



Application Documents

# COUTTS TRAVEL PROTECTION

*Coutts*

# STATEMENTS OF DEMANDS AND NEEDS

Coutts has not provided you with a personal recommendation as to whether these policies are suitable for your specific demands and needs, we will be representing you as our client. It is your responsibility to make sure that the policy is right for you.

Further details of the benefits of each insurance can be found in the relevant Insurance Product Information Document and Insurance Guide. If you pay a quarterly fee for Coutts Travel Protection, please check that you do not have any other insurance policies that may provide the same benefits and limits of cover as this policy.

## **Cover**

In order to apply for Coutts Travel Protection and remain eligible, you must be 18 years or over, a permanent resident in one of the following: UK, Gibraltar, Isle of Man, Jersey and continue to hold a Coutts Current Account.

## **Travel Insurance**

This travel insurance meets the demands and needs of those Coutts clients that have purchased Coutts Travel Protection (protected clients) who wish to insure themselves when travelling worldwide for emergency medical expenses, delayed or missed departures, cancelling or cutting short a trip, delayed baggage and lost or stolen possessions. For full cover details please see Insurance Policy guide.

## **Loss Damage Waiver**

This Loss damage waiver insurance meets the demands and needs of those Coutts clients that have purchased Coutts Travel Protection (protected clients) who wish to insure themselves in order to waive their liability for any damage, fire, vandalism, theft or loss of use of a rental vehicle hired from a licensed rental agency for periods of up to 31 days and where the client has declined the rental agencies' own loss damage waiver insurance or similar cover. For full cover details please see Insurance Policy guide.

## **Fee/Remuneration Disclosure**

Coutts Travel Protection has an annual fee of £400, which is deducted quarterly in arrears (£100) or waived if the average value of the combined assets and liabilities that are held in sole and joint accounts or within a Fee Family is in excess of £1,000,000. Coutts pass any fees collected to AWP P&C SA. We do not receive any commission for arranging the insurance, however, if AWP P&C SA generates a specific level of annual profit over the entire Coutts Travel portfolio underwritten by them, they are required to pay us a share.

## **Your right to cancel**

You have the right to cancel this policy. You have a statutory period of 14 days within which to cancel this policy starting on the day you receive your Coutts Travel Protection Insurance Guide. If you cancel within 14 days you will not be charged.

Cover can be cancelled anytime via Coutts Online, Coutts 24 on +44(0)20 7957 2424, by contacting your private banker or by writing to Coutts, 440 Strand, London WC2R 0QS.

If you do not exercise this cancellation right, the insurance policy will be binding on you.

# ABOUT OUR INSURANCE SERVICES

**Coutts & Co**  
440 Strand  
London WC2R 0QS  
Telephone +44 (0)20 7957 2424

## 1. The Financial Conduct Authority (FCA)

The FCA is an independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

## 2. Whose products do we offer?

- ☐ We offer products from a range of insurers.
- ☐ We can only offer products from a limited number of insurers.
- ☒ We can only offer products from:
  - AWP P&C SA for Travel Insurance for Coutts Travel Protection;
  - AWP P&C SA for Loss Damage Waiver for Coutts Travel Protection.

## 3. Which service will we provide you with?

- ☐ We will advise and make a recommendation for you after we have assessed your needs.
- ☒ You will not receive advice or a personal recommendation from us for:
  - AWP P&C SA for Travel Insurance for Coutts Travel Protection;
  - AWP P&C SA for Loss Damage Waiver for Coutts Travel Protection.

We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

## 4. What will you have to pay us for this service?

- ☒ An annual fee, charged quarterly in arrears for arranging (unless eligible for a fee waiver – see fee information on previous page):
  - AWP P&C SA for Travel Insurance for Coutts Travel Protection;
  - AWP P&C SA for Loss Damage Waiver for Coutts Travel Protection.
- ☐ No fee

You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

## 5. Who regulates us?

Coutts & Co, 440 Strand, London WC2R 0QS is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our Financial Services Register number is 122287.

Our permitted business is arranging and advising on non-investment insurance.

You can check this on the Financial Services Register by visiting the FCA's website <https://register.fca.org.uk/> or by contacting the FCA on 0800 111 6768.

## **6. Ownership**

NatWest Group plc, which is the parent undertaking of various brands in the NatWest Group, indirectly wholly owns and controls Coutts & Co.

## **7. What to do if you have a complaint**

If you wish to register a complaint, please contact us:

**...in writing**            Write to Coutts, 440 Strand, London WC2R 0QS

**...by phone**            Telephone +44 (0)20 7957 2424

If you cannot settle your complaint, you may be entitled to refer it to the Financial Ombudsman Service for an independent decision. You can do this as follows.

