

Silver Account

The small print for your Silver Account benefits.

The little things you need to know, all in one place.

 **BANK OF SCOTLAND**
With you all the way

Your new Silver Account benefits.

Your new account includes all sorts of useful benefits, and this booklet gives you the full details. It's the place to look if you want to check exactly what's included, and also explains what to do if you need to make a claim.

You'll find the details for your AA Breakdown Cover and Worldwide Travel Insurance included in separate booklets. This way you'll be able to keep your AA policy in the glove box of your car and take your Travel Insurance policy on holiday with you without it weighing you down.

It's a good idea to keep this booklet somewhere safe for when you need to refer to it. You can also download the latest version at [bankofscotland.co.uk/silver](https://www.bankofscotland.co.uk/silver)

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Important information.

Your Silver Account is worth up to £249 a year.

This is based on the following:

Benefit	Worth up to (per year)	Based on
European Travel Insurance	£90	A Bank of Scotland travel insurance policy for two adults to Europe only. Correct as at July 2011.
AA Breakdown Cover	£56	Single Personal AA Breakdown Cover including Roadside Assistance (payment by Direct Debit July 2011 rate), plus Accident Management. Comparison price excludes any online or other discounts.
Mobile Phone Insurance	£83	A Vodafone Mobile Phone Insurance Policy as at July 2011.
Sentinel® Card Protection	£20	Sentinel® Card Protection for one year. Correct as at July 2011.

Mobile Phone Insurance.

Demands and needs statement.

This Mobile Phone Insurance Policy has been provided to meet the demands and needs of mobile phone users covering **your phone** against theft, loss, damage, **electrical or mechanical breakdown** and **unauthorised calls** wherever **you** are in the world.

You have been informed of the details of the Policy in the Summary of Cover, including the main benefits, main exclusions and limits of the cover, and are not aware of any other insurance policy that **you** currently have that makes this Policy unsuitable. **You** are aware of **your** obligation to provide all material information and have made a reasoned decision on the basis of the information provided in the Summary of Cover, and can cancel this insurance at any time should **you** decide that the cover is no longer suitable.

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Summary of Cover.

As a benefit of being a Bank of Scotland Silver Current Account holder, **you** receive insurance to cover up to a maximum of two **mobile phones** with Lifestyle Services Group Limited (**we/us/our**). This section gives a summary of the cover provided.

Full terms, conditions and exclusions are detailed within the Policy Document section starting on page 6.

Main benefits.

This Policy covers:

- **phones** up to a maximum individual original retail cost or value of £2,000 including VAT
- the cost of replacing the **phone** in the event of:
 - loss
 - theft
- the cost of repairing (or replacing where the **phone** cannot be repaired) the **phone** in the event of:
 - accidental damage
 - water and liquid damage
 - malicious damage
 - **electrical or mechanical breakdown**
- the cost of **unauthorised calls** made up to £1,500 including VAT per claim for airtime contract phones, and up to £300 including VAT per claim for pay-as-you-go phones.
- the cost of **accessories** up to the value of £250 including VAT per claim, where lost, stolen or damaged at the same time and in the same circumstances as the phone or replacement of **accessories** incompatible with a phone replaced as a result of a valid claim.
- one **phone** and **SIM card** per account holder up to a maximum of two **phones** for a joint account. The **phone(s)** must be **your** property and responsibility.
- wherever **you** are in the world, repair or replacement will be arranged upon return to the UK

- a maximum of two successful claims per account in any 12-month period.

Full details can be found in section D of the Policy Document.

Main exclusions.

This Policy does not provide cover for:

- the Policy **excess** payable by **you** for each successful claim. The **excess** varies depending on the **mobile phone you** claim for. If **you** have an Apple iPhone the **excess** is £100 and for all other handsets it is £50.
- theft of **your phone** and **accessories** from an unattended motor vehicle, unless it is secured in a closed glovebox or locked boot and the vehicle is locked with all security devices activated (evidence of damage by the thief must be provided with **your** claim)
- **unauthorised calls**, unless the **phone** is lost or stolen and the loss or theft has been reported to the police and the airtime provider within 24 hours (an incident reference number must be obtained)
- theft of **your phone** and **accessories** from any unattended building or premises, unless evidenced damage was caused in gaining entry to or exit from the premises
- theft or loss of **your phone** where it has been left negligently or deliberately in a public place or a place to which people, other than **your family members**, have access
- theft of, loss of, or damage to, **your phone** and **accessories** where they have been passed to someone else other than a **family member**

Full details can be found in sections I, J and K of the Policy Document section.

Price.

This Policy is provided as a benefit of **you** being a Silver Current Account holder. The cost is an inclusive part of **your** standard monthly fee.

To register your mobile phone.

To help **us** administer **your** policy more effectively, **you** can provide **us** with **your mobile phone** details. For example, it can help simplify the claims process if **you** have already registered **your phone** details. To register **you** can:

1. Complete the registration form at the time of taking out **your** Silver Current Account
2. Log on to the website at any time:
bankofscotland.co.uk/mobilephone
or
3. Phone Bank of Scotland Silver Membership Services on **08456 02 02 01*** selecting the mobile phone option:

Monday to Friday 8am - 8pm
Saturday and Sunday 9am - 6pm

We ask **you** to provide the following details:

- **your** name and address
- **your** Silver Current Account number and sort code
- the make and model of **your phone**
- **your** mobile phone number
- **your phone's IMEI number** (this can be identified by keying in ***#06#** on the keypad of **your phone**).

Once registered **you** will be sent a **certificate** or an SMS message. Please note that **mobile phones** are only automatically covered if they meet the requirements of the cover. Please refer to Section D of the Policy Document for full details. In the event that **you** do not receive **your** Mobile Phone Insurance **certificate** or an acknowledgement by SMS text message within 15 days of registering **your mobile phone**, please call **08456 02 02 01***

Cancellation.

You have the right to cancel this Policy at any time, which will have immediate effect, as the cover is provided as a benefit of being a Bank of Scotland Silver Current Account holder. If the connected Bank of Scotland Silver Account is cancelled this Policy ends.

Please refer to section L of the Policy Document section.

To make a claim.

When making a claim in respect of **your mobile phone**, please follow these simple steps:

1. **You** must inform the police (or relevant local authorities if outside of the UK at the time of discovering the **incident**) within 24 hours of discovering any loss, theft or malicious damage for which **you** wish to make a claim, obtaining an appropriate incident reference number.
2. **You** must call the airtime provider within 24 hours of discovering any loss or theft to bar the **SIM card**. Doing this will prevent any further **unauthorised calls** being made.
3. **You** must register a claim by either visiting **our** website at **bankofscotland.co.uk/mobilephone** to register **your** claim online, or by contacting Silver Membership Services on **08456 02 02 01*** within 48 hours of discovering any **incident** for which **you** wish to claim. If **you** are outside of the UK at the time of discovering the **incident** and cannot contact **us** then **you** must call **us** within the shorter of either:
 - 48 hours of return to the UK, or
 - 30 days of discovering the **incident**.
4. **You** must complete and return the claim form to **us** within 14 days of receiving it, ensuring that **you** have followed the procedure detailed on the claim documentation.

If **you** haven't registered **your mobile phone** with **us**, **you** will need to provide the details as specified in the 'To register your mobile phone' section of this Summary of Cover.

Please refer to sections E, F and G of the Policy Document section.

