

Guide to Changes

Changes to your account benefit Terms and Conditions Silver Account

Summary of changes

On behalf of the insurers, we need to tell you about some changes they're making to the insurance benefits terms and conditions from **14 April 2025**.

Copies of the new terms and conditions that apply from 14 April 2025 will be available here: lloydsbank.com/silver or phone us or ask in Branch for a copy.

Some of the wording will be updated for consistency. Some explanations, and minor wording adjustments will be made for accuracy.

They'll simplify and remove duplicated wording and make formatting changes so it's clearer and easier to understand. Other changes to sections of the policy terms and conditions are explained in this document and will also be made.



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Important information

The insurer will make this section clearer and easier to understand, including:

- Explaining when you can benefit from cover under the policy.
- Reminding you to check all policy details, upgrades and endorsements to make sure they meet your needs.
- Reminding you to give them accurate information and let them know about any changes or it could invalidate your cover and result in any claims you make being rejected or not paid in full.

Fraud prevention

The insurer will explain that they may share your information with us to help prevent fraud.

Automatic renewals

Customers who have upgraded – They'll introduce wording to remind you that if you get a new debit or credit card, you'll need to give the insurer the updated details so renewal premiums can be paid.

Definition of words section

The insurer will update the meaning of these words to explain that:

'Public transport' – does not include private transport, such as taxis.

'Trip' – cover includes travel on a cruise ship, but not cruise specific issues, like missed ports or if you're confined to your cabin. If you need this, you should get specialist cruise travel insurance.

Sports and leisure activities

Long-distance swimming in open water – you're not covered for this. 'Long distance' will mean swimming more than 1,500 metres.

Marathon running – there is cover for this, but the policy does not cover ultramarathon running.

Remember you're not covered for taking part in any sport on a professional basis. You'll need to check with the insurer if you're taking part in an organised or team event.

Health declaration and health exclusions

'Prescribed medication' – This includes repeat prescriptions. So, you'll need to let the insurer know of any changes to medication and repeat prescriptions.

Medical screening

New wording will be added to make it clear that if anyone to be covered by the policy has any pre-existing medical conditions that aren't on the no screen medical list you must declare all of their conditions (including those that are on the list) by contacting the insurer.

Making a claim

You can make a claim online, over the phone or in writing. If you want to make a claim in writing under sections 1 to 15, the address will change to:

PO Box 7807, Bilston, WV1 9QS

Wording will also be added to confirm that Sedgwick International UK will handle any financial failure claims under section 16.

Section 1 – Cancellation or curtailment

The insurer will make the following terms clearer:

Cancellation – is when you are prevented from starting your trip.

Curtailment – is when you can't use your pre-booked, pre-paid accommodation and/or other travel arrangements because something happened after your trip started.

'What is covered' – Clause 8

There's cover if you need to cut your trip short because a government:

- Tells you not to travel to a place, or
- Recommends you leave a place you're already staying in.

The insurer will make it clear there's no cover in this situation where you cancel the trip before it's started.

At the moment, you can only claim for this when you've already left the UK.

This will change and you'll be able to make a claim if you've started your trip.

Here are some examples of where you'll also be able to make a claim:

- If a government order is made when you are on your way to the airport but you haven't left the UK yet.
- There's a severe weather evacuation order where you're staying in the UK and you need to cut your trip short.

Section 2 – Emergency medical and associated expenses

The insurer will make the following changes to the 'What is not covered' section:

- They will add wording to say they'll only cover reasonable taxi costs if it is medically necessary. You'll need their approval before you go ahead and incur these costs.
- At the moment the policy only covers the first call made to any number to report a medical emergency. The insurer will change this so that they'll only reimburse calls made to the 24-hour emergency medical assistance service line. But they'll reimburse all calls to and from this number, not just the first call. You'll still need to give them evidence to show the cost of the call and the telephone number.

Sections 1 and 2 –

'What is not covered'

If you make a claim, the general conditions say you need to give the insurer any information and help they may need – for example any medical certificates. This is at your own cost.

The insurer will update these sections to make it clear you can't recover these costs.

