



Insurance Product Information Documents

COUTTS TRAVEL PROTECTION

Coutts

INSURANCE PRODUCT INFORMATION DOCUMENT

TRAVEL INSURANCE

COMPANY: AWP P&C SA, REGISTERED OFFICE 7 RUE DORA MAAR, 93400 SAINT-OUEN, FRANCE.
REGISTRATION NO. 519490080 RCS, AUTHORISED BY L'AUTORITÉ DE CONTRÔLE PRUDENTIEL ET DE RÉOLUTION
IN FRANCE AND SUBJECT TO LIMITED REGULATION BY THE FINANCIAL CONDUCT AUTHORITY AND THE
PRUDENTIAL REGULATION AUTHORITY.

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 and the full Terms and Conditions of the contract, including the sums insured, are shown in the Insurance Guide, which you should read 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?

- ✓ **Cancelling/cutting short your trip**
Loss of pre-paid travel and accommodation expenses.
- ✓ **Emergency medical expenses**
Hospital fees, repatriation, in-patient benefit, funeral and dental costs incurred if taken ill or injured on your trip.
- ✓ **Loss of travel documents**
Costs to obtain temporary documents on your trip.
- ✓ **Delayed baggage**
Costs to replace essential items temporarily lost by the transport provider on your outward trip.
- ✓ **Baggage**
Items lost, stolen or damaged on your trip.
- ✓ **Personal money**
Money, travellers cheques and travel tickets lost, stolen or damaged on your trip.
- ✓ **Personal accident**
Compensation if you die, lose your sight or limb or are unable to ever work again following an accident on your trip.
- ✓ **Missed departure/connection**
Extra transport and accommodation costs to continue your trip, if you miss your outbound or return transport.
- ✓ **Delayed departure**
A benefit if the transport you are using on your outbound or return journey is delayed in leaving its departure point. Alternatively, the costs to abandon your trip on the outbound leg only.
- ✓ **Personal liability**
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**
Compensation if you are hijacked on your trip.
- ✓ **Legal expenses**
Legal 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.
- ✓ **Pet care**
Extra cattery or kennel costs if you are delayed returning home.
- ✓ **Withdrawal of services**
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.

✓ **Golf cover**

Lost, stolen, damaged or delayed golf equipment and loss of green fees.

✓ ***End supplier failure**

Cover if the airline or other travel provider you are booked with fails financially.

*End supplier failure cover is underwritten by certain underwriters at Lloyd's that are authorised and regulated by the Financial Conduct Authority.



What is not insured?

- ✗ Claims where you cannot provide sufficient supporting evidence.
- ✗ 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 a loss of earnings as a result of being delayed in returning.



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 policy holders can be covered at an extra premium.
- ! Cover will only continue for as long as you remain a Coutts Travel Protection policy holder.
- ! 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.
- ! 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?

- ✓ 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 a country or region where the Foreign and Commonwealth Office has advised against all travel or all but essential travel. For further details, visit 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 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 £75 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 Global Assistance on telephone +44(0)20 7753 1991 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 policy holder 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 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 £150.

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 Global Assistance, 102 George Street, Croydon CR9 6HD or telephone +44(0)20 7753 1991. Your premium 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.

INSURANCE PRODUCT INFORMATION DOCUMENT

CAR RENTAL EXCESS

COMPANY: WHITEHORSE INSURANCE IRELAND DAC., REGISTERED REPUBLIC OF IRELAND.
REGISTRATION NO. 304065, AUTHORISED AND REGULATED BY THE CENTRAL BANK OF IRELAND.

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 and the full Terms and Conditions of the contract shown in the Insurance Guide, which you should read carefully to ensure you are eligible for cover and that it meets your needs.

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 insurers 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 will be reimbursed. The rental company must approve the locksmith and White Horse Administration Services Ltd is to approve this course of action prior to a locksmith being called out.

✓ **Restitution of holiday**

If the car rental is cancelled or cut short on the advice of a physician and in consultation with White Horse Administration Services Ltd, 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, following an accident or illness for which hospitalisation takes place, the policy will cover you up to a maximum of **€240** to pay for drop-off charges incurred through the car rental station. White Horse Administration Services Ltd must be informed immediately of this situation. All negotiations are to be left to White Horse Administration Services Ltd and the vehicle 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.
- ! Partner means a person in a relationship with the protected client that has been for at least six months, and where financial interdependence can be shown.
- ! Dependent Children means all unmarried children (including legally adopted, foster and stepchildren) of the protected client who at the time of the incident are aged between 21 and 23 years and who are 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 21 and 23 who have left education and cannot provide evidence that they have applied for a university or college placement.
- ! 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 license.



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.
- The insured drivers must hold a valid UK or internationally recognised driving license.
- The Insurers may at their own expense take proceedings in your name to recover compensation from any third party in respect of any indemnity provided under this policy and any amounts so recovered shall belong to the Insurers and you shall render all reasonable assistance to the Insurers.
- All certificates, information and evidence required in support of your claim shall be furnished at your expense.
- Except with the written consent of the Insurers, no person is entitled to admit liability on their behalf or to give any representations or other undertakings binding upon them. The Insurers shall be entitled to the absolute conduct, control and settlement of all proceedings arising out of or in connection with claims in your name.



When and how do I pay?

This insurance benefit is included in your Coutts Travel Protection cover and is charged €75 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 policy holder 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, or by contacting Coutts 24 on +44(0)20 7957 2424 or 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 €150.

Coutts & Co. Registered in England No. 36695. Registered office 440 Strand, London WC2R 0QS.
Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Calls may be recorded.

[coutts.com](https://www.coutts.com)

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