



Insurance Product Information Document

Coutts Travel Protection

Coutts

Travel insurance

Insurance product information document

Company: AWP P&C S.A., registered office: 7 Rue Dora Maar, 93400 Saint-Ouen, France. Registration no: 519490080 RCS, authorised and regulated by L' Autorité de contrôle prudentiel et de résolution in France. Authorised by the Prudential Regulation Authority (PRA). Subject to regulation by the financial conduct authority and limited regulation by the PRA. Details about the extent of our regulation by the PRA are available from us on request.

Product: Coutts Travel Protection

This document is only intended to provide a basic summary of the policy cover and the main exclusions of cover. This document is not personalised to you. Your statement of demands and needs and eligibility assessment can be found in your Coutts Travel Protection Application form. The full Terms and Conditions of the contract, including the sums insured, are shown in the Insurance Guide. You should read this carefully to ensure you are eligible for cover and that it meets your needs.

What is this type of insurance?

This is travel insurance which covers you while travelling, for various events such as: medical emergencies, delayed or missed departures, cancelling or cutting short your trip, delayed possessions and lost or stolen possessions.



What is insured?

- ✓ **Cancellation and curtailment/Loss of holiday**
Up to £15,000 for loss of pre-paid travel and accommodation expenses.
- ✓ **Medical and emergency expenses**
Reasonable costs for hospital fees, repatriation, with inner limits applying to in-patient benefit, funeral and dental costs incurred if taken ill or injured on your trip.
- ✓ **Loss of essential documents**
Up to £750 for costs to obtain temporary documents on your trip.
- ✓ **Delayed baggage**
Up to £500 for costs to replace essential items temporarily lost by the transport provider on your outward trip.
- ✓ **Baggage**
Up to £10,000 for items lost, stolen or damaged on your trip (limits for a single article and overall valuable item limits apply).
- ✓ **Personal money**
Up to £500 for money, travellers cheques and travel tickets lost, stolen or damaged on your trip.
- ✓ **Personal accident**
Up to £50,000 compensation if you die, lose your sight or limb or are unable to ever work again following an accident on your trip (age limits apply to death benefit).
- ✓ **Missed departure/connection**
Up to £1,000 for Missed departure and up to £250 for Missed connections for extra transport and accommodation costs to continue your trip, if you miss your outbound or return transport.



What is not insured?

- ✗ Claims where you cannot provide sufficient supporting evidence.
- ✗ 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.
- ✗ Taking part in activities where there is an increased risk of injury, unless we have agreed otherwise.
- ✗ More than the maximum benefit limits (and sub limits when these apply) shown in each section.
- ✗ The policy excess that is applicable to each person, section and/or claim.
- ✗ Claim circumstances you were aware of before your policy was issued or trip was booked (whichever is the later).
- ✗ Claims that are caused as a direct or indirect result of something you are claiming for such as a loss of earnings as a result of being delayed in returning.
- ✗ Claims arising from an epidemic or pandemic, except for the cover described under the Medical and emergency expenses, Cancellation and curtailment/loss of holiday, Winter sports cover, Business cover and Golf cover sections.



What is insured?

- ✓ **Delayed departure**
Up to £500 reimbursement of additional expenses if the transport you are using on your outbound or return journey is delayed in leaving its departure point. Alternatively, up to £15,000 for the costs to abandon your trip on the outbound leg only.
- ✓ **Personal liability**
Up to £2 million for costs for damage you cause to a third party or their property (including your trip accommodation if not owned by you, a family member or friend).
- ✓ **Hijack**
Up to £300 compensation if you are hijacked on your trip.
- ✓ **Legal expenses**
Up to £25,000 costs and representation, to pursue a compensation claim against a negligent third party responsible for your death, injury or illness.
- ✓ **Winter sports**
Loss of ski pack costs; lost, stolen, damaged or delayed ski equipment; piste closure; resort closure and ski injury physiotherapy (see the Insurance Guide for benefit limits).
- ✓ **Pet care**
Up to £500 extra cattery or kennel costs if you are delayed returning home.
- ✓ **Withdrawal of services**
Up to £1,000 compensation if the utilities at your journey accommodation are completely unavailable.
- ✓ **Business cover**
Lost, stolen or damaged business equipment and business samples; delayed business equipment; increased delayed baggage cover; replacement business colleague and delayed trip return cover (see the Insurance Guide for benefit limits).
- ✓ **Golf cover**
Lost, stolen, damaged or delayed golf equipment and loss of green fees (see the Insurance Guide for benefit limits).
- ✓ **End supplier failure**
Up to £5,000 cover if the airline or other travel provider you are booked with fails financially.