Section 3 – Travel disruption

To be clearer around when you can claim for Travel disruption the insurer will add a new definition of 'Departure point' to the 'Special definitions applying to this section'.

Under the 'What is covered' section the insurer will make the following changes:

'Travel delay' – will be called 'Departure delay'.

'Arrival delay' – it'll be made clearer this only relates to flight delays or diversions.

'Missed departure'

- New cover will be added for when you can't reach your departure point because of unexpected heavy traffic or closed roads. It doesn't matter what type of transport you're using but you'll need to show a delay of at least 2 hours.
- The insurer will change "private motor vehicle" to "motor vehicle" so there will be cover if you are directly involved in an accident or breakdown in a car, taxi, motorcycle or coach on the way to your departure point.

General conditions

Condition 15b will be updated to make it clear that if you give false or fraudulent information when claiming or giving a medical declaration, the insurer may share this information with other organisations. This includes:

- Law enforcement agencies.
- Fraud prevention agencies.
- Public bodies such as the National Crime Agency or NHS counter-fraud authority.

General exclusions

Clause 8

Your policy sets out exclusions when the insurer won't pay claims, one of these relates to wilfully self-inflicted illness or injury, such as drug use.

They'll update the wording to make it clearer that incidents directly or indirectly linked to long-term abuse of alcohol will also not be covered.

Clause 17

The insurer will add examples of where you have not followed official advice and they won't cover you. These are:

- The Foreign, Commonwealth and Development Office (FCDO) advises against all travel or all but essential travel.
- You have travelled against the advice of a local authority at any destination you are travelling from, through or to.

The insurer will also add wording to make it clearer that if you don't follow this advice, you won't be covered. This applies even where the claim itself is not connected to the advice.

For example, if the FCDO advise against all travel to an area due to war, the policy won't provide any cover even for baggage claims if you lose your baggage.

If you are travelling to an area where the FCDO advise against all but essential travel you should make sure that your travel is considered essential, and the policy offers some guidance on this.

Complaints

Financial failure policy complaints – contact details will be added to this section.

Data Protection Notice

The insurer will update its Data Protection Notice to make the following clear:

- **Keeping personal data** – The insurer will keep your voice recordings for up to two years. They'll keep other personal data for up to ten years after the insurance ends.
- **Contacting the insurer about your personal data and how they use it** – They'll remove the telephone contact number. You can still write to them or email them for information or questions about your data.

- **Where your data comes from** – They may get data from you, your representative, others named on the policy, from your insurance arranger (including us), brokers, other insurers, distributors or other providers linked to this insurance.
- **Sharing your data** – They may share your data and that of others named on the policy with us, brokers, other insurers, distributors or providers linked to this insurance for legal, regulatory and service reasons.

Company and regulatory information

The insurer will give more information about the company and registered office details of themselves, their UK branch office, and the policy administrators Allianz Assistance and Sedgwick International.



AA Breakdown Family Cover

The definition of 'Breakdown' is changing. The insurer will only provide the breakdown service in emergencies – it's not for accidents or vandalism.

For example, if the car shows a red warning light, or the windscreen wipers fail in wet weather, and you can't start or continue your journey safely, the AA will come to help in line with the policy conditions.

You wouldn't be able to use the service if, for example:

- The car just shows an amber warning light;
- The radio malfunctions;
- The windscreen wipers are not working in dry conditions; or
- All four tyres on the vehicle have deflated or the car battery gets stolen.

Vehicle specifications

'Vehicle specifications' – The AA will make the wording clearer to explain that cover is only for private and personal vehicles, and domestic purposes only. It's not designed for business cover or for commercially used vehicles.

They'll also remove reference to quads and trikes, as the service covers these under the term 'motorcycles'.

Check if you have other policies

To avoid paying for the same or similar cover twice the AA will include wording reminding customers to consider whether they have existing vehicle breakdown policies elsewhere.

Registered office address

The registered address of these AA companies:

- AA Developments Ltd
- AA Insurance Services Ltd

will change to **The AA, Plant, Basing View, Basingstoke, RG21 4HG.**

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