

Barclays Travel Pack - Frequently Asked Questions

Important: Reference throughout this Frequently Asked Questions (FAQ) document to *Qualifying Account* means Barclays Bank Account, Barclays Basic Current Account, Student Additions, Higher Education Account or Premier Current Account to which **Travel Pack** has been added. *Account Holder* means any person named as an account holder on the **Qualifying Account**, who is under 80 years of age at the start date of the **trip**. For full details of the policy cover, please refer to your Policy documents

Worldwide Travel Insurance

Who is covered by Barclays Travel Pack Travel Insurance?

Are my family covered?

The cover is for any account holder and his/her partner, living at the same address and up to 80 years of age and any dependent children under the age of 18 (under 23 if they are still in full time education and live at home outside of term time). The account holder and his/her partner can travel independently of each other, however, children are only covered when they are travelling with the account holder or his/her partner or whilst travelling abroad on their own to visit and stay with close relatives who live abroad, for the duration of the trip.

Is there any upper age limit on this policy?

Yes, the age limit is 80 years of age. All cover ends when the account holder reaches 80 years of age, unless the account is in joint names and the joint account holder is still under 80. If this is the case, cover will continue for the joint account holder and other insured persons, until all account holders reach 80 years of age.

I am over the age limit but my partner is only 75. Is my partner covered?

If you are over the age limit, your partner will only be covered if they are also a joint account holder, in which case then cover will continue for them until they reach the age limit. However, if they are not a joint account holder, then there will be no cover for your partner.

I will turn 80 whilst on my holiday - will I be covered for this trip?

Yes, this holiday will be covered in full as you are under the age limit at the start date of the trip. Cover will cease when you return to the UK and you will need to arrange alternative insurance for any trip taken after this.

Are my step-children covered?

Yes, all dependent children of account holder and their partner are covered in the same way.

My son/daughter is 21 but still in full time education, will they be covered?

Yes, the cover is valid for children up to age 23 if they are still in full-time education and come home outside of term time. If your child is not in full time education then cover ends when they reach 18 years of age.

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Barclays Bank UK PLC subscribes to the Lending Code which is monitored and enforced by the Lending Standards Board. Further details can be found at www.lendingstandardsboard.org.uk.

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Will this cover my son/daughter when travelling without me or my partner?

Yes, but only whilst travelling abroad on their own to visit and stay with close relatives for the duration of the trip. There is no cover for children travelling to visit relatives within the UK and no cover if the child is travelling abroad with a friend's family or staying with anyone other than close relatives for the duration of the trip. For example, there would be no cover for a child travelling abroad to attend a summer camp abroad.

I am taking my grandchildren on holiday with me - will they be covered under my policy?

No, if you are taking your grandchildren on holiday with you, you will need to arrange a separate policy for them. However, if you have been appointed as legal guardian and the children live with you full-time then they will be covered as they are considered to be dependent children.

Your health and the health of others***What should I do if I/my partner or child has a medical condition?***

You should read the Medical Warranty and call the medical screening helpline to find out if we can provide cover for your pre-existing conditions.

There is no cover for any serious, chronic or recurring medical condition that has required advice, medication or treatment in the 12 months prior to adding the Travel Pack to your Qualifying Account or when booking a trip (**whichever is later**), unless the condition has been declared to, and accepted by us in writing.

When should I tell you about my pre-existing condition?

You must tell us about medical conditions when you add the Travel Pack to your Qualifying Account **and** when you book a trip. You also need to tell us immediately if you are referred to a Consultant or Specialist, or admitted to hospital between booking your trip and the departure date.

Do I need to call for things like diabetes or asthma?

Yes. You need to tell us about any serious, chronic or recurring medical condition that has required treatment, medication or advice in the 12 months prior to adding the Travel Pack to your Qualifying Account or booking a trip (whichever is later).

Since these medical conditions are likely to have required treatment, medication or advice in the previous 12 months, you must tell us about them. There will be no cover for medical conditions that have not been disclosed to us, so it is very important that a full declaration is made for your own protection.

My elderly parent has long term health problems and I may need to cancel my holiday if his health deteriorates - will this be covered?

You will need to call the medical screening team to tell them about the health of anyone whose health may affect your travel plans, so if for example, a close relative has a serious medical condition, you will need to tell us.

What if my pre-existing medical conditions change?

When you call the medical risk assessment helpline, you will receive an endorsement letter confirming what cover has been provided for your pre-existing medical conditions. This letter will explain when you need to contact us to tell us about changes in your health.

What type of trip is covered?

Am I covered for holidays in the UK?

If you are taking a holiday in the UK or Isle of Man you will only be covered for that trip if you have at least two consecutive nights pre-booked holiday accommodation.

Pre-booked holiday accommodation is defined as “a commercially run premises where a fee is charge which has been booked prior to the departure of your trip, but not including residential properties belonging to family or friends”. This includes hotel accommodation, bed and breakfast, self catering and caravan and camping sites where a pitch is pre-booked for at least 2 consecutive nights.

I am planning to travel to do some voluntary work, am I covered?

Charity and Conservation work is included as an Activity based holiday, so you can participate in these trips subject to the following conditions

- Voluntary work only
- On behalf of and organised through a registered charity or conservation organisation
- Trip no longer than 31 days
- Manual work involving hand tools only
- No work at heights above 3 metres

There is no cover under the Personal Liability section of the policy for incidents arising out of your Charity and Conservation work.

