

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 1 pm 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 8763 3046
From abroad: +44 (0) 20 8763 3046

Lines are open 24 hours a day, 365 days a year
email: InternationalHealthcare@healix.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 5 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) 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

The Royal Bank of Scotland International Limited trading as Isle of Man Bank (Isle of Man Bank). Registered Office: Royal Bank House, 71 Bath Street, St Helier, Jersey JE4 8PJ. Tel. 01534 282850. Regulated by the Jersey Financial Services Commission.

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 duly authorised in France and the United Kingdom, and is subject to limited regulation by the Prudential Regulation Authority and the Financial Conduct Authority.

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; www.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.