers** will indemnify the **beneficiaries** named on the **rental agreement** during the **rental period** for the cost of specific losses incurred in relation to the **rental vehicle**, up to a maximum of the value of the **rental vehicle** or £55,000 (whichever is less). Cover is provided for **losses** as a result of damage, fire, vandalism and theft as well as due to loss of use of the **rental vehicle**.

Cover applies when the **rental vehicle** is hired and operated from a licenced rental agency and the **beneficiary** has declined the rental company or agency's Loss Damage Waiver (LDW) or equivalent cover, or where there is no provision for such cover to be offered.

Geographical limit

Worldwide

Conditions applicable to Loss Damage Waiver

1. It is a condition of this insurance that **you** comply with all the terms and conditions of this policy.
2. All Certificates, information and evidence required in support of **your** claim shall be furnished at **your** expense.
3. Except with the written consent of the **insurers**, no person is entitled to admit liability on their behalf or to give any representations or other undertakings binding upon them. The **insurers** shall be entitled to the absolute conduct, control and settlement of all proceedings arising out of or in connection with claims in **your** name.
4. The **insurers** may at their own expense take proceedings in **your** name to recover compensation from any third party in respect of any indemnity provided under this policy and any amounts so recovered shall belong to the **insurers** and **you** shall render all reasonable assistance to the **insurers**.

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- All claims hereunder shall be governed by the laws of England and Wales whose courts alone shall have jurisdiction in any dispute arising under this policy.
- All **insured** drivers must hold a valid UK or internationally recognised driving licence.
- Communication of and in connection with this policy shall be in the English language.
- Cover under this **Loss Damage Waiver Insurance Policy** is provided for the rental of one **vehicle** at any one time which may be driven and operated by any of the eligible drivers detailed on the **vehicle rental agreement**, the lead name of which must be a **beneficiary**. Cover will take effect from the time **you** take legal control of the **rental vehicle** and will cease at the time the rental company assumes control of the **rental vehicle** whether at its business location or elsewhere.
- You** are responsible for any insurance that forms part of the **rental agreement** and which **you** have accepted and signed for on **your** and/or any other **beneficiary's** behalf.

Enhancements

a) Restitution of holiday

This policy will provide a benefit of £20 per day if the car rental is cancelled or cut short on the advice of a general practitioner and in consultation with the **insurer**. **You** must be confined to a bed in a hospital, in a hotel or in private accommodation during such time that the car rental was booked and paid for. **You** must present both the **rental agreement** document and a medical certificate as to the time **you** have been confined to bed. The car rental must be confirmed for at least a minimum of seven days; proof of the booking and duration of rental may be requested by the **insurer**. Total limit of indemnity £240.

b) Drop-off charges

In the event of **you** not being named on the application form to return the rental car to the originating car rental station following an accident/illness for which hospitalisation takes place, the policy will indemnify **you** up to but not exceeding £240 to pay for drop-off charges incurred through the car rental station. The **insurer** must be informed immediately of this situation. One-way rentals excluded.

c) Lock-out

In the event that **you** unintentionally lock yourself out of a **rental vehicle**, the costs incurred up to a maximum of £40 to open the car (without causing any further damage to the rental car) will be reimbursed. The rental company must approve the locksmith and Allianz Assistance to approve this course of action prior to a locksmith being called out where possible. All receipts are to be retained and presented by **you** to the **insurer** for the reimbursement to be approved. Failure to follow these steps may void this policy.

Notice of Loss and Customer Service

Please contact:

Allianz Assistance

Claims +44 (0)20 7126 7531

Customer Services +44 (0)20 7126 7532

Although **you** do not have **your** own insurance policy directly with the **insurer**, and the benefits set out in this Guide are made available under the **Loss Damage Waiver Insurance Policy** held by Coutts for the benefit of (and in trust for) the **beneficiaries**, the **insurer** has authorised **you**, as **our** agent, to notify the **insurer** and make a claim under

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the **Loss Damage Waiver Insurance Policy** on our behalf. **Your** appointment as **our** agent is subject to the appointment:

- a) not altering the basis upon which the **Loss Damage Waiver Insurance Policy** is held in trust by **us** for the **beneficiaries**;
- b) being limited to the sole purpose of making a claim under the **Loss Damage Waiver Insurance Policy** directly from the **insurer**;
- c) providing no rights whatsoever to commence legal proceedings as **our** agent;
- d) not permitting any acts or omission undertaken by **you** to affect any claims or any other rights of Coutts (or any other **beneficiary**) under the **Loss Damage Waiver Insurance Policy**.