Enquiries/Complaints.

Should **you** have an enquiry or complaint **you** can contact **us** by telephoning Silver Membership Services on **08456 02 02 01*** selecting the mobile phone option.

Any complaints may be raised without prejudice to **your** right to take legal proceedings. If after making a complaint **you** are still unhappy and **you** feel the matter has not been resolved to **your** satisfaction, **you** may contact the Financial Ombudsman Service.

Please refer to section N of the Policy Document section.

Under European law, both parties to the contract may choose which law will apply to this contract. English law will apply unless both parties agree otherwise, in writing, prior to the start of the Policy. The contract is written in English and all communication by **us** with **you** will be in English.

Compensation Scheme.

London General Insurance Company Limited is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme in the unlikely event that they cannot meet their liabilities to **you**.

General insurance contracts are covered for 90% of the entire claim without any upper limit.

Further information about the compensation scheme arrangements is available from the FSCS. Contact them at **www.fscs.org.uk** or call them on **020 7892 7300**.

Status Disclosure.

This cover has been brought to **you** by Bank of Scotland plc (FRN 169628). The cover has been arranged by Lifestyle Services Group Limited (**we/us/our**) (FRN 315245) with a single provider, London General Insurance Company Limited (FRN 202689) (the **insurer**). The companies are authorised and regulated by the Financial Services Authority, which can be checked on the FSA website **www.fsa.gov.uk/register/** or by phoning **0845 606 1234**.

If **you** need to register a complaint please contact:

**Customer Relations Department
Lifestyle Services Group Limited
PO Box 98
Blyth
NE24 9DL**

If Lifestyle Services Group Limited cannot settle **your** complaint, **you** may be entitled to refer it to the Financial Ombudsman Service. The above parties are covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation if they cannot meet their liabilities.

Calls received by or made from **us** may be recorded or monitored for training, customer services purposes and/or the prevention or detection of crime.

Mobile Phone Insurance Policy Document.

These are the terms and conditions of **your** Mobile Phone Insurance available to **you** as part of **your** Silver Current Account benefits. Lifestyle Services Group Limited has arranged the insurance cover with London General Insurance Company Limited (the **insurer**) and acts as an intermediary between **you** and the **insurer**.

The Policy is governed by these terms and conditions, which the **insurer** may change in certain circumstances, upon giving 30 days' notice to **you**. Any changes to the terms and conditions will be communicated to **you** in writing at **your** last known address by Bank of Scotland on behalf of the **insurer**. Acceptance of cover is at **our** discretion.

Your Policy is based on the information **you** gave to Bank of Scotland when **you** opened **your** Silver Account. This Policy Document details what is covered and what is not covered, how claims are settled and other important policy information.

Lifestyle Services Group Limited (**we/us/our**) deals with the administration of this insurance and the handling of claims. **We** will handle claims and hold money on behalf of the **insurer**.

Words or expressions that have a particular meaning are shown in **bold type** and shall have the same meaning wherever they may appear.

You can request another copy of this document. The document is available in large print, audio and Braille. If **you** would like a copy in any of these formats please call Silver Membership Services on **08456 02 02 01**,* selecting the mobile phone option.

Under European law, the parties to this contract may choose which law will apply to this contract. English law will apply unless both parties agree otherwise, in writing, prior to policy inception. The contract is written in English and all communication by **us** with **you** will be in English.

A) Registration Process.

Your mobile phone is automatically covered under this benefit. However to help **us** administer **your** policy more effectively, for example if **you** need to make a claim, **you** can provide **us** with **your mobile phone** details. To do this, please call Bank of Scotland Silver Membership Services on **08456 02 02 01**,* selecting the mobile phone option, or visit bankofscotland.co.uk/mobilephone

You can also inform **us** if **you** change the **phone** already registered. **You** are covered for one **phone** per account holder, up to a maximum of two **phones** for a joint account. **Phones** must be the property and responsibility of the account holder(s).

B) Definitions.

Accessories.

All accessories up to a combined retail price of £250 including VAT (**proof of purchase** must be provided with **your** claim). The retail price will be retailer's standard selling price applicable on the original day of purchase.

Certificate.

Certificate of Mobile Phone Insurance (applicable where issued).

Electrical or mechanical breakdown.

The actual breaking or burning out of any part of the **phone** caused by, or arising from, internal electronic, electrical, or mechanical defects, or defective or faulty materials, or workmanship, causing stoppage of normal operation and necessitating immediate repair

or replacement before normal operation can be resumed.

Excess.

The policy excess payable by **you** for each successful claim. The excess varies depending on the **mobile phone** **you** claim for. If **you** have an Apple iPhone the **excess** is £100 and for all other handsets it is £50.

Family member.

A family member must reside at the same permanent address as **you**, be either **your** spouse, **your** partner with whom **you** have resided with for at least six months, or a child of which **you**, or **your** partner, are the legal guardian. A student who is living away during term time only is considered to be living at the same permanent address.

IMEI Number.

International Mobile Equipment Identity Number – The unique serial or identification number that **we** will use to identify **your phone**.

Incident.

Any event that may lead to a claim being made for repair or replacement of the **phone**. Any incident involving a crime must be reported to the police within the given timescales. **You** must obtain an appropriate incident reference number.

Insurer.

London General Insurance Company Limited, whose main business is general insurance. Contact details can be found in section P.

Mobile Phone/Phone.

The handset and **SIM card** specifically identified by the **IMEI number** and mobile phone number. The handset is a device which can be used for making and receiving telephone calls and may include, for example, mobile phones, smart phones and similar capable devices. The phone must be **your** property and responsibility. The **SIM card** will not be covered unless it has been inserted into the **SIM card** slot of the phone.

Proof of Purchase.

The till receipt provided at the point of sale that details the **phone** and/or **accessories** (where applicable) purchased, or similar documentation that provides proof that **you** own the **phone** such as a mobile phone statement which shows the **IMEI number**.

SIM Card.

Subscriber Identity Module Card – The card carrying **your** subscriber identity, the use of which, in conjunction with the **phone**, enables services to be charged to the airtime provider. The SIM card will not be covered unless it has been inserted into the SIM card slot of the **phone**.

Unauthorised Calls.

Unauthorised calls, messages and downloads made from **your phone** after being lost or stolen and whilst not barred by the airtime provider. The payment of unauthorised calls is subject to a valid loss or theft claim for the **phone** under the terms and conditions and **you** reporting the **incident** within the given timescales. To make a claim for loss of call credit that cannot be transferred to **your** new pay-as-you-go phone, **you** must provide a letter from the airtime provider to confirm they will not transfer the credit.

We/Us/Our.

Lifestyle Services Group Limited. Contact details can be found in section P.

You/Your.

The Bank of Scotland Silver Current Account holder(s).

C) Price.

This Policy is provided as a benefit of **you** being a Silver Current Account holder. The cost is an inclusive part of **your** standard monthly fee.

D) Cover.

The Policy covers:

1. One **phone** and **SIM card** per account holder up to a maximum of two **phones** for a joint account. The **phone** must be **your** property or responsibility. Each **phone** is covered up to a maximum original retail cost or value of £2,000 including VAT.

The **mobile phone** is identified by the **IMEI number** and the mobile phone number.