- Visit the website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)
- Write to: Financial Ombudsman Service, Exchange Tower, London E14 9SR
- Phone: 0800 023 4567 or 0300 123 9 123
- Email: [complaint.info@financialombudsman.org.uk](mailto:complaint.info@financialombudsman.org.uk)

## **8. Are we covered by the Financial Services Compensation Scheme (FSCS)?**

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Insurance advising and arranging is covered for 90% of the claim, without any upper limit.

Further information about compensation scheme arrangements is available from the FSCS.

# ELIGIBILITY ASSESSMENT AND APPLICATION FORM

## Instructions for completing this form

Please ensure all areas in bold are completed and entire booklet is returned back to us.

There are a number of insurance benefits available with Coutts Travel Protection. We have set out the key conditions and exclusions which may affect your eligibility for these insurance benefits. However not all conditions, limitations and exclusions are included. **We recommend that you read the full terms and conditions which can be found at [coutts.com](https://coutts.com)**

The insurance benefits provided to you with your Coutts Travel Protection remain active for as long as you are a Coutts Current Account holder and have Coutts Travel Protection, or until you are no longer eligible for this benefit, whichever is earlier.

To be eligible for Coutts Travel Protection you must be:

- 18 years or over
- Resident in one of the following: UK, Gibraltar, Isle of Man, Jersey

We recommend that you review your circumstances to check whether you meet these requirements. Coutts charges £400 per annum for Coutts Travel Protection which is charged quarterly in arrears. We will waive the fee if the average value of the combined assets and liabilities that you hold in sole and joint accounts or within a Fee Family is in excess of £1,000,000.

Do you or any other beneficiary intend to travel worldwide?

☐ Yes ☐ No

If you have answered **yes** to the above question, then you may have a need for Coutts Travel Protection.

If you have answered **no** to the above question, then you may wish to consider if Coutts Travel Protection meets your needs.

If you have any questions or concerns, please discuss these with your private banker.

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## Travel Insurance – AWPP&C SA

### Medical Statements

#### Important conditions relating to health

You can call the insurer on +44 (0)20 7126 7532 to talk about your medical circumstances or if you need to declare a medical condition for cover.

#### At the time of applying for Coutts Travel Protection or before you book a trip

At the time of applying for Coutts Travel Protection or before **you** book a **trip**, **you** must call the **insurer** to tell them about any medical conditions **you** or any other **beneficiary** have.

The **insurer** will tell **you** whether or not the benefits of the **Travel Insurance Policy** are available to **you** at no charge; whether an endorsement to the **Travel Insurance Policy** can be purchased for an additional premium to cover **your** medical condition; or, if the insurer cannot cover your medical condition at all. The **insurer** will write to **you** to confirm what they tell you over the phone.

## Are you eligible?

Unless declared to the **insurer** and cover is accepted in writing, **you** or any other **beneficiary** will not be covered for any claims arising as a direct or indirect result of an existing medical condition if **you** or they answer YES to any of the following questions:

1. Are **you** or any other **beneficiary** receiving, or are waiting to receive, inpatient or outpatient treatment?
2. Within the last 2 years, have **you** or any other **beneficiary**:
  - a) been prescribed medication, received medical treatment or consulted a **general practitioner (GP)**?
  - b) attended or been due to attend a hospital or clinic as an inpatient or an outpatient?
  - c) been diagnosed with or treated for any cancerous, respiratory, heart or circulatory conditions (problems with blood flow, including high blood pressure, strokes and high cholesterol)?
3. Have **you** or any other **beneficiary** been given a terminal prognosis?
4. Are **you** or any other **beneficiary** awaiting the results of any tests or investigations, whether a condition has been diagnosed or not?

## Exceptions

The diagnosed medical conditions listed under 2 below do not need to be declared to the **insurer** if **you** or any other **beneficiary** do not have any other medical conditions and; Either:

1. In the 12 months before applying for Coutts Travel Protection or booking a **trip** (whichever is later) **you** or any other **beneficiary** have not needed the following for the medical condition:
  - a) any unexpected, non-routine consultations with a **GP**;
  - b) any changes in treatment or changes in medication dosage; or
2. The medical condition has been fully resolved and no further treatment is needed or has been recommended by a **GP**.

