

Insurance Product Information Document

Company: American International Group UK Limited
Bank Travel Insurance Policy

Product: Yorkshire

Registered in the United Kingdom. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (FRN number 781109)

You can find complete information on the policy in your policy schedule and in your policy document

What is this type of insurance?

This is a worldwide travel insurance policy to provide cover for losses arising as a result of specified events that occur before or after a trip. This policy is for multi trip cover and covers you as many times as you like within the period of insurance provided no single trip lasts longer than 31 days, although by paying an additional premium it is possible to upgrade your policy to include cover for single trips lasting up to 45 days or 62 days,

What is insured?

Medical and personal accident

- ✓ Emergency medical expenses and repatriation
Sum insured: up to £10,000,000 outside the UK / up to £10,000 within the UK
- ✓ Personal accident: loss of limb / loss of sight
Sum insured: £15,000
- ✓ Permanent Total Disablement
Sum Insured: £25,000
- ✓ Death
Sum insured: aged 18-64: £5,000 under 18 or over 64: £2,500
- ✓ Loss of travel and accommodation expenses if you have to cancel or cut short your trip for specified reasons, including your death or serious injury, or that of a close relative
Sum insured: up to £5,000

Possessions

- ✓ Personal belongings / baggage
Sum insured: up to £1,500 per person / £300 per item or set of items (£100 for items left in a locked motor vehicle) / valuables and electronic/other equipment £500
- ✓ Cash and travellers cheques
Sum insured: up to £500 (£200 for cash or £50 for persons under 18)

Delay

- ✓ Missed departure
Sum insured: £1,000
- ✓ Travel delay
Sum insured: £20 after the first 12 hour delay and then £10 for each additional 12 hour period up to £300

What is not insured?

- ✗ Persons aged over 75
- ✗ Persons whose main home is not in the UK
- ✗ Claims arising from undisclosed medical conditions that you know about or disclosed medical conditions that we have not agreed
- ✗ Claims relating to pregnancy or childbirth if more than 26 weeks pregnant
- ✗ Claims for personal belongings/baggage if:
 - you don't report the loss/theft to the police within 24 hours and obtain a written police report
 - your belongings are left unattended in a public place
 - valuables or other valuable items are not carried in hand luggage on a plane or public transport
- ✗ Loss, theft or damage to specified items including mobile phones, tablets, contact lenses, glasses, bicycles or motor vehicles
- ✗ Loss of cash or travellers cheques if:
 - not carried with you or left in a locked safety deposit facility
 - you don't report the loss/theft to the police within 24 hours and obtain a written police report
- ✗ Costs that your airline is required to pay by law if your flight is delayed

Are there any restrictions on cover?

- ! You must contact AIG Travel immediately if you need assistance on the contact details provided in the policy
- ! For claims for personal belongings/baggage, you must provide receipts or other proof of ownership wherever possible; we may make a deduction for wear and tear and loss of value

Natural Catastrophe

- ✓ Natural Catastrophe Travel Cancellation and Expenses Cover
Sum insured: up to £5,000

Winter Sports (Optional cover)

Winter Sports equipment - sum insured: £500
Ski Pass and Avalanche - sum insured: £250

Business Cover (Optional cover)

Business Equipment - sum insured: £1,000

- ! For claims for cash/travellers cheques, you must provide evidence of ownership and value (e.g. receipts, bank statements or cash withdrawal slips)
- ! For other claims you must provide evidence of any additional expenses you incurred and of any delays that you suffered



Where am I covered?

- ✓ You are covered anywhere in the world, including USA, Canada and the Caribbean, but excluding any trip in, to or through Cuba, Iran, Syria, Sudan, North Korea or the Crimea region
- ✓ No cover is provided where you have travelled to a specific country or area to which, before you started your trip, the UK Foreign & Commonwealth Office advised against all or all but essential travel



What are my obligations?

- When applying for your policy, you must take reasonable care to answer the questions you are asked honestly and carefully
- You must tell us about anything which may affect our decision to insure you (for example, when we ask you to declare medical conditions as described in the policy or if you plan to take part in a dangerous activity while on holiday which is not listed in the policy)
- You must take all reasonable steps to avoid or reduce any loss (for example, you should use your EHIC card if you have one and you receive hospital treatment in a participating country)
- If you make a claim, you must provide documents and other evidence that we need to deal with your claim
- You must pay back any amount you are not entitled to (for example, if we pay your claim for lost luggage but the airline then finds and returns your luggage to you)



When and how do I pay?

Payment should be made before policy cover begins and annually thereafter for renewable multi-trip policies



When does the cover start and end?

Cover starts on the date agreed by us and you, and ends immediately before the first anniversary of the start date. You will be able to find the start and end date in your policy schedule.



How do I cancel the contract?

You can cancel by phoning 0345 602 6917, emailing yorkshirebanktravel@aig.com or writing to Yorkshire Bank Travel Insurance Customer Services Department, PO Box 2157, Shoreham by Sea, West Sussex, BN43 9DH