2. The cost of replacing **your phone** as a direct result of loss or theft.
3. The cost of repairing **your phone** (or replacing it if **your phone** cannot be repaired) where accidental damage, water or liquid damage, or malicious damage has occurred.
4. The cost of repairing **your phone** (or replacing it if **your phone** cannot be repaired) where damage has been caused by **electrical or mechanical breakdown**.
5. The cost of **unauthorised calls** made, up to a maximum of £1,500 including VAT per claim, for airtime contract phones and up to £300 including VAT per claim, for pay-as-you-go phones.
6. The replacement of **accessories**, up to a combined retail price of £250 per claim including VAT if:
 - they are stolen or damaged at the same time and under the same circumstances as **your phone**, or
 - **we** have replaced **your phone** with an alternative model as a result of a successful claim and the **accessories** are no longer compatible with **your** new phone.
7. Cover wherever **you** are in the world. Repair or replacement will be arranged upon **your** return to the UK.
8. A maximum of two successful claims per account in any 12-month period.

E) How to make a claim.

If **your phone** is lost, stolen or maliciously damaged, please follow these simple steps:

1. Call the airtime provider within 24 hours of discovering any loss or theft, to bar **your SIM card**. Doing this will prevent any further **unauthorised calls** being made.

2. Inform the police (or relevant local authorities if **you** are outside of the UK at the time of discovering the **incident**) and ask for an incident reference number within 24 hours of discovering the loss, theft or malicious damage.
3. **You** must register a claim within 48 hours of discovering any **incident** for which **you** wish to claim, by visiting **our** website or by phoning Silver Membership Services on **08456 02 02 01**,* selecting the mobile phone option. However, if **you** are outside of the UK at the time of discovering the **incident** and cannot contact **us** then **you** must call **us** within the shorter of either:
 - 48 hours of return to the UK, or
 - 30 days of discovering the **incident**.

If **you** haven't registered **your mobile phone** with us, **you** will need to provide the following details when calling:

- **your** name and address
- **your** Silver Current Account number and sort code
- the make and model of **your phone**
- **your** mobile phone number
- **your phone's IMEI number** (this can be identified by keying in ***#06#** on the keypad of **your phone**).

Please note, **you** can only make a claim online if **you** have previously registered **your mobile phone** details with **us**.

To make a claim:

1. Visit **our** website at bankofscotland.co.uk/mobilephone to register **your** claim online
- or
2. Contact Silver Membership Services on **08456 02 02 01**,* selecting the mobile phone option:
Monday to Friday 8am – 8pm
Saturday and Sunday 9am – 6pm
- Please be ready to confirm **your** mobile phone number.

Airtime providers' numbers:

3	07782 333 333
BT Mobile	08000 322 111
O2	0844 809 0200
Orange	07973 100 150
T-Mobile	0845 412 5000
Virgin Mobile	08456 000 789
Vodafone	07836 191 191

F) Conditions on making your claim.

1. **You** must contact **us** to make a claim within 48 hours of discovering any **incident** for which **you** wish to claim, by visiting **our** website or by contacting Silver Membership Services on **08456 02 02 01**.*
2. **You** must inform the airtime provider and the police (or relevant local authorities) within 24 hours of discovering any loss, theft, or malicious damage for which **you** wish to make a claim, obtaining the appropriate incident reference number.
3. **You** must complete and return the claim form to **us** within 14 days of receipt, ensuring that **you** have followed the procedure detailed on the claim documentation.
4. **You** must return **your** damaged phone and **accessories** to **us** for inspection as part of the claims assessment process. **You** must send **your phone** and **accessories** by secure means, as described in the claim documentation. The **phone** and **accessories** remain **your** responsibility until **we** have received them.
5. **You** must ensure that no one but **our** approved agents carry out repairs to, or maintenance of, **your phone** or **accessories**.
6. **You** must provide **proof of purchase** for **your phone** and **accessories** (where applicable).
7. To support **your** claim for **unauthorised calls** incurred on an airtime contract, **you** must provide the monthly mobile phone bill(s) covering the period of **unauthorised calls**, and the bill for the month prior to the **unauthorised calls**.

8. To support **your** claim for **unauthorised calls** or loss of call credit on a pay-as-you-go phone, **you** must provide proof of the outstanding call credit from the airtime provider, or proof of **your** last three top-ups to **your phone**.
9. To assess **your** claim for damage to the **phone**, **we** will need to inspect **your phone** in its damaged state. **Your** claim may not be dealt with if **your phone** is repaired by anyone other than **us**.
10. **You** must pay the policy **excess** for each successful claim. The **excess** varies depending on the **mobile phone** **you** claim for. If **you** have an Apple iPhone the excess is £100 and for all other handsets it is £50.

G) What will happen when your claim is approved.

1. **We** may settle **your** claim, at **our** option, by repair, replacement, or cash settlement. **We** will advise **you** of the method of settlement at the time **your** claim is authorised.
2. **We** may effect repairs using readily available parts, or provide refurbished products which may contain parts, which are of similar or equivalent specification, and which may include unbranded parts. This policy is provided in addition to any manufacturer's warranty that applies to **your mobile phone** ("applicable manufacturer's warranty"). Nothing in this policy is intended to affect **your** rights under the applicable manufacturer's warranty or **your** statutory rights. If any repairs authorised by **us** under this policy invalidate the applicable manufacturer's warranty, **we** will repair or replace **your mobile phone**, as necessary, in accordance with the terms of the applicable manufacturer's warranty for the unexpired period of the applicable manufacturer's warranty.
3. Replacement phones and accessories will come from new or refurbished stock. In the event that the same model/colour is not available, the replacement will be of a similar specification and quality, **you** will be contacted by **us** to confirm the phones that are available.

4. If **your SIM card** has been lost, stolen or damaged, **you** will need to contact the airtime provider to request a replacement. If **you** are charged for the replacement **we** will reimburse **you**. **You** may be asked to provide a receipt for the cost of the **SIM card**.
5. If **your phone** is lost or stolen, **we** will provide reimbursement, at **our** discretion, by BACS transfer or cheque payable to **you**, or by direct payment to **your** airtime-provider for the cost of **unauthorised calls** to a maximum of £1,500, including VAT, per claim for airtime contract phones and £300, including VAT, per claim for pay-as-you-go phones. **We** will advise **you** of the method of reimbursement when the claim is authorised.
6. If **you** need to claim as a result of an **incident** outside the UK, **your phone** will be repaired or replaced upon return to the UK.
7. If any lost or stolen equipment is recovered after the claim is approved, it shall become the property of the **insurer** and must be returned to **us** immediately.
8. Damaged **phones**, **accessories**, parts and materials replaced by **us** shall become the property of the **insurer**.
9. The details of **phones** that are reported lost or stolen will be submitted to the IMEI Database to prevent further use.

H) Important things that you must do.

1. Use the **phone** and **accessories** in accordance with the manufacturer's instructions.
2. Take reasonable care to prevent theft of, loss of, or damage to, **your phone** and **accessories**. If it is considered **you** have not done so, **your** claim may not be accepted.
3. Advise **us** if any of **your** personal details change, **you** change the phone **you** wish to be insured, or **your** mobile phone number changes.
4. Inform **us** of any loss, theft, or damage covered under **your** Policy within the given timescales.

I) Loss, theft and damage.

