

# Key information about your Gold Travel Insurance

Policy Number : TRVNIOM

## How to get help

### Before you travel

You have a medical condition you need to declare.

Want to add any of the policy upgrades detailed below.

Wish to discuss anything else about how your insurance works.

### Please call or email

Membership Services 023 9267 6061  
From abroad: +44 (0) 23 9267 6061

Lines are open 9am to 6pm Monday to Friday and 9am to 1pm Saturday.

Email:  
iombank.travelinsurance@allianz-assistance.co.uk

### Emergency medical assistance and claims

If you are injured or ill while you are away, call our Emergency Assistance Service

Non-emergency claims

### Please call or email

020 3433 3989  
From abroad: +44 (0) 20 3433 3989

Lines are open 24 hours a day, 365 days a year.

Email: medicalassistanceuk@allianz.com

Membership Services: 023 9267 6061  
From abroad: +44 (0) 23 9267 6061

Lines are open 9am to 5pm, Monday to Friday.

Email:  
iombank.travelinsurance@allianz-assistance.co.uk

## Medical conditions

**If you or anyone who relies on this Travel Insurance policy has an existing medical condition, you are not eligible to claim on this policy for the medical condition until you have called for medical screening and confirmation of cover.**

At the time of opening the account or before You book a Trip, You can call the Insurer at any time to tell them about a medical condition. The Insurer will tell You whether or not the benefits of the Insurance are available to You at no charge, whether an endorsement to the Insurance can be purchased for an additional premium to cover Your medical conditions, or if the Insurer cannot cover Your medical condition at all.

**If any of the medical statements detailed on page 9 of your Travel Insurance Guide apply to any of the beneficiaries, you need to call Membership Services 023 9267 6061 for medical screening.**

## Trip duration limits

6 months or 17 days for Winter Sports (unless a Winter Sports Trip Extension has been agreed).

## Policy upgrades available

Medical Endorsement (cover for existing medical conditions)

Guest Endorsement (add guest)

Increased Cancellation and Curtailment Limit Extension

Winter Sports Trip Extension.

## Summary of Cover

| Section           | Cover   | Limit of cover (per beneficiary)<br>unless trip maximum is stated |             | Excess |
|-------------------|---|---|-------------|--------|
| 1a                | Personal baggage  | up to   | £10,000     | £35    |
|                   | All Valuables   |   | £1,000      | £35    |
|                   | Single article  |   | £1,000      | £35    |
| 1b                | Delayed baggage   | Trip maximum  | £600        | £0     |
|                   | After 4 hours   | up to   | £200        | £0     |
|                   | After 48 hours  | up to   | £400        | £0     |
| 2                 | Personal money  | up to   | £500        | £35    |
|                   | Limit on cash, currency, notes and coins                    | up to   | £250        | £35    |
| 3                 | Loss of Passport/Driving Licence                            | up to   | £500        | £35    |
| 4                 | Cancellation and curtailment                                | up to   | £10,000     | £35    |
| 5                 | Travel delay  |   | £250        | £0     |
|                   | Abandonment   | up to   | £10,000     | £35    |
| 6                 | Missed connections  |   |             |        |
|                   | After 4 hours   | up to   | £250        | £0     |
|                   | After 4 hours   | Trip maximum  | £1,000      | £0     |
|                   | After 24 hours  | Additional amount up to   | £500        | £0     |
|                   | After 24 hours  | Trip maximum  | £2,000      | £0     |
| 7                 | Missed Departure  | up to   | £250        | £0     |
| 8                 | Medical and emergency expenses                              |   | £25,000,000 | £35    |
| 9                 | Personal accident   |   |             |        |
|                   | Death, Loss of sight or limb or Permanent total disablement |   | £50,000     | £0     |
| 10                | Hospital benefit - per day                                  |   | £35         | £0     |
|                   | Hospital benefit – maximum                                  | up to   | £805        |        |
| 11                | Personal liability  | up to   | £2,000,000  | £0     |
| 12                | Legal Expenses  | up to   | £50,000     | £0     |
| 13                | Winter Sports   |   |             |        |
|                   | Ski pack per week   | up to   | £80         | £0     |
|                   | Loss of ski equipment                                       | up to   | £1,000      | £35    |
|                   | Cost of hired skis  | up to   | £200        | £0     |
|                   | Piste closure alternative transport per day                 |   | £10         | £0     |
|                   | No sites available per day                                  |   | £20         | £0     |
|                   | No sites available maximum                                  | up to   | £150        | £0     |
| Avalanche closure | up to   | £150  | £0          |        |
| 14                | Golf Cover  |   |             |        |
|                   | Loss/Damage to golf clubs                                   | up to   | £1,500      | £50    |
|                   | Hire of golf clubs  | up to   | £400        | £50    |
|                   | Cancellation and curtailment                                | up to   | £10,000     | £50    |
|                   | Reimbursement of green fees                                 | up to   | £300        | £50    |

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Isle of Man business address: 2 Athol Street, Douglas, Isle of Man, IM99 1AN. Tel. 01624 637000. Licensed by the Isle of Man Financial Services Authority in respect of Deposit Taking, Investment Business and registered as a General Insurance Intermediary.

The insurance is administered by Allianz Global Assistance which is a trading name of AWP Assistance UK Ltd, 102 George Street, Croydon, CR9 6HD and is authorised and regulated by the Financial Conduct Authority. Financial Services Register number 311909.

The insurance is underwritten by AWP P&C SA under policy number TRVNIOM. AWP P&C SA is authorised and regulated by L'Autorité de Contrôle Prudentiel et de Résolution in France. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority (PRA). Details about the extent of our regulation by the PRA are available from us on request.

If you have a complaint, please contact: The Customer Service Manager, Isle of Man Bank Travel Insurance, Allianz Global Assistance, 102 George Street, Croydon CR9 6HD. Tel: 02392 676061. Email: iombank.complaints@allianz-assistance.co.uk. If you are not satisfied following receipt of our final response, you may contact the Financial Ombudsman Service (FOS), Exchange Tower, Harbour Exchange Square, London E14 9SR. Telephone 0800 023 4567 or 0300 123 9123; Fax 0207 964 1001; financial-ombudsman.org.uk

If you are not satisfied with any of our products or services, we have a complaints procedure that you can use. A leaflet, giving details of the procedure, is available from your branch upon request.

Calls may be recorded.