If **you** have decided to travel despite the Foreign, Commonwealth and Development Office advising against all but essential travel, **we** will need evidence of why **you** believe **your** travel should be considered essential.

Examples of what **we** consider to be essential travel are if:

- A relative is in intensive care in hospital or has unexpectedly been given a terminal prognosis with a short life expectancy;
- A relative has died and **you** need to attend the funeral;
- **Your** property abroad has been seriously damaged and **you** need to arrange and/or oversee professional repairs;
- **You** have an urgent work matter that cannot reasonably be cancelled, postponed or delayed;
- **You** have a full-time but short-term placement at a recognised educational establishment where attendance must be in person.

If **you** are unsure whether the purpose of **your** travel would be considered as essential or want to discuss any other aspect of the policy cover, please call Customer Services +44 (0)20 7126 7532.

Cost, charges and expenses

- a) When coverage is available to **you** under any underlying protection, the **insurer**, although without obligation to do so, shall have the right and opportunity to associate in the defence and control of any claim or suit reasonably likely to involve the **insurer** under this policy.
- b) All expenses resulting from the investigation and defence of claims, to which this policy applies, including court costs, appeal bonds, pre-judgement interest, and post-judgement interest, shall not be included in the limits of liability of this policy.

Exclusions

The **insurers** shall not be liable for claims directly or indirectly occasioned by, happening through or in consequence of:

1. Alcoholism or the use of alcohol or drugs (other than drugs taken in accordance with treatment prescribed and directed by, a registered general practitioner, but not for the treatment of drug addiction).
2. **Loss** or damage directly or indirectly caused by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.

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3. Where there is dual insurance, please advise **us**, as **we** will only pay **our** proportion of the **loss**.
4. **Losses** occurring from driving **vehicles** on safaris or adventure trails.
5. Any fraudulent, dishonest or criminal act committed by **you** or another person(s) with whom **you** are in collusion, or insurance effected in circumstances where a claim might reasonably be anticipated.
6. Operation of the **vehicle** in violation of the terms of the **rental agreement**.
7. Expenses assumed, waived or paid by the rental agency or its **insurers**.
8. Any **vehicle** which is not a **rental vehicle**.
9. Wear and tear, gradual deterioration, or mechanical breakdown.
10. **Losses** arising out of malicious or illegal activities.
11. Driving by persons who are not named on the **rental agreement**.
12. The rental of any **vehicle** which at its first date of registration is more than 20 years old.
13. Rental of a **vehicle** with a Retail Purchase Price in excess of £55,000.
14. The rental of certain **vehicles** namely: motorhomes, camper vans, trailers, caravans, trucks, factory altered **vehicles**, commercial **vehicles**, vans or **vehicles** with more than nine seats.
15. Expenses reimbursed by **your** employer's insurers.
16. **Losses** occurring from driving whilst not on a public highway.
17. **You** being aged 20 and under or 85 and over.
18. A **rental period** or **trip** exceeding 31 days in duration.
19. Any economic sanction (restriction) which prohibits **us**, the **insurer** or members of the Allianz Group from providing cover under this policy.
20. The **rental vehicle** breaking down.