Cover will not be provided for:

1. Theft of **your phone** and **accessories** from an unattended motor vehicle, unless secured in a closed glovebox or locked boot. The vehicle must be locked and all security devices activated. Damage must have been caused by the thief and evidence of this must be provided with **your** claim. Cover will not be provided where the vehicle cannot be secured against unauthorised entry.
2. Theft of **your phone** and **accessories** from any unattended building or premises unless evidenced damage was caused in gaining entry to or exit from the premises.
3. Theft or loss of **your phone** where it has been left negligently or deliberately in a public place or a place to which people, other than **your family members**, have access.
4. Theft of, loss of, or damage to, **your phone** and **accessories** where they have been passed to someone else other than a **family member**.
5. The cost of **unauthorised calls** whilst **your phone** was not in **your** or **your family member's** custody, where the theft or loss of the **phone** has not been reported to the airline provider and the police within 24 hours, and to **us** within 48 hours, of discovering the **loss or theft**.
6. The cost of **unauthorised calls** if **your phone** has not been lost or stolen and an appropriate incident reference number has not been obtained from the police.
7. Theft of, loss of, or damage to, **accessories** not lost, stolen, or damaged at the same time and under the same circumstances as **your phone**.

J) Electrical or mechanical breakdown.

Cover will not be provided for:

1. Loss or damage caused by, or during, maintenance or modification of the **phone**.
2. Any breakdown or failure caused by placing or using the **phone** in a location or environment not in accordance with the manufacturer's instructions.

K) General Exclusions.

Cover will not be provided for:

1. The policy **excess** payable by **you** for each successful claim. The **excess** varies depending on the **mobile phone you** claim for. If **you have** an Apple iPhone the **excess** is £100 and for all other handsets it is £50.
2. Where the **IMEI number** cannot be determined from the **phone**, or **proof of purchase** cannot be provided to prove ownership of the **phone**.
3. Loss or damage due to wear and tear, depreciation or gradual deterioration.
4. Loss or damage due to any process of cleaning, adjustment, repair, maintenance or dismantling.
5. Installation, removal, or subsequent relocation of **your phone** in a vehicle, or any **electrical or mechanical breakdown** as a result of such.
6. A third or subsequent claim per account during any 12-month period.
7. Any loss (business or personal) resulting from loss of use of **your phone**.
8. The cost of cosmetic repairs.
9. Loss, theft, damage, or breakdown caused by war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, or insurrection by military or usurped power.
10. Loss, theft, damage, or breakdown arising out of any wilful act or negligence of the user of **your phone**.
11. Any claim arising from, or in connection with, the repossession of **your phone** by any bank, finance, leasing or similar company, or person acting with such authority, and/or the confiscation or impounding of **your phone** by any police, Customs or Government Authority.
12. Any claim from **you** where **you** do not live in the United Kingdom for at least six months during each 12-month period following the opening of **your** Silver Current Account.

13. Any loss resulting from events which are indirect or remote to the **incident** incurred by **you** during the administration of the Policy or at the time of a claim.
14. Loss or corruption of data, images, games, logos, wallpaper, videos, or downloads, due to loss of, theft of, or damage to, **your phone**, or damage caused by a virus. It is recommended that a backup copy of all data is kept.

L) Cancelling the Policy.

1. **We** may cancel this Policy with immediate effect by sending a registered letter to **you** at **your** last known address if **you** submit any information which is fraudulent or **you** know to be inaccurate, or for any other valid reason.
2. Subject to clause 1 above, this cover will remain in force for as long as **you** have a Silver Current Account, and this insurance continues to be provided as part of the account benefits.
3. In the event that **you** do not wish to continue **your** cover, please contact Silver Membership Services on **08456 02 02 01***, selecting the mobile phone option.
4. If the connected Bank of Scotland Silver Current Account is cancelled this Policy ends.

M) Fraud.

The contract between **you** and **us** is based on mutual trust. If **you** (or anyone acting for **you**):

- make a claim under the Policy knowing the claim to be false or fraudulently exaggerated in any respect
- make a statement in support of a claim knowing the statement to be false in any respect, or submit a document in support of a claim knowing the document to be forged or false in any respect or
- make a claim in respect of any loss, theft, or damage caused by **your** wilful act, or with the intent to defraud **us** or the **insurer**

then:

- **we** shall not honour the claim
- **we** shall not honour any other claim which has been or will be made under any Policy held by **you**
- **we** may, at **our** option, cancel the Policy
- **we** may be entitled to recover from **you** the cost of any claim already paid under this Policy (if necessary the cost may be recovered through the instigation of court proceedings)
- **we** may be entitled to recover from **you** the cost of any investigation into a fraudulent claim under this Policy (if necessary the cost may be recovered through the instigation of court proceedings) and
- **we** may inform the Police, Government, or regulatory bodies of the circumstances.

Details of claims may be put onto a Register of Claims through which insurers share information to prevent fraudulent claims. A list of participants and the name and address of the operator are available on request.

N) Enquiries/Complaints.

We will always be fair and reasonable when handling **your** Policy or claim. Should there ever be an occasion when **you** feel **we** have not provided **you** with a satisfactory level of service, **we** would like **you** to inform **us** so that **we** can do **our** best to solve the problem. **We** will do everything possible to ensure that **your** query is dealt with promptly.

We will deal with all queries on behalf of the **insurer** and Bank of Scotland. The easiest way to contact **us** is to call **our** Customer Relations team by telephoning Silver Membership Services on **08456 02 02 01*** selecting the mobile phone option.

However, if **you** have a complaint relating to the policy wording or contract, please contact the **insurer** at their registered address (see section P for details).

Alternatively, **you** can write to **us** at the following address:

**Customer Relations Department
Lifestyle Services Group Limited
PO Box 98
Blyth
NE24 9DL**

Please quote **your** mobile phone number and **your** address (including the postcode) in all correspondence. **Our** staff will attempt to resolve **your** query immediately. If this is not possible, **we** promise to acknowledge **your** query within five working days of receiving it. In the unlikely event that **your** query has not been resolved within four weeks of **us** receiving it, **we** will write and let **you** know the reasons why, and what further action **we** will take. Once **we** have resolved **your** query, **we** will confirm **our** response in writing.

If **you** are not satisfied with **our** decision, please contact **our** Customer Relations Manager on the number provided above. If **you** have a complaint relating to the policy wording or contract then please contact the **insurer** at their registered address.

If **you** remain dissatisfied, **you** can, within six months of **our** final decision, refer **your** query for an independent assessment to:

**The Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
LONDON
E14 9SR**

You are entitled to contact Bank of Scotland and the **insurer** if **you** wish. Doing so will not affect **your** statutory rights.

The parties to this contract are covered by the Financial Ombudsman Service who, once contacted, will liaise with **us** on **your** behalf. They will then inform **you** directly of their decision. Referral to the Financial Ombudsman Service will not prejudice **your** right to take subsequent legal proceedings. Further information can be obtained from their website at www.financial-ombudsman.co.uk

London General Insurance Company Limited is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme in the unlikely event that they cannot meet their liabilities to **you**. General insurance contracts are covered for 90% of the entire claim without any upper limit.

Further information about the compensation scheme arrangements is available from the FSCS. Contact them at www.fscs.org.uk or call them on **020 7892 7300**.

O) Status Disclosure.

This cover has been brought to **you** by Bank of Scotland plc (FRN 169628). The cover has been arranged by Lifestyle Services Group Limited (FRN 315245) (**we/us/our**) with a single provider, London General Insurance Company Limited (FRN 202689) (the **insurer**). The companies are authorised and regulated by the Financial Services Authority, which can be checked on the FSA website www.fsa.gov.uk/register/ or by phoning **0845 606 1234**.