Does this cover me for business trips?

No, this policy provides cover for your holidays only - there is no cover for Business Travel.

General

Do I need to activate my travel insurance before I travel?

No, if you are eligible for the insurance, you are covered automatically and you don't need to activate your travel insurance before you travel.

However, if you have a pre-existing medical condition that requires to be declared in accordance with the medical warranty, you will need to call the Medical risk assessment helpline to be taken through a medical screening.

You will also need to call the team if you are aware of anyone whose health may affect your travel plans (such as a close relative, close business associate or travelling companion), has a serious illness, injury or disease that could affect your decision to take or continue a trip.

Who do I need to tell that I'm planning to travel?

No-one, unless any traveller has a serious, chronic or recurring medical condition that has required treatment, medication or advice in the past 12 months, in which case you will need to ring the medical screening helpline to find out whether the cover can be extended for the medical condition.

You will also need to call the team if you are aware of anyone whose health may affect your travel plans (such as a close relative, close business associate or travelling companion), who has a serious illness, injury or disease that could affect your decision to take or continue a trip.

When does my Travel Insurance start?

Cancellation cover for each trip begins at the date of booking each trip (or the date that the Travel Pack is added to the qualifying account, whichever is later) and ends when you leave home to begin your trip. Cover under all other sections begins when you leave home to start the trip.

When does my policy expire?

The policy will remain in force until the first of the following automatic termination events occur:

The account holder:

- cancels or removes their Travel Pack - when and how you can do this is set out in the 'Current Accounts and Use of Features Store' terms and conditions contained at the front of the Travel Pack Welcome Pack
- closes the Qualifying Account
- reaches 80 years of age
- is no longer a UK resident

Barclays Bank UK plc removes the Travel Pack or closes the Qualifying Account for one of the reasons in the 'Current Accounts and Use of Features Store' terms and conditions.

Can I extend the cover if 31 days is not enough?

Yes, an upgrade is available (at additional cost) and a new upgrade must be purchased for each trip where you are going away for more than 31 days. Trip extensions are available for up to 90 days and you should call the Upgrade helpline for details. It is very important that you purchase a trip extension upgrade **before you travel** when you know the trip will be longer than 31 days.

If you have a pre-existing medical condition that you haven't yet told us about, you'll need to declare it to the Medical Risk Assessment helpline before you can purchase a trip extension upgrade.

What happens if something happens while I am away that means I can't return within the 31 day trip limit?

If you can't get home before your cover ends, your insurance will remain in force as follows:

1. up to 14 days if any vehicle you are travelling in breaks down, or any vehicle, vessel, train or aircraft in which you are travelling as a ticket holding passenger is cancelled or delayed; or
2. up to 30 days if you cannot return home due to your accidental injury or illness or quarantine.

What upgrades are available under my policy?

You can upgrade from the standard cover for the extensions shown below. If you need an upgrade, please call the Upgrade helpline **before you travel** for further information and a quotation.

- Extended Trip Duration – extends your trip duration from 31 days to a maximum of 90 days
- Golf – cover for loss, damage or theft of your golf clubs and green fees if you are unable to play due to accident or illness during your trip.
- Extended Baggage cover – extends the limit for baggage cover up to £2500 (or £650 per any one article, pair or set of articles).
- Extended cancellation cover – extends Cancellation and Abandonment cover up to £10,000 per insured person.

What documents should I take with me when I travel?

You should take your travel insurance policy booklet which provides quick access to the claims and medical emergency numbers you may need when travelling.

Policy Limits

My holiday is costing me more than £5,000 per person - can I increase the amount of Cancellation and Abandonment cover?

Yes, the policy can now be extended to cover more expensive holidays, up to a maximum of £10,000 per person. You should ensure you are adequately insured for any trip you take, so if the cost of a holiday is more than £5,000 per person, you should contact the Upgrade Helpline to ensure you have the appropriate cover for your holiday.

Can I increase the limits of this policy if they are not adequate for my needs?

You can increase the baggage limit to cover up to £2500 per person (or £650 per any one article, pair or set of articles) if you are planning to take away more than the standard limit of £1500 (£400 per any one article, pair or set of articles). If this policy does not meet your needs for any reason, for example the sum insured or the activities you require cover for, you will need to arrange an alternative travel policy.

Is there a limit to how many trips I can take?

No, there is no limit to the number of trips you can take. However, trips must be no more than 31 days per trip unless you have purchased the extended trip upgrade.

Will I be covered for terrorism under this policy?

There is no exclusion relating to terrorism on this policy. We would cover the cost of medical treatment and repatriation if you were caught up in a terrorist attack. We would also cover you if you have to cancel your trip due to a major incident such as a terrorist attack that happens within a 50 mile radius of the area in which you will be staying and you do not wish to travel or continue your trip. Please read your policy booklet for full terms and conditions.

Leisure and sports

Which leisure activities and sports are covered?

The policy provides cover in respect of a large number of leisure and sports activities when undertaken on a recreational basis during the trip, as well as a number of activity based holidays. Full details can be found in the policy booklet.

An activity I'm going to be participating in isn't shown in the policy booklet – can I upgrade my policy?

No, it is not possible to upgrade for activities not shown. We would recommend you arrange alternative cover for the duration of any trip that involves activities not shown in the policy booklet in order to ensure you are fully insured.