Are there any restrictions on cover?

- ! Cover is only available to the account holder, their partner and dependent children. 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.
- ! Dependent children means all unmarried children (including legally adopted, foster and step children) of the protected client 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. This also includes 'gap years' where children aged up to 23 have applied for a university or college placement. It does not apply to children aged between 18 and 23 who have left education and cannot provide evidence they have applied for a university or college placement. Guests travelling with the policyholders can be covered at an extra premium.
- ! Cover will only continue for as long as you remain a Coutts Travel Protection policyholder.
- ! Claims relating to existing medical conditions may be excluded.
- ! Your policy may contain a limit on age of the insured persons and certain levels of cover may be restricted according to their age.
- ! There is a limit on the length of the trip that can be covered. This will vary if the trip involves winter sports. The limit can be increased by paying an extra premium.
- ! The Insurance Guide contains General Conditions that you have to meet for cover to apply.
- ! General exclusions apply to the whole Insurance Guide and each section contains exclusions specific to that section.



Where am I covered?

Cover applies in any worldwide country. However, cover within your home country will require you to have pre-booked accommodation or be travelling on a leisure day trip by public transport.

You will not be covered if you travel to or choose to remain in a country or region where the Foreign, Commonwealth and Development Office has advised against all travel or all but essential travel or where you have travelled against the advice of the local authority at your journey destination. For further details, visit [gov.uk/foreign-travel-advice](https://www.gov.uk/foreign-travel-advice)



What are my obligations?

- Answer any pre-sale questions as truthfully and accurately as possible.
- Read your policy carefully to ensure you have the cover you need.
- Tell us as soon as possible if there are any changes to your circumstances that may affect your cover, or if it is likely you will need to make a claim.
- You should take reasonable care to protect yourself and your property against accident, injury, loss and damage to minimise any claim.



When and how do I pay?

This insurance benefit is included in your Coutts Travel Protection Cover and is charged £100 quarterly in arrears on an ongoing basis. Coutts will waive this fee if you hold assets and liabilities with them worth more than £1m – for more details, please speak with your private banker.

If you would like to arrange an endorsement to your policy, contact Allianz Assistance on +44(0)20 7126 7532 before you begin your trip. You will be advised of your payment options.



When does the cover start and end?

The standard insurance cover applies to trips you take once you have received your Coutts Travel Protection welcome letter or email. The cover will remain in place on an ongoing basis for as long as you remain a Coutts Travel Protection policyholder and are eligible for cover.

The cover for any endorsements applies from the point when payment is made for them, for the period shown on the endorsement.



How do I cancel the contract?

Cover can be cancelled anytime via Coutts Online, Coutts 24 on +44(0)20 7957 2424 or by contacting your private banker. You have 14 days to cancel without charge, and if cancelled within the first six months you will be liable to pay a minimum fee of £200.

If you have paid for any policy endorsements, you have 14 days from the date of receiving your policy documents to ensure that they meet your requirements. If you wish to cancel the contract during this period, you should contact Allianz Assistance, 102 George Street, Croydon CR9 6HD or telephone +44(0)20 7126 7532.

Your premium for your endorsement will be refunded in full, although if you have travelled, made a claim or intend to make a claim, we will recover the costs for providing these services.

You may still cancel the contract after this 14 day cancellation period but no refund will be made.

Loss Damage Waiver Insurance

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What is this type of insurance?

This policy is a Car Rental Excess insurance policy that provides Loss Damage Waiver cover for each insured person. Loss Damage Waiver is a particular type of insurance which is often offered when you are renting a vehicle and it is sold by a car rental company to cover for certain aspects of loss or damage as summarised under the 'What is insured?' section below.



What is insured?