If **you** need to register a complaint please contact:

**Customer Relations Department
Lifestyle Services Group Limited
PO Box 98
Blyth
NE24 9DL**

If Lifestyle Services Group Limited cannot settle **your** complaint, **you** may be entitled to refer it to the Financial Ombudsman Service. The above parties are covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation if they cannot meet their liabilities.

For the purposes of the Data Protection Act 1998, the Data Controller in relation to the personal data **you** supply is Lifestyle Services Group Limited. Calls may be recorded or monitored for training, customer services purposes and/or the prevention or detection of crime.

P) Other Information.

Lifestyle Services Group Limited. Registered in England No. 5114385. Registered office: Osprey House, Ore Close, Lymedale Business Park, Newcastle under Lyme, Staffordshire ST5 9QD. Authorised and regulated by the Financial Services Authority, FRN 315245.

London General Insurance Company Limited. Registered in England No: 1865673. Registered office: Integra House, Floor 2, Vicarage Road, Egham, Surrey TW20 9JZ. Authorised and regulated by the Financial Services Authority, FRN 202689.

How we will deal with your personal information.

We are committed to preserving the privacy of **our** customers. Please read the following privacy policy to understand how **we** will use and protect the information that **you** provide to **us**. By registering with **us**, **you** consent to the collection and use of **your** information under the terms of this privacy policy. The information **you** provide will be used by **us** to supply **you** with the services for which **you** have registered and **we** may use the information to contact **you** to obtain **your** views on **our** services and to let **you** know about important changes to the services which **we** offer. The information **you** provide to **us** about **you** and the **mobile phone** will be shared with Bank of Scotland, and the **insurer**. **We** may contact **you** by post, telephone, fax, or email.

You will only be contacted by the methods **you** have asked to be contacted by. **Your** information will not be used or disclosed other than in accordance with this privacy policy, or without **your** permission, unless required by law.

If **you** would prefer **us** not to contact **you** to obtain **your** views and/or **you** change **your** mind in the future and would like **us** to stop contacting **you** for this purpose, please write to:

**Customer Relations Department
Lifestyle Services Group Limited
PO Box 98
Blyth
NE24 9DL**

We may co-operate with the Police and any other relevant authorities or organisations in connection with any misuse or suspected misuse of the services provided by **us** or other telecommunications services provided by any member of **our** group of companies. If necessary, **we** may divulge information about **you** for this purpose.

You have a right to ask for a copy of the data held about **you** and **you** may ask **us** to make any necessary changes to ensure that it is accurate and kept up to date. If **you** wish to do this, please contact **us** on **08456 02 02 01**,* selecting the mobile phone option. **We** are entitled by law to charge **you** a fee of £10.00 to meet **our** costs in providing **you** with details of the information **we** hold about **you**.

We employ security measures to protect **your** information from access by unauthorised persons and against unlawful processing, accidental loss, destruction and damage. **We** will retain **your** information for a reasonable period or as long as the law requires.

Any changes to **our** privacy policy will be notified to **you** in the appropriate way.

All comments, queries and requests relating to **our** use of **your** information are welcomed and should be addressed as specified above.

*0845 calls will be charged at a maximum of 5p a minute from a BT line. Calls from non-BT phone lines may vary. Calls may be recorded or monitored for training/customer services purposes and/or the prevention or detection of crime. Details correct at time of print.

Sentinel® Card Protection.

The policy is administered by Sentinel® Card Protection. Sentinel® Card Protection (SCP) is a registered trademark and trading name of Affinon International Limited, Registered in England No. 1008797. Registered office: Charter Court, 50 Windsor Road, Slough, Berkshire SL1 2EJ. Affinon International Limited is authorised and regulated by the Financial Services Authority in respect of insurance mediation activities only.

Protecting Your Card.

Losing **Your** debit and credit **Card** could be costly and inconvenient. That's why **We've** got together with Sentinel® Card Protection to offer **You** comprehensive cover for **You** and other members of **Your** household.

You can take out Sentinel® Card Protection to cover **Your** Banking debit **Card** and all **Your** other debit, credit and store **Cards** – at home or abroad. For example, if **You** are stranded overseas, Sentinel® could advance **You** up to £1,000 emergency cash and a further £3,000 to help pay hotel bills. Plus, they could advance **You** up to £3,000 to cover lost tickets and travel documents. Subject to status, please see terms and conditions.

To register for Sentinel® Card Protection, please call **Your** membership services number or log on to bankofscotland.co.uk/sentinelcardprotection

Benefit Summary.

Sentinel® Card Protection.

- **Card** registration.
- 24-hour helpline for reporting the loss of **Cards** and ordering replacements.

Emergency Cash Advances.

- Up to £1,000 in local foreign currency.
- Up to £3,000 to replace tickets (for **Policyholder** and eligible household members).
- Up to £3,000 to pay hotel bills.
- Up to £750 transport charges.
- Up to £1,000 (minimum £100) in the **UK**.

Lost Cash Cover.

- Up to £200 per incident (if outside of the **UK**).

Security Protected Key and Luggage Tags.

- Linked to **Our** secure address registration service to get lost items safely back to **You**.

Communications Costs.

- Up to £100 per **Incident**.

Handbag, Wallet, Purse and Briefcase Cover.

- Up to £100 in any 12-month period (contents not included and £15 excess charge applies – see terms and conditions).

Cardholder Liability Insurance.

- Up to £1,500 for unauthorised and fraudulent use of **Cards** before reporting the **Incident**.
- Up to £75,000 for unauthorised and fraudulent use of **Cards** after reporting the **Incident**.
- £1,000,000 per policy for all **Incidents** in any 12 month period.
- All losses incurred must be reported within 24 hours of discovery.

Demands and needs statement.

Sentinel® Card Protection meets the insurance requirements, demands and needs of **UK** residents who wish to ensure their **Cards** are protected against loss or theft and do not already have such cover.

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Summary of Cover.

This is a policy summary only and does not detail the full terms and conditions of the insurance policy. Full details of the insurance policy terms and conditions can be found on pages 15 – 22. The policy summary only provides details of the parts of Sentinel[®] Card Protection (SCP) which are insured. Sentinel[®] Card Protection is underwritten by Allianz Insurance plc. Allianz Insurance plc is authorised and regulated by the Financial Services Authority (FSA).

What is covered by Sentinel[®] Card Protection?

Sentinel[®] Card Protection provides:

- cover against unauthorised and fraudulent use of **Cards**.
- **Communication costs** incurred to notify the administrator of an **incident** involving the **Cards**.
- **Personal Money** lost or stolen abroad at the same time as the **Cards**.
- cover against loss or theft of the handbag, wallet, purse or briefcase containing the **Cards** lost in an **Incident**.

This insurance only applies to residents of the **UK** and will be automatically cancelled if **You** move permanently outside of the **UK**.

How does Sentinel[®] Card Protection work?

1. Sentinel[®] Card Protection covers credit and debit **Cards**, including Post Office[™] **Card** accounts, charge **Cards**, storecards and other similar payment **Cards**.
2. **Your** policy of cover will remain active for as long as **Your** Bank of Scotland account remains active. Closure of **Your** account will result in immediate cancellation of **Your** policy.
3. **You** may need to review and update **Your** cover periodically to ensure it remains adequate for **Your** needs.