In addition to the above exclusions and those exclusions contained in the **rental agreement**, this insurance does not apply to:

21. Any **loss** for which **you** are held liable as a result of uninsured motorists, under-insured motorists, first party personal injury law or any other similar law, that **you** would not otherwise have been held liable for.
22. **Bodily injury** or **property damage** to **you**; nor **bodily injury** or **property damage** to any person who is related to **you** by blood, marriage or adoption and residing in the same household.
23. Punitive or exemplary damages.
24. Liability for **bodily injury** or **property damage** to any third party in relation to an incident occurring during the **rental period**.
25. Confiscation or requisition by any competent authority or nationalisation.
26. Except in so far as coverage is available to **you** or under the underlying protection, to liability arising out of:
 - a) the ownership, maintenance, operation, use, loading or unloading of any **vehicle** while being used in any pre-arranged or organised racing, speed or demolition contest or activity or
 - b) the operation or use of any snowmobile or trailer designed for use therewith.
27. Any liability directly or indirectly caused by or contributed to or arising from:
 - a) ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
 - b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

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28. Any **loss** if **you** have made fraudulent statements or engaged in fraudulent conduct in connection with any accident or loss for which coverage is sought under this policy.
29. **You** not following any advice or recommendation made by the Foreign, Commonwealth and Development Office (FCDO), World Health Organization (WHO) or any government or other official authority. This includes where:
- Certain vaccinations or other preventative measures (such as malaria tablets) are recommended.
 - The FCDO has advised against:
 - all travel; or
 - all but essential travel (unless the purpose of **your trip** is necessary, urgent and cannot be postponed - evidence of this will be required see Notice of loss and customer service on pages 57-58);
 - **You** have travelled against the advice of a local authority at any destination **you** are travelling from, through or to.
- For further details on FCDO travel advice, visit: [gov.uk/foreign-travel-advice](https://www.gov.uk/foreign-travel-advice).
30. **Cyber risks** of any kind.

Data Protection Notice

The **insurer** cares about **your** personal data.

This summary and the **insurer's** full privacy notice explain how the **insurer** protects **your** privacy and uses personal data.

The insurer's full Privacy Notice is available at www.allianz-assistance.co.uk/privacy-notice/

If a printed version is required, please write to the **insurer** at Customer Service Manager (Data Protection), Allianz Assistance, 102 George Street, Croydon, Surrey CR9 6HD.

How the insurer will obtain and use your personal data

The **insurer** will collect **your** personal data from a variety of sources including:

- Data that **you** provide to the **insurer**;
- Data that may be provided about **you** from certain third parties, such as, doctors in the event of a medical emergency or airline companies in the event of repatriation

The **insurer** will collect and process **your** personal data in order to comply with their contractual obligations and/or for the purposes of their legitimate interests including:

- Entering into or administering contracts with the **protected client**;
- Informing **you** of products and services which may be of interest to **you**.

Who will have access to your personal data?

The **insurer** may share **your** personal data:

- With public authorities, other Allianz Group companies, industry governing bodies, regulators, fraud prevention agencies and claims databases, for underwriting and fraud prevention purposes;
- With other service providers who perform business operations on the **insurer's** behalf;
- With organisations who the **insurer** deals with which provide part of the service to **you** such as in the event of a medical emergency;
- To meet the **insurer's** legal obligations including providing information to the relevant ombudsman if **you** make a complaint about the product or service that the **insurer** has provided to **you**.

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The **insurer** will not share information about **you** with third parties for marketing purposes unless **you** have specifically given the **insurer** consent to do so.

How long does the insurer keep your personal data?

The **insurer** will retain **your** personal data for a maximum of seven years from the date the insurance relationship between **you** and the **insurer** ends. If the **insurer** is able to do so, they will delete or anonymise certain areas of **your** personal data as soon as that information is no longer required for the purposes for which it was obtained.

Where will your personal data be processed?

Your personal data may be processed both inside and outside the United Kingdom (UK) and the European Economic Area (EEA).

Whenever the **insurer** transfers **your** personal data outside the UK and the EEA to other Allianz Group companies, the **insurer** will do so on the basis of Allianz's approved Binding Corporate Rules (BCR). Where Allianz's BCR do not apply, the **insurer** will take steps to ensure that personal data transfers outside the UK and the EEA receive an adequate level of protection.

What are your rights in respect of your personal data?

