

# Changes to travel insurance

## Travel Pack and Travel Plus Pack

There are some differences to the cover being provided, which the table below highlights. You can find out more in the updated terms and conditions, which can be found at [barclays.co.uk/current-accounts/welcome-pack](http://barclays.co.uk/current-accounts/welcome-pack). You can also request a paper copy of the terms and conditions by contacting us in your usual way.

Please read this leaflet carefully, together with your terms and conditions, to understand the changes to your travel insurance from the date they are updated.

We've used colour coding to show how the updated cover is different:

- Changes that increase your cover or give you other benefits
- Changes that don't affect your cover, like clarifications and wording changes
- Decreased cover, or comes at a higher cost

	Cover	What's changing	How the cover is different
	Pre-existing medical conditions upgrade	<p><b>We've changed the way we provide cover for pre-existing medical conditions</b></p> <p>For trips booked after your pack changed, you'll need a pre-existing medical conditions upgrade if you want cover for claims arising from these You'll need to screen for an upgrade, even if Aviva have previously agreed to cover the condition.</p> <p>On your updated pack, we won't cover any claim arising from any pre-existing medical conditions, or any undiagnosed symptoms you (or another insured person) already knew about, unless you have a valid pre-existing medical conditions upgrade in place.</p> <p><b>What you need to do</b></p> <ul style="list-style-type: none"> <li>If anyone insured by your pack has a pre-existing medical condition, you'll need to complete a new medical assessment before booking your next trip</li> <li>Based on the information you provide, we'll let you know if we can offer cover, and if so, whether there'll be an additional cost to upgrade</li> <li>If you choose to upgrade, we'll charge it as a one-off card payment in addition to your monthly pack cost</li> <li>The upgrade lasts for 12 months, and you'll need a new upgrade when it runs out if you still need cover for claims arising from pre-existing medical conditions.</li> </ul> <p>With the upgrade we can offer cover for a broader range of conditions, so you might be able to get cover for conditions which were previously excluded.</p> <p>You can complete a new medical assessment in your Barclays app or Online Banking. Follow our step-by-step guide if you need help accessing the medical assessment online. Visit <a href="http://barclays.co.uk/changestoyourpack">barclays.co.uk/changestoyourpack</a> for more details.</p> <p>For full information about how the upgrade works, please refer to section 4 'Your health' in the updated terms and conditions.</p>	Introduction of a chargeable pre-existing conditions upgrade
	Pre-existing medical conditions upgrade (continued)	<p><b>You get a 12-month window for trips booked before your pack changed</b></p> <p>To minimise the impact to you, we're giving you a 12-month window for trips booked while you've been covered by your current agreement. For</p>	Introduction of a chargeable pre-existing