How do I make a claim under Sentinel[®] Card Protection?

You can notify a claim by calling **Your** membership services number (lines are open 24 hours a day, 7 days a week) and providing **Your** name, address or policy number.

Would I receive compensation if Allianz was unable to meet its liabilities?

You may be entitled to compensation from the Financial Services Compensation Scheme if the insurers are unable to meet their liabilities under this insurance.

How do I make a complaint?

If **You** have a complaint about the insurance element of the product, please contact the Customer Satisfaction Manager at:

Allianz Insurance plc,
PO Box 589,
Great West House (GW2),
Great West Road,
Brentford
TW8 1AH.

Alternatively phone: **01483 260758** or email: **schemescsm@allianz.co.uk**

If **We** are unable to resolve the problem **We** will provide **You** with information about the Financial Ombudsman Service. Full details of **Our** complaints procedure may be found in the insurance policy terms and conditions.

Using **Our** complaints procedure or referral to the Financial Ombudsman Service does not affect **Your** legal rights.

What are the insurance benefits provided by and significant exclusions and limitations of Sentinel® Card Protection?

This cover does not apply to membership, loyalty and money transfer **Cards**.

Features and benefits	Significant exclusions or limitations (cross references to the relevant sections of the policy are included)
<p>Unauthorised and fraudulent use of Cards for which the Cardholder is legally responsible</p>	<p>The most We will pay is:</p> <ul style="list-style-type: none"> £1,500 for losses which occur before the Incident is reported to the administrator. £75,000 for losses which occur after the Incident is reported to the administrator. £1,000,000 per policy for all Incidents in any 12 month period. <p>See "The Insurance Cover provided by Allianz Insurance plc – 'The Limits' section a)";</p> <p>Cover does not apply to:</p> <ul style="list-style-type: none"> Losses incurred if the Incident is not reported within 24 hours of discovery Use of the Card in a way not authorised by the Card issuer More than £75,000 for any one Incident Loss due to fraudulent use occurring as a result of the Cardholder keeping the PIN with the Card or revealing it to anyone. <p>See "The Insurance Cover provided by Allianz Insurance plc – 'What is not covered' section a)";</p>
<p>Communication Costs when notifying the administrator of an Incident</p>	<p>The most We will pay is £100 per Incident.</p> <p>See "The Insurance Cover provided by Allianz Insurance plc – 'The Limits' section b)";</p>
<p>Personal Money lost or stolen at the same time as the Cards</p>	<p>The most We will pay is £200 per Incident.</p> <p>See "The Insurance Cover provided by Allianz Insurance plc – 'The Limits' section c)";</p> <p>Cover is only offered while the Cardholder is abroad.</p> <p>See "The Insurance Cover provided by Allianz Insurance plc – 'What is covered' section c)";</p> <p>Cover does not apply to:</p> <ul style="list-style-type: none"> Personal Money claims not reported at the same time as reporting the Incident. <p>See "The Insurance Cover provided by Allianz Insurance plc – 'What is not covered' section c)";</p>
<p>Cost for replacing the handbag, wallet, purse and/or briefcase containing the Card(s) lost in an Incident</p>	<p>The most We will pay is £100 per policy during any 12-month period.</p> <ul style="list-style-type: none"> You will have to pay the first £15 of any claim. <p>See "The Insurance Cover provided by Allianz Insurance plc – 'The Limits' section d)";</p> <p>Cover does not apply to:</p> <ul style="list-style-type: none"> Claims which do not include the necessary documentation. Loss or theft of the handbag, wallet, purse and/or briefcase which has not been reported to the Police at the same time as reporting the Incident. <p>See "The Insurance Cover provided by Allianz Insurance plc – 'What is not covered' section d)";</p>

Terms and Conditions.

This policy is made up of two parts – **Your** schedule (which will be sent to **You** once **You** have registered **Your Cards** with Sentinel® Card Protection) and this policy wording. Please keep **Your** schedule and this wording together and in a safe place. This policy is provided at no additional cost to **You**.

You are entering into two contracts:

- a) The first is with Allianz Insurance plc, who underwrite the insured elements of **Your** policy.
- b) The second is with Sentinel® Card Protection who administers the service elements of this product.

The Insurance only applies to residents of the **UK**. This insurance is automatically cancelled if **You** move outside the **UK**.

Definitions.

When a word has a special meaning, it will be shown in **bold type** and will have the same meaning wherever it appears.

Advance(s) – A payment made by **SCP** to a **Cardholder**, in connection with an **Incident** provided it is repaid within one calendar month of the request.

Cardholder(s) – The persons, including the **Policyholder**, registered with **SCP** who permanently reside at the **Policyholder's** permanent **UK** home address.

Cards – The credit and debit, **Cards**, including Post Office™ **Card** accounts, charge **Cards**, store **Cards** and other similar payment **Cards**, which a **Cardholder** is legally responsible for. Membership and loyalty **Cards** can also be registered and reported lost but **SCP** will not be able to inform the issuing company of **Your** change of address, or treat the loss or theft of this **Card** as an **Incident**.

Communication Costs – The costs which a **Cardholder** necessarily incurs and has to pay in respect of telephone calls, faxes or similar types of communication in relation to an **Incident** or retrieval of lost or stolen luggage or keys.

Incident – An event or series of connected events, which result in the loss or theft of a **Cardholder's Card(s)**.

Our/Us/We – Allianz Insurance plc, registered in England No. 84638. Registered office: 57 Ladymead, Guildford, Surrey, GU1 1DB United Kingdom. Branch address: Allianz Insurance plc, PO Box 589, Great West House (GW2), Great West Road, Brentford TW8 1AH. Allianz Insurance plc is authorised and regulated by the Financial Services Authority (FSA). **Our** authorisation can be confirmed by the FSA by calling **0845 606 1234** or at www.fsa.gov.uk/pages/register **Our** FSA registration number is 121849 (CPL0060 03.11).

Personal Money – Cash owned by and used solely for a **Cardholder's** personal use.

Policyholder – **You** being the person who receives this policy as a benefit of **Your** account.

Policy Period – The period in which **You** are entitled to the insurance and services, which will be for as long as **Your** account is open.

SCP – Sentinel® Card Protection is a trading name and registered trademark of Affinion International Limited. Registered in England No. 1008797. Registered address: Charter Court, 50 Windsor Road, Slough, Berkshire SL1 2EJ. Affinion International Limited is authorised and regulated by the Financial Services Authority in respect of insurance mediation activities only. **Our** FSA registered number is 311584. Affinion International Limited acts as an intermediary for arranging the insurance and provides the administration of the associated services.

UK – The United Kingdom, Channel Islands and Isle of Man.

You/Your – The **Policyholder**.

The Insurance Cover provided by Allianz Insurance plc.

This policy is based on information **You** supplied on **Your** application form or on the phone and on information subsequently provided.

You must comply with all of the terms and conditions set out in the policy. If **You** do not, **We** may turn down a claim or cancel **Your** cover.

The following conditions must be met:

- All **Cardholders** must take all reasonable steps to avoid anything which may result in a claim under this policy
- All **Cardholders** must comply with the conditions of issue as stated by the issuing **Card** company
- Personal Identification Numbers (PINs) must not be kept with the **Cards**, disclosed or made known to anyone other than an authorised user.