- ✓ **Loss Damage Waiver insurance**
The insurer shall cover you, as named on the rental agreement, during the period of rental for damage incurred up to **£55,000** for losses incurred as a result of damage, fire, vandalism, theft or loss of use of the rental vehicle when a vehicle is rented and operated from a licensed rental agency and you have declined the rental company's own loss damage waiver insurance or any similar cover.
- ✓ **Lock-out cover**
In the event that you unintentionally lock the keys in the car, the costs incurred up to a maximum of **£40** to open the car (by an approved locksmith) will be reimbursed.
- ✓ **Restitution of holiday**
If the car rental is cancelled or cut short on the advice of a physician and in consultation with Allianz Assistance, this policy will provide a benefit of **£20** per day (up to a maximum of **£240**).
- ✓ **Drop-off charges**
In the event of you not being able to return the rental car to the originating car rental station. One way rentals are excluded.



What is not insured?

- ✗ Persons under the age of 21 or over 84.
- ✗ Rentals that are more than 31 days' duration.
- ✗ Wilfully self-inflicted injury or illness, alcoholism or the use of alcohol or drugs and self-exposure to needless peril.
- ✗ Operation of the vehicle in violation of the terms of the rental agreement.
- ✗ Persons who are not permitted to drive or who are not named on the rental contract.
- ✗ The rental of any vehicle with a retail purchase price in excess of **£55,000**.
- ✗ The rental of any vehicle which at its first date of registration is more than 20 years old.
- ✗ Claims or incidents which may give rise to a claim not notified direct to the claims office in writing within 31 days of the expiry of the insurance.
- ✗ Losses occurring from driving vehicles on safaris or adventure trails.
- ✗ Expenses assumed, waived or paid by the rental agency or its insurers.
- ✗ Automobiles or other vehicles which are not rental vehicles.
- ✗ Losses arising out of illegal activities.
- ✗ 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.



Are there any restrictions on cover?

- ! The benefits of this policy are only available to individuals who hold Coutts Travel Protection ('protected clients'), their partners and their dependent children.



Are there any restrictions on cover?

- ! Cover is not available to anyone under the age of 21 years or over 84 years.
- ! 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. Losses are limited to costs which would have been waived by the rental company had the insured person paid the Loss Damage Waiver cover offered to them.
- ! Where there is dual insurance, please advise us, as we will only pay our proportion of the loss.
- ! The insured drivers must hold a valid UK or internationally recognised driving licence.
- ! There are General Conditions that you have to meet for cover to apply.
- ! General exclusions apply to the whole policy and each section contains exclusions specific to that section.



Where am I covered?

The Loss Damage Waiver insurance shall apply to losses that occur during the trip rental period on a worldwide basis.



What are my obligations?

- Answer any pre-sale questions as truthfully and accurately as possible.
- Read your policy carefully to ensure you have the cover you need.
- Tell us as soon as possible if there are any changes to your circumstances that may affect your cover, or if it is likely you will need to make a claim.
- You should take reasonable care to protect the rental vehicle against accident, loss or damage and to minimise any claim.



When and how do I pay?

This insurance benefit is included in your Coutts Travel Protection cover and is charged £100 quarterly in arrears on an ongoing basis. Coutts will waive this fee if you hold assets and liabilities with them worth more than £1m – for more details please speak to your private banker.



When does the cover start and end?

The standard insurance cover applies to trips you take once you have received your Coutts Travel Protection welcome letter or email. The cover will remain in place on an ongoing basis as long as you remain a Coutts Travel Protection policyholder and are eligible for cover. The Loss Damage Waiver cover will start from the time you take legal control of the rental vehicle and will end at the time the rental company assumes control of the rental vehicle whether at its business location or elsewhere.



How do I cancel the contract?

Cover can be cancelled at any time via Coutts Online, Coutts 24 on +44(0)20 7957 2424 or by contacting your private banker. You have 14 days to cancel without charge, and if cancelled within the first six months you will be liable to pay a minimum fee of £200.

If you would like this document in another format such as Braille, large print or audio, please let us know.

Coutts & Co is registered in England and Wales No. 36695. Registered office 440 Strand, London WC2R 0QS.
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Financial Services Firm Reference Number 122287. Calls may be recorded.

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