	<p>trips you've already booked that you're taking within 12 months of your pack changing, you'll get cover for claims arising from:</p> <ul style="list-style-type: none"> <li>• Any medical conditions, or changes to medical conditions we've accepted in writing <b>before your pack changed</b></li> <li>• Any new symptoms developed, or diagnoses received, between your pack changing and the trip end date.</li> </ul> <p>Medical conditions that are currently excluded, or that we exclude in writing before your pack changed, will still be excluded from cover unless you get an upgrade.</p> <p>If you've booked a trip that'll start more than 12 months after your pack changed, we'll provide trip cancellation cover for claims arising from pre-existing conditions as described in the bullets above until the end of the window, but for cover for pre-existing medical conditions beyond this (and for the trip itself), you'll need to get an upgrade.</p> <p>If you make a claim for a trip that's covered by the 12-month window and a pre-existing conditions upgrade, we'll apply whichever terms are most favourable for you.</p> <p>If you're unsure how this works, please visit <a href="https://aviva.co.uk/barclays/changes">aviva.co.uk/barclays/changes</a> for more information.</p>	<p>conditions upgrade</p>
<p><b>Pre-existing medical conditions – What you need to tell us and by when</b></p>	<p>We've updated what and when you need to tell us about pre-existing medical conditions in section 4 'Your health' in the terms and conditions.</p> <p><b>What you need to tell us</b></p> <p>By 'pre-existing medical condition', we mean any diagnosed illness, injury or disease where in the 12 months before purchasing your pack or booking a trip (whichever is later) any of the following applies:</p> <p>An insured person has:</p> <ul style="list-style-type: none"> <li>• Been prescribed medication, including newly prescribed or repeat medication</li> <li>• Received or is awaiting medical treatment, investigations or tests carried out by a medical professional</li> <li>• Been referred to, or had follow up with, a specialist or consultant</li> <li>• Been admitted to hospital or had surgery.</li> </ul> <p><b>When you need to tell us</b></p> <ul style="list-style-type: none"> <li>• When you purchase your pack (or when you're booking your next trip if we're updating your pack for you)</li> <li>• If someone's diagnosed with a new condition (and doesn't have a valid upgrade in place), let us know before booking a trip</li> <li>• At expiry of a valid pre-existing conditions upgrade - we'll remind you to do this when your upgrade is about to end.</li> </ul>	<p><b>Changes to when you need to tell us about pre-existing medical conditions</b></p>
<p><b>Health exclusions</b></p>	<p>To reflect the new pre-existing conditions upgrade, we've changed the exclusions in section 4 'Your health' in the terms and conditions.</p> <p>Unless you have a valid upgrade in place, we won't cover any claim for any insured person happening directly or indirectly from:</p> <ul style="list-style-type: none"> <li>• Any pre-existing medical condition</li> <li>• Any symptoms for which a diagnosis has been sought but not yet received, that the insured person was aware of prior to booking a trip (or purchasing a pack, whichever is later).</li> </ul> <p>Whether you have a valid upgrade in place or not, there's no cover for any claim for any insured person arising directly or indirectly from any of the following:</p>	<p><b>Decrease in cover</b></p>

	<ul style="list-style-type: none"> <li>• Prescribed medication not being taken as directed</li> <li>• Travelling against the advice of a doctor or purposely travelling without medical advice when it was reasonable to have consulted a doctor</li> <li>• Travelling with the intention of seeking medical advice or treatment, undergoing medical investigations, or any complications or new conditions found as a result of that advice, treatment or investigation</li> <li>• An insured person booking a trip or travelling when they've received a terminal prognosis.</li> </ul>	
<b>Managing your pack</b>	<p>We've made it easier for the pack holder to view the cover and make changes online. Just go to 'Manage Packs' in your Barclays app or Online Banking and follow the links to travel insurance.</p> <ul style="list-style-type: none"> <li>✓ Get an upgrade for pre-existing medical conditions, or upgrade for a trip longer than 31 days (up to 120 days)</li> <li>✓ Get a letter confirming proof of insurance</li> <li>✓ View and download your documents</li> <li>✓ Make a claim (you should always call us if it's an emergency).</li> </ul> <p>More information can be found in section '1. How to get help' of the terms and conditions.</p>	<b>Service improvements</b>
<b>Cover upgrades</b>	<p><b>Cancellation limit upgrade</b></p> <p>We're increasing the standard cancellation limit from £5,000 to £10,000 per person. Because of this, we won't offer the cover upgrade anymore.</p> <p>If you've already paid for an upgrade to increase the cancellation limit for a trip due to take place after these changes come into effect, you may be eligible for a refund. We'll contact you if this is the case when the cover under your current pack ends.</p>	<b>Increase in cover</b>
	<p><b>Extended trip duration upgrade</b></p> <p>From now on we're calling this a 'longer trip upgrade', and you can buy it to cover trips longer than 31 days. It'll provide cover for the entire duration of the trip up to 120 days (increased from 90).</p>	<b>Increase in cover available for trips over 31 days</b>
	<p><b>Your belongings upgrade</b></p> <p>We're not offering this upgrade anymore. You still get cover up to £1,500 per person provided by your standard policy terms. If this isn't enough, you might be able to find alternative cover elsewhere for your belongings (for example, you could ask your home insurer).</p>	<b>Removal of Your belongings upgrade</b>
<b>Quarantine abroad</b>	<p>If you're quarantined on a trip (for example having to self-isolate abroad due to testing positive for Covid upon entry to a foreign country), we'll provide cover for associated expenses under 'B. Emergency medical and associated expenses' in section '5. Policy cover' of your terms and conditions. If you're quarantined and it means you can't get home before the policy trip duration limit ends, we'll provide cover for as long as is necessary for you to return to the UK.</p>	<b>Increase in cover</b>
<b>Travel for business purposes</b>	<p>We've made it clear this exclusion applies to all insured persons travelling on the trip, not only the person employed to carry out a job of this description:</p> <p>We won't cover any part of any trip arranged in connection with an insured person's job where the trip involves manual or physical work of any kind, working with children, providing healthcare, policing, security</p>	<b>Clarifying cover</b>