This part of the policy sets out the insurance cover provided following an **Incident**.

What is covered	The limits	What is not covered
a) Unauthorised and fraudulent use of Cards for which the Cardholder is legally responsible.	Up to a total of: i) £1,500 per Incident for losses which occur before a Cardholder reports the Incident to SCP ii) £75,000 per Incident for losses that occur after a Cardholder has told SCP that an Incident has happened iii) £1,000,000 per policy in total for all Incidents during any 12-month period.	<ul style="list-style-type: none"> Losses incurred if the Incident is not reported to the police and SCP within 24 hours of its discovery. A Cardholder using a Card in a way which is not authorised by the Card issuer. More than £75,000 for any one Incident. Loss due to fraudulent use occurring as a result of You or a Cardholder disclosing the Personal Identification Number (PIN) to anyone, or keeping it, even in a coded format, with the Card.
b) Communication Costs when notifying SCP of an Incident .	Up to a total of £100 per Incident .	
c) Personal Money lost or stolen in an Incident whilst travelling outside the UK .	Up to £200 per Incident and in total for all Incidents during any 12-month period.	<ul style="list-style-type: none"> Any Personal Money not reported lost at the same time as reporting the Incident.
d) Costs for replacing Your or a Cardholder's handbag, wallet, purse and/or briefcase containing the Cards lost in an Incident .	Up to £100 per policy during any 12-month period. A £15 excess per Incident applies.	<ul style="list-style-type: none"> Claims which do not include the necessary documentation. Loss or theft of the handbag, wallet, purse and/or briefcase which has not been reported to the police at the same time as reporting the Incident.

The services provided by SCP.

This part of the policy sets out the services which are available to a **Cardholder** in the event of an **Incident**.

What is provided	The limits	What is not provided
<ul style="list-style-type: none"> An emergency cash Advance available whilst stranded away from the Policyholder's permanent place of residence, subject to status and availability. 	<p>Up to £1,000 per Incident, limited to one request per Incident.</p> <p>The minimum value for a UK cash Advance is £100.</p>	<ul style="list-style-type: none"> An Advance if the conditions relating to Advances are not complied with. See Advances. An Advance in the UK if the Cardholder is stranded within a 50 mile radius of the address registered with SCP. An Advance if the Incident is not reported to the police.
<ul style="list-style-type: none"> An emergency Advance to pay for replacement travel tickets whilst stranded away from the UK, subject to status and availability. 	<p>Up to £3,000 per Incident, limited to one request per Incident.</p>	<ul style="list-style-type: none"> An Advance for tickets of travelling companions who are not Cardholders or Cardholders' dependent children.
<ul style="list-style-type: none"> An emergency Advance to pay for hotel bills or other accommodation charges whilst stranded away from the UK, subject to status and availability. 	<p>Up to £3,000 per Incident, limited to one request per Incident.</p>	<ul style="list-style-type: none"> An Advance for hotel bills and accommodation charges of travelling companions who are not Cardholders or Cardholders' dependent children.
<ul style="list-style-type: none"> An emergency cash Advance available whilst stranded away from the UK, to pay for transport charges that have to be paid to complete the journey. Advances are subject to status and availability. 	<p>Up to £750 per Incident, limited to one request per Incident.</p>	<ul style="list-style-type: none"> An Advance for additional transport charges of travelling companions who are not Cardholders or Cardholders' dependent children. An Advance if the Incident is not reported to the police.

Advances.

Advances can only be made to **Cardholder(s)** when, as a result of an **Incident**, the **Cardholder(s)** have no other reasonable means of paying for services or obtaining cash following an **Incident** and the **Cardholder(s)** have reported the loss or theft of their registered **Cards** to the police.

How to claim an advance.

The full amount of any **Advance** is repayable within one calendar month of the day the **Advance** is made by **SCP**.

A request for an **Advance** must be made to **SCP** in connection with an **Incident**. **Cardholder(s)** should contact **SCP** and provide details of the **Advance** required.

Cardholder(s) can claim an **Advance** by:

1. Providing **SCP** with alternative **Card** details and authorisation to allow the **SCP** to debit the amount of the **Advance**. Where the **Cardholder(s)** are unable to provide a method of payment for the **Advance** at the time of claiming the **Cardholder(s)** can provide alternative payment details to **SCP**, for example, payment from a friend/relative. **SCP** will accept payment details of a **Cardholder(s)** friend or relative, if that person has agreed to pay for the **Cardholder(s) Advance**. **SCP** will contact the friend or relative directly to gain authorisation for the payment.
2. If an alternative payment **Card** cannot be provided, **SCP** will ask the **Cardholder(s)** to consent to either a credit check be undertaken, or for consent and details, in order that a reference can be obtained from an employer.

3. If the **Cardholder(s)**, passes credit reference checks, **SCP** will provide the **Advance** to the **Cardholder(s)**. **SCP** will invoice the **Cardholder(s)** for the **Advance** amount within 10 days of the **Advance** being collected by the **Cardholder(s)**. The **Advance** is made on the basis that the **Cardholder(s)** agrees to repay the full amount of the **Advance** to **SCP** within one calendar month of the day the **Advance** is made by **SCP**. **SCP** may refuse to provide an **Advance** to the **Cardholder(s)** if, in **SCP's** reasonable opinion, there is any reason to believe that the **Cardholder(s)** may not be able to repay the **Advance** within one calendar month.
4. Where a **Cardholder** has received an **Advance**, the **Policyholder**, will be liable for the repayment of the **Advance** in full if the **Cardholder** fails to repay the **Advance** within one calendar month.
5. Once **SCP** have established that the **Cardholder(s)** are credit-worthy, or, where applicable, the **Cardholder(s)** friend or relative can repay the **Advance**, **SCP** will arrange the **Advance** from Western Union. **SCP** will provide the **Cardholder(s)** with a reference number for the transaction, details of the personal ID required to collect the **Advance**, and the telephone details for Western Union. The **Cardholder(s)** must call Western Union, who will advise the **Cardholder(s)** where the nearest pick-up point is to collect their **Advance**.
6. In order to collect the money transfer the **Cardholder(s)** will need to comply with such terms and conditions and procedures of the Western Union Money Transfer Service as are applicable at the relevant time. Copies of the relevant terms and conditions are available on the reverse of Western Union's To Receive Money Form, which the **Cardholder(s)** will receive when they go to the Western Union branch and will need to complete when seeking to collect the money transfer.

Please note that Western Union and its agents reserve the right not to process or pay any money transfer if they think it may violate any applicable law or Western Union policy or procedure.

Cardholder(s) will be advised by Western Union of the details required to complete the To Receive Money Form and the necessity for the **Cardholder(s)** to provide satisfactory evidence of their identity.

Typically, the information required will include that detailed below. However please note that the information provided below is only a guideline and **Cardholder(s)** will need to check and comply with the relevant Western Union requirements and procedures applicable at the relevant time.

Subject to Western Union's current terms and conditions **Cardholder(s)** will need to confirm:

- Their full name and current/permanent address in the **UK**;
- The full name of the sender of the money transfer, for example, Affinion International Limited, Hampshire, UK;
- The originating country of the transaction, for example, England;
- The approximate amount of the money transfer; and
- Satisfactory documentary evidence of identity as determined by Western Union. Western Union will advise **Cardholder(s)** which forms of identification will be acceptable.