- |   |  |   |
|---|--|---|
| • Acid reflux   | • Diverticulitis   | • Nasal polyps                          |
| • Acne  | • Dry eye syndrome   | • Neuralgia                             |
| • ADHD  | • Dyspepsia  | • Neuritis                              |
| • Allergy   | • Eczema   | • Nut allergy                           |
| • Alopecia  | • Epididymitis   | • Osteochondritis                       |
| • Arthritis   | • Epilepsy   | • Osteoporosis                          |
| • Asthma (if prescribed no more than 2 medications)                 | • Essential tremor   | • Overactive thyroid                    |
| • Athlete's foot  | • Frozen shoulder  | • Parkinson's                           |
| • Bell's palsy  | • Fungal nail infection  | • Pelvic inflammatory disease           |
| • Benign enlarged prostate  | • Gastric reflux   | • PMT                                   |
| • Blepharitis   | • Glaucoma   | • Pregnancy (no complications)          |
| • Blindness   | • Glue ear   | • Psoriasis                             |
| • Broken bone (not spine or head & no longer in plaster)            | • Goitre   | • Raynaud's disease                     |
| • Bunion (no surgery needed or planned)                             | • Gout   | • Retinal detachment                    |
| • Carpel tunnel syndrome  | • Haemorrhoids   | • Rheumatism                            |
| • Cataracts   | • Hay fever  | • Rhinitis                              |
| • Chicken pox   | • Hernia   | • Rosacea                               |
| • Coeliac disease   | • Hip replacement  | • RSI                                   |
| • Common cold   | • Hives  | • Shingles                              |
| • Cosmetic surgery  | • Hyperthyroidism  | • Shoulder injury                       |
| • Cuts & abrasions  | • Hysterectomy   | • Sinusitis                             |
| • Cyst (breast, testicular or sebaceous)                            | • IBS  | • Sleep apnoea                          |
| • Cystitis  | • Impetigo   | • Tendon injury                         |
| • Deafness  | • Infections (only if fully resolved and haven't recurred in the last 12 months) | • Tendonitis                            |
| • Dermatitis  | • Insomnia   | • Testicular torsion (twisted testicle) |
| • Diarrhoea and/or vomiting   | • Macular degeneration   | • Thrush                                |
| • Dislocations (no joint replacement or hospital admissions needed) | • Meniere's disease  | • Tinnitus                              |
|   | • Menopause  | • Tonsillitis                           |
|   | • Menorrhagia  | • Underactive thyroid                   |
|   | • Migraine   | • Urticaria                             |
|   |  | • Vertigo                               |

Conditions are considered to be suffered in isolation if there are no related or associated elements to the condition. For example, 'allergic eczema' means a combination of 'allergy' and 'eczema' are suffered and these may be treated independently, so the **insurer** would need to be told about the condition.

### After you have called the insurer

Where the **insurer** has either provided **you** with an endorsement to the **Travel Insurance Policy** to cover **your** medical condition(s) or declined to do so, they will usually apply those terms for a 12 month period and at the end of this period they will send **you** a communication asking **you** to call in again, so that they can reassess the cover for **your** medical condition(s). In some circumstances, the **insurer** may not be able to cover **your** medical condition(s) for a period of 12 months. Where the **insurer** is able to offer cover by way of an endorsement to the **Travel Insurance Policy**, this will be on a per **trip** basis and the full details of each **trip** will be required, which includes the countries **you** are travelling to and the total duration of **your trip**.

#### Important

If after calling the insurer, cover for **your pre-existing medical condition** is declined or **you** are unhappy with the cost of the additional premium, **you** may wish to look at an alternative provider. To assist **you** the FCA has arranged a Directory of Insurance Underwriters who may be able to meet **your** needs. For further information call 0800 138 7777 (Monday to Friday, 8am to 6pm) or visit the Directory Website <https://traveldirectory.moneyadviceservice.org.uk/en>.

If the cover for **your** medical condition(s) has been accepted on a per **trip** basis, **you** must contact the **insurer** again as soon as **you** book another **trip** or if there is a change in detail to **your** existing **trip** eg **you** decide to travel to a different country or **you** extend the duration of **your trip**.

Failure to do so may result in the **insurer** refusing to deal with **your** claim or the **insurer** reducing the amount of any claim payment.

Where the **insurer** has provided **you** with an endorsement to the **Travel Insurance Policy** to cover **your** medical condition(s) on a per **trip** basis, as stated above, it is **your** responsibility to advise the **insurer** as soon as **you** book another **trip** if **you** want cover to extend to **your** medical condition(s) again.

The **insurer's** medical risk assessment system is updated frequently and they reserve the right to amend their medical risk assessment outcomes, so **you** may find that after one year the **insurer** might be unable to cover **your** medical condition(s) or at a later date the **insurer** might be able to cover them, but the premium charged may change.

If **you** wish to make any change or corrections to **your** details please contact the customer services line on +44 (0)20 7126 7532.

### At any time

No benefits are available to **you** when:

- a) **You** travel to obtain medical treatment or **you** know **you** will need medical treatment or a consultation at any medical facility during **your trip**;
- b) **You** travel against medical advice;
- c) During a claim investigation, **your GP** confirms they would not have agreed with or recommended **you** travel as planned either at the time of applying for Coutts Travel Protection, before you booked your trip or at the time you travelled (whichever is later);
- d) **You** had been diagnosed with a terminal illness prior to the date **you** opened **your** account or booked **your trip** (whichever is later).