	or military service or an insured person's role as a politician, religious leader, professional entertainer or sports person.	
<b>Cancelling or coming home early</b>	We've increased the overall limit from £5,000 to £10,000 per person.	<b>Increase in cover</b>
	We've added an exclusion for any claim for severe/adverse weather where the insured person hasn't allowed sufficient time to reach the departure point, taking into account the weather forecast for the journey.	<b>Decrease in cover</b>
<b>Unexpected costs – travel disruption</b>	We've increased the overall limit from £5,000 to £10,000 per person.	<b>Increase in cover</b>
	<b>Transport delays</b> We provide cover if the insured person's pre-booked travel arrangements are cancelled or delayed for more than 12 hours from the time shown on their ticket or diverted after departure. We've added a condition so that the travel provider must be unable to provide suitable alternative arrangements within 24 hours of the original departure.	<b>Decrease in cover</b>
<b>Unexpected costs – missed transport</b>	We've increased the overall limit from £5,000 to £10,000 per person.	<b>Increase in cover</b>
<b>Emergency medical and associated expenses</b>	We won't cover any form of treatment that our medical assistance provider thinks can reasonably wait until you return home. Previously, this was limited to non-emergency treatment.	<b>Decrease in cover</b>
	We've added an exclusion for costs for treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre.	<b>Decrease in cover</b>
<b>Your belongings</b>	We've removed the daily limit of £35 for hire of replacement golf equipment. The most we'll pay is still £350 per person.	<b>Increase in cover</b>
	We've updated an exclusion for theft from motor vehicles and caravans. Previously, we wouldn't cover theft of any belongings unless in an enclosed storage compartment, boot or luggage compartment. It's now only money and valuables we won't cover due to this exclusion. See section 'D. Your belongings', in '5. Policy cover' of the terms and conditions for full information about the cover provided.	<b>Increase in cover</b>
	We've updated an exclusion to make it clear that we won't cover any loss, theft or damage to hired sports equipment. Previously the exclusion was limited to accidental damage only.	<b>Decrease in cover</b>
<b>Winter sports</b>	The daily limits of £30 for piste closure, £20 for loss or theft of lift pass and £20 for winter sports holiday disruption no longer apply. The overall limits remain the same of £300 for piste closure, £250 for loss or theft of lift pass, £200 for winter sports holiday disruption and £500 for a ski pack.	<b>Increase in cover</b>
	We've updated an exclusion to make it clear that we won't cover any loss, theft or damage to hired sports equipment. Previously the exclusion was limited to accidental damage only.	<b>Decrease in cover</b>
<b>General exclusions</b>	We've added these exclusions into section '7. General exclusions'. These apply to all sections of cover. <ul style="list-style-type: none"> <li>Any claim that happens as a result of an insured person:</li> </ul>	<b>Decrease in cover</b>

		<ul style="list-style-type: none"> <li>- Travelling against the advice of the Foreign, Commonwealth and Development Office</li> <li>- Not complying with advice or measures which have been put in place by a government in the UK or overseas, for example quarantine rules or curfews</li> <li>- Not having the correct travel documents or not meeting the entry requirements to a country they are travelling to or through (for example visas or vaccination records)</li> <li>- Any consequence whatsoever which is the direct or indirect result of, or anything connected with, an attempt by hackers to damage or destroy a computer network or system (eg cyberattack), whether or not contributed to by any other cause or event.</li> </ul>	
	<p><b>General conditions</b></p>	<p>You and all insured persons must take all reasonable precautions to protect yourselves, your property and the property of others.</p> <p>We've amended this general condition to include the property of others.</p>	<p><b>Decrease in cover</b></p>