You have certain rights in respect of **your** personal data. **You** can:

- Request access to it and learn more about how it is processed and shared;
- Request that the **insurer** restricts any processing concerning **you**, or withdraw **your** consent where **you** previously provided this;
- Request that the **insurer** stops processing it, including for direct marketing purposes;
- Request that the **insurer** updates it or deletes it from their records;
- Request that the **insurer** provides it to **you** or a new insurer;
- File a complaint.

Automated decision making, including profiling

The **insurer** carries out automated decision making and/or profiling when necessary.

How can you contact the insurer?

If **you** would like a copy of the information that the **insurer** holds about **you** or if **you** have any queries about how the **insurer** uses **your** personal data, **you** can contact the **insurer** as follows:

By post:

Customer Service Manager (Data Protection)
AWP Assistance UK Ltd
102 George Street
Croydon
Surrey CR9 6HD

By telephone: +44 (0)20 8603 9853

By email: AzPUKDP@allianz.com

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Complaints procedure

The **insurers** aim to provide a first class policy and service. However, if **you** feel this is not the case, **you** should contact the **insurers** so that they can do their best to solve the problem. **Your** legal rights will not be affected if **you** make a complaint.

In the first instance, please:

Write to:

The Customer Service Manager
Coutts Travel Insurance
Allianz Assistance
102 George Street
Croydon
CR9 6HD

Tel: +44 (0)20 8603 9853.

Email: coutts.complaints@allianz-assistance.co.uk

Please supply **your** name, address, policy number and claim number where applicable and enclose copies of relevant correspondence as this will help the **insurer** to deal with **your** complaint, in the shortest possible time.

If **you** are not satisfied with the **insurer's** final response **you** can refer the matter to the UK Financial Ombudsman Service for independent arbitration.

Write to: Financial Ombudsman Service, Exchange Tower, London E14 9SR,
Tel: +44 (0)800 023 4567 or +44 (0)300 123 9 123
Email: complaint.info@financial-ombudsman.org.uk

Emergency assistance and initial claims notification

Any potential claim should be reported immediately or at least within 31 days to:

Allianz Assistance
Claims +44 (0) 020 7126 7531

Fully completed claim forms and supporting documentation should be sent to
Allianz Assistance

The Customer Service Manager
Coutts Travel Protection
Allianz Assistance
102 George Street
Croydon
CR9 6HD

Financial Services Compensation Scheme (FSCS)

The **insurer** is covered by the Financial Services Compensation Scheme. This provides compensation in case they go out of business or into liquidation and are unable to meet any valid claims under their policies. Further information can be obtained from the Financial Services Compensation Scheme (www.fscs.org.uk) or by contacting the FSCS at 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU or by calling 0800 678 1100 or +44 (0)20 7741 4100.

Coutts Travel Protection Insurance Guide

These documents are available in large print, audio and Braille.

Please call Allianz Assistance on +44 (0)20 7126 7532 and we will be pleased to organise an alternative version for **you**.

Both the **Travel Insurance Policy** and the **Loss Damage Waiver Insurance Policy** are held by us Coutts, a company incorporated in England and Wales (Company number 00036695) and having its registered office at 440 Strand, London WC2R 0QS.

Sections 1-18 and 20 of this **Travel Insurance Policy** and this **Loss Damage Waiver Insurance Policy** are underwritten by AWP P&C SA and administered in the UK by Allianz Assistance. Allianz Assistance is a trading name of AWP Assistance UK Ltd, 102 George Street, Croydon CR9 6HD. AWP Assistance UK Ltd is authorised and regulated by the Financial Conduct Authority (FCA).

AWP P&C SA is authorised and regulated by L'Autorité de Contrôle Prudentiel et de Résolution in France. Deemed authorised by the Prudential Regulation Authority (PRA). Subject to regulation by the FCA and limited regulation by the PRA. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the FCA's website.

Section 19 of this **Travel Insurance Policy** is underwritten by Liberty Mutual Insurance Europe SE and is administered by International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR United Kingdom.

Liberty Mutual Insurance Europe SE is authorised and regulated by the Luxembourg Minister of Finance and the Commissariat aux Assurances. Deemed authorised by the PRA. Subject to regulation by the FCA and limited regulation by the PRA (registered number 829959). Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the FCA's website.

