

BARRY KNAPP
13 THE WILLOWS
HIGHWORTH
NEAR SWINDON
WILTSHIRE
SN6 7PG

30/06/2026

Dear BARRY KNAPP,

Policy Number / Pack ID: 5202905493

We are pleased to confirm that your Barclays Travel Pack is in force for all insured persons as defined within your terms and conditions. You don't need to tell us that you are travelling.

Your cover will remain in place providing your Barclays Travel Pack is active and you meet the eligibility requirements. It is important that you understand your policy, so this letter should be read in conjunction with your terms and conditions for full details of the cover provided and the exclusions that apply.

For any medical emergency abroad call the 24-hour medical assistance on 0044 1603 604 976*.

Insured persons

- All persons insured under this policy must be a UK resident (live in the UK for more than 183 days a year), have their main home in the UK and be registered with a doctor in the UK.
- Cover is for you as the pack holder, and your partner living at the same address, under the age of 80 when the trip starts. Your partner can travel independently.
- Dependent children (including step and foster children) are covered if they are under 23 years of age when the trip starts.
- Children are only covered when travelling with you or your partner or travelling on their own to stay with close relatives who live abroad.

*Calls to 0800 numbers from UK landlines and mobiles are free. Calls to 01 and 03 prefixed numbers are charged at national call rates (charges may vary dependent on your network provider) and are usually included in inclusive minute plans from landlines and mobiles. For our joint protection telephone calls may be recorded and/or monitored.

Barclays Travel Insurance is arranged by Barclays Bank UK PLC and underwritten by Aviva Insurance Limited. Aviva Insurance Limited is registered in Scotland, No. SC002116. Registered Office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Firm Reference Number: 202153).

Barclays Bank UK PLC is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register Number: 759676). Registered in England, No. 9740322.
Registered office of all companies is: 1 Churchill Place, London E14 5HP.

Insured Persons – Names and Dates of birth (Subject to Eligibility)

BARRY KNAPP	04/10/1962
Sarah Knapp	19/11/1965

Important Information

- Trips, including holidays, cruises, winter sports holidays, and travel for other personal reasons are all covered.
- Travel outside of the UK in connection with your job to carry out non-manual work is covered.
- The standard trip duration is 31 days (unless a longer trip upgrade has been purchased).
- Winter sports are covered up to a maximum of 31 days in any calendar year.
- Trips must start and end at your home address in the UK and the return journey must have been booked before leaving home.

Foreign, Commonwealth and Development Office (FCDO)

Before booking or going on a trip, check the Foreign, Commonwealth and Development Office (FCDO) website: [gov.uk/foreign-travel-advice](https://www.gov.uk/foreign-travel-advice). It has important travel advice, safety tips, and updates for each country.

Make sure you and all travellers are aware of any travel restrictions, entry rules, or warnings for the country you plan to visit. No cover will be provided if you travel against the advice of the FCDO.

Medical cover – Important information

The policy provides cover for emergency medical treatment and associated expenses incurred anywhere outside the UK, including during cruises, up to a maximum of £10,000,000 per insured person. This includes:

- Emergency rescue services to transport the insured person to hospital.
- Repatriation to the UK or transfer to a UK hospital, if medically necessary.

We will also provide cover for emergency medical treatment needed whilst onboard a UK cruise for up to £10,000,000 and up to £10,000 for associated expenses.

Pre-Existing Medical Conditions

No cover will be provided for any medical condition if, within the 12 months prior to purchasing the Travel Pack or Travel Plus Pack, or booking the trip (whichever is later), the insured person has:

- been prescribed medication, including newly prescribed or repeat medication
- received or is awaiting medical treatment, investigations or tests carried out by a medical professional
- been referred to, or had follow up with a specialist or consultant
- been admitted to hospital or had surgery.

We won't cover claims related to any medical condition unless it's been disclosed to us, we've agreed to provide cover, and a pre-existing conditions upgrade has been purchased.

Also, if a pre-existing conditions upgrade hasn't been purchased, we won't cover any symptoms for which a diagnosis has been sought but not yet received, that the insured person was aware of before booking their trip (or buying a pack, whichever is later).

For further details regarding disclosure requirements, please refer to the 'Your Health' section within the policy terms and conditions.

Medical Exclusions

Regardless of whether a pre-existing conditions upgrade has been purchased, the policy does not provide cover for claims arising directly or indirectly from:

- Prescribed medication not being taken as directed.
- Travelling against the advice of a doctor or purposely travelling without medical advice when it was reasonable to have consulted a doctor.
- 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.
- An insured person booking a trip or travelling when they have received a terminal prognosis.

Important information relating to COVID-19

The policy provides cover for emergency medical treatment if you contract COVID-19 during your trip. However, this is subject to all policy terms, conditions, and exclusions (including health exclusions), and any excess that may apply.

Thank you for choosing Barclays Travel Pack.

Yours Sincerely

Barclays Travel Insurance Team