

**M&S PREMIUM CURRENT ACCOUNT
TRAVEL INSURANCE**
M&S PREMIUM CLUB TRAVEL INSURANCE

**M&S
BANK**

Cover comparison

The following table summarises the key differences between the cover provided by M&S Premium Current Account travel insurance and the cover provided by M&S Premium Club travel insurance:

Cover	Key differences	
	Premium Current Account travel insurance	Premium Club travel insurance
Who is covered?	<ul style="list-style-type: none"> a sole account holder and their spouse/partner, their children+, grandchildren, and great grandchildren aged under 18 accompanying either adult on the same trip. OR joint account holders and their spouse/partner, their children+, grandchildren and great grandchildren aged under 18 accompanying either adult on the same trip. + Including step children and foster children	<ul style="list-style-type: none"> The main M&S Credit Cardholder, their spouse/partner and their children+, grandchildren and great grandchildren aged under 18 accompanying either adult on the same trip. + Including step children and foster children
Age limit	<ul style="list-style-type: none"> 70 	<ul style="list-style-type: none"> 80
Medical screening	<ul style="list-style-type: none"> No medical screening. If you have any medical conditions which are not on the list of 'Accepted conditions' in the policy wording, there is no cover for these conditions. 	<ul style="list-style-type: none"> If you have any medical conditions which are not on the list of 'Accepted conditions' in the policy wording, you can contact Aviva to consider covering these. Aviva will assess all of your medical conditions including any 'Accepted conditions' and tell you if they are able to provide additional cover for them. If Aviva can accept the conditions, you may need to pay a premium. Where Aviva cannot cover these additional medical conditions or you do not wish to pay the premium, you will continue to be covered for conditions on the 'Accepted conditions' list.
Cancelling your trip or coming home early	<ul style="list-style-type: none"> Cover limit of £5,000 	<ul style="list-style-type: none"> An increased cover limit of £6,000, and also enhanced cover should you need to cancel or come home early as a result of the following – You are the victim of a violent crime which has been dealt with by the police. You choose not to travel or continue your trip because a terrorist attack happens within a 50 mile radius of the area in which you will be/are staying and you do not wish to travel or you wish to return home early.

Travel disruption – Travel delay after check in	<ul style="list-style-type: none"> • See Premium Club section for difference 	<ul style="list-style-type: none"> • This section has been renamed ‘Travel Delay’ on Premium Club and the cover widened so that you can claim for travel delay for any reason as long as the delay is more than 12 hours.
Travel disruption	<ul style="list-style-type: none"> • The limit for alternative travel arrangements and alternative accommodation arrangements is £5000 for each insured person 	<ul style="list-style-type: none"> • The limit for alternative travel arrangements and alternative accommodation arrangements is £6000 for each insured person
Emergency medical and associated expenses	<ul style="list-style-type: none"> • The limit for holiday disruption is £5000 for each insured person 	<ul style="list-style-type: none"> • The limit for holiday disruption is £6000 for each insured person
Your possessions (limits for each insured person)	<ul style="list-style-type: none"> • £500 overall limit in respect of valuables • £500 individual item limit • Personal money limit £400 • Emergency travel documents limit £250 	<ul style="list-style-type: none"> • The limit for valuables has been removed • Individual item limit £1000 • Personal money limit £500 • Emergency travel documents limit £750

M&S Current Account travel insurance and M&S Premium Club travel insurance are underwritten by Aviva Insurance Limited.