### Changes in your health

If **your** health changes before **you** book a **trip** or **you** travel, whichever is later (including medical conditions that are undiagnosed or are awaiting investigation), **you** must tell the **insurer** about these changes. This is required whether a previous endorsement has been made or not to the **Travel Insurance Policy** for any of **your** medical condition(s). The **insurer** will then tell **you** if they can cover these medical conditions free of charge or for an additional premium. If the **insurer** cannot cover **your** medical conditions (including those which **you** may have already declared to the **insurer**) or **you** do not want to pay the additional premium quoted, the **insurer** will give **you** the choice of either:

- making a cancellation claim for any pre-booked **trips**; or
- continuing but without cover for **your** medical condition(s);
- cancelling **your** endorsement to the **Travel Insurance Policy** for **your** medical condition(s) and receiving a proportionate/partial refund (provided that **you** have not made a claim or are about to).



- 1) Have you, or any beneficiary of this insurance, answered yes to any of the medical questions above?  
☐ Yes ☐ No (*proceed to 3*)
- 2) If you answered **yes** – you are not eligible to claim for a medical condition for which you have answered yes until you have called +44 (0)20 7126 7532 to confirm eligibility of cover. This includes associated conditions. This does not affect the other cover provided for this policy.  
Do you wish to proceed on this basis?  
☐ Yes ☐ No
- 3) If you answered **no** to question 1) above – thank you for confirming that you (and any other beneficiaries of this policy) have no relevant medical history to declare. You are currently eligible for this policy, however, if your circumstances change, please ensure you call +44 (0)20 7126 7532.

#### **Significant Conditions**

1. The maximum duration allowable for any one trip is 93 days, except where the trip involves winter sports where the maximum duration allowable is 28 days. It is possible to extend the trip limit by contacting the insurer and purchasing a trip extension endorsement.
2. The benefits of the Travel Insurance Policy are available to any individual who has Coutts Travel Protection, and their partner and dependent children (who are unmarried children, including legally adopted, foster and stepchildren, 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).
3. No benefits are available when you travel to obtain medical treatment(s); or if you are travelling against medical advice.
4. Items lost or stolen can only be claimed for if reported lost to the police authorities in the country where the loss occurred within 24 hours of discovery or as soon as possible after that and a police report is obtained.
5. Any costs over £500 regarding medical treatment may not be covered unless prior agreement has been obtained from the Assistance Helpline.

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#### **Loss Damage Waiver (Car Rental Excess) – AWP P&C SA.**

##### **Are you eligible?**

Cover is not available to anyone under the age of 21 years or over the age of 84.

Are you aged between 21-84?

☐ Yes ☐ No

If you answered **yes** – You are currently eligible for the Loss Damage Waiver Policy but will no longer be covered when you turn 85.

If you answered **no** – You are currently not eligible for the Loss Damage Waiver policy.

#### **Significant Conditions**

1. The insurance is only available for trips up to 31 days.
2. All insured drivers must hold a valid UK or internationally recognised driving licence.
3. Cover is only provided for the rental of one vehicle at any one time which may be driven and operated by those as detailed on the vehicle rental agreement, the lead name of which must be the protected client, their partner or one of their dependent children (aged between 21 and 23 years who are in full time education, during the trip duration).
4. Cover is not provided for the rental of any vehicle which at its first date of registration is more than 20 years old; and/or has a retail purchase price in excess of £55,000.
5. The rental vehicle must not be a: motorhome, camper van, trailer, caravan, truck, factory altered vehicle, commercial vehicle, van or vehicle with more than nine seats.



By signing this document I agree to the Coutts Travel Protection fee of £400 pa\* (unless waived), charged quarterly in arrears, being debited from my Coutts Current Account and confirm the eligibility criteria and the key exclusions and conditions of each insurance policy have been drawn to my attention and that, on this basis, I wish to proceed with my application for Coutts Travel Protection.

If I cancel Coutts Travel Protection after the 14 day statutory period or close my Coutts Current Account during the first 6 months I will be liable to pay a minimum fee of £200 (unless waived).

**Client name**

**Date of birth**

In order to apply for Coutts Travel Protection and remain eligible, you must be a permanent resident of the UK, Gibraltar, the Isle of Man or Jersey and be aged 18 or over.

**UK, Gibraltar,  
the Isle of Man or  
Jersey resident** ☐

**Other (please specify)**

**Client signature**

**Date**

If you are in the UK, please return your completed application in the reply envelope provided or directly to Freepost CLIENT OPERATIONS (Please note, this is a genuine freepost address.)

\*We will waive the fee if the average value of the combined assets and liabilities that you hold in sole and joint accounts or within a Fee Family is in excess of £1,000,000.

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