This part of the policy sets out the benefits provided whether a **Cardholder** has suffered an **Incident** or not:

What is provided	The limits	What is not provided
<ul style="list-style-type: none"> • Communication Costs a Cardholder has incurred in looking for or getting back lost or stolen keys. 	Up to £50 per claim, limited to one claim during any 12-month period.	<ul style="list-style-type: none"> • Any costs that are not directly related to communication Costs.
<ul style="list-style-type: none"> • Communication Costs a Cardholder has incurred in looking for or getting back lost or stolen luggage. 	Up to £100 per claim, limited to one claim during any 12-month period.	<ul style="list-style-type: none"> • Any costs that are not directly related to communication Costs.
<ul style="list-style-type: none"> • The costs that a Cardholder incurs in obtaining temporary travel documentation if a Cardholder's passport is lost or stolen whilst travelling outside of the UK. 	Up to a total of £100 per claim, limited to one claim during any 12-month period.	<ul style="list-style-type: none"> • The cost incurred in replacing any passport. • Any costs incurred which have not been pre-authorized by SCP.
<ul style="list-style-type: none"> • Communication Costs that are incurred in locating medical assistance. 	Up to a total of £100 per claim.	
<ul style="list-style-type: none"> • Communication Costs which a Cardholder has incurred in: <ol style="list-style-type: none"> getting documents back assisting the police with their enquiries making a claim on any personal insurance policy the Cardholder has which provides cover for loss or theft, in respect of documents registered with SCP. 	Up to a total of £100 per claim.	<ul style="list-style-type: none"> • Documents not registered with SCP.

If a **Cardholder(s)** has no identification due to it being lost or stolen they can collect a money transfer by providing a police report, not more than a month old, stating the identification that had been lost or stolen. The maximum amount that a **Cardholder(s)** would be able to receive in such circumstances would be £350.

Communication costs.

Any claim for telecommunication costs must be supported by reasonable evidence (showing the telephone number of **SCP** where appropriate), for example, telephone, telex/fax bills. Claims for postage must be supported by postal receipts.

Additional information.

Your schedule and covering letter.

Your schedule contains important details including:

- details of the **registered Cards**
- details of the **Cardholders**.

When **You** receive **Your** schedule, **You** should check that the details are correct and that the **registered Card** numbers are valid.

Keeping details up to date and changing address.

To ensure that **You** receive the full benefits provided by this product, **You** should keep **SCP** informed of any changes, additions or deletions to **Your Cards**. **You** are responsible for informing Bank of Scotland of any change to **Your** permanent change of address. Bank of Scotland will inform **SCP** of **Your** new address. **SCP** will not accept change of address requests direct from **You** unless previously notified by Bank of Scotland. Only the **Policyholder** and **Cardholders** at the new address will be covered under this policy and be entitled to receive the services. **You** must inform **SCP** of any **Cardholders** who no longer reside at **Your** permanent address.

Cardholders who no longer live with the **Policyholder** will need to apply for a new policy if they wish their cover to continue. This insurance only applies to residents of the **UK**.

SCP will inform **Your** issuing **Card** company of **Your** new address upon request. **SCP** will ask **You** to provide the security details **You** have registered in order to verify **Your** identity. If **SCP** is not able to verify **Your** identity **SCP** reserves the right to ask for further proof of identity or refuse **Your** request. Please note that **SCP** will require at least three weeks' notice and do not accept any liability for the issuing **Card** company's non-receipt of or non-action on notification.

Security.

You may be required to validate any request **You** make to **SCP** by providing the security details **You** have registered. Failure to provide such security details or other suitable validation will result in **SCP** refusing to act upon such a request. If **You** have not registered security details with **SCP** **You** should contact **SCP** as soon as possible to ensure **SCP** is able to provide **You** with the service to which **You** are entitled.

Notice to customers.

You are advised that any telephone calls made to both **SCP** and **Our** administration and claims handling units may be recorded. These recordings may be used to monitor the accuracy of information exchanged between **SCP** customers, and **Our** own staff. They may also be used to allow additional training to be provided to both **SCP** and **Our** own staff or to prove that **SCP** and **Our** own procedures comply with legal requirements. The staff are aware that conversations are monitored and recorded.

Exclusions.

These exclusions apply to the policy and the services. Neither **SCP** nor **We** will pay for losses arising from:

- War, terrorism, invasion, act of foreign enemy, hostilities (whether war be declared or not), riot, strike, civil commotion, civil war, rebellion, revolution, insurrection or military or usurped power.

- Fraud – If the insured or anyone acting on behalf of the insured makes any false or fraudulent claim or supports a claim by false or fraudulent document, device or statement, this policy shall be void and the insured will forfeit all rights under the policy. In such circumstances, **We** retain the right to recover any sums paid by way of benefit under the policy.

Data Protection Act.

The details **You** and/or a **Cardholder** supply will be stored securely and used by **SCP** and **Us** to administer **Your** product. **Your** details may be transferred outside of the EU. They will at all times be held securely and handled with the utmost care in accordance with all the principles of English law. Information may be disclosed to regulatory bodies and/or **Your** bank or **Card** issuer. These details will not be kept for longer than necessary.

Your right to cancel.

Your policy of cover will remain active for as long as **Your** Bank of Scotland account remains active. Should **You** decide, within 14 days of opening **Your** account that for any reason **You** don't want it, Bank of Scotland will refund the fee **You** have had to pay. Closure of **Your** account will result in immediate cancellation of **Your** policy. To cancel **Your** account, please contact **Your** Bank of Scotland branch. **SCP** will only cancel this policy if instructed to do so by Bank of Scotland.

This insurance will not be honoured if:

- **You** submit a claim knowing it to be false, fraudulent or a misrepresentation;
- **You** are no longer entitled to this product.
- **You** move outside of the **UK**.

This product may only be altered, varied or its conditions relaxed or fee changed by Bank of Scotland giving **You** 30 days' notice in writing.

What to do in the event of a claim.

If the **Cardholder** discovers that anything covered by the policy has been lost or stolen, the **Cardholder** should contact **SCP** immediately and in any event within 24 hours of discovery at Sentinel House, Airspeed Road, Portsmouth, Hampshire PO3 5RF.

The telephone number to report a claim is:

- Silver Membership Services: **08456 02 02 01**

The **Cardholder** must also report it to the police within 24 hours of discovering the loss and obtain a report from the police confirming the loss. Details including the crime reference number, the address and telephone number of the police station will be required to make a claim. If **You** make a claim under the insurance cover, in dealing with the claim **SCP** will be acting on behalf of Allianz Insurance plc.

In all other cases, **SCP** will act on **Your** behalf.

Any **Personal Money** lost and/or handbag, purse wallet and/or briefcase lost must be reported at the same time as reporting the **Incident**. A claim form will be sent to the **Cardholder** and should be returned within 60 days of the **Incident**. Claim forms must be returned with official documentation to prove prior possession of the money lost, for example, bank/building society statement.

For handbags, wallets, purses and/or briefcases, the **Cardholder** will need to supply:

- a description of the item(s)
- the receipt(s) for the replacement item(s)
- the police report detailing the item(s) lost

The **Cardholder** must give **SCP** all the information they are able to if **SCP** asks. If the **Cardholder** makes a claim under the policy for something, which is also covered by any other insurance policy, the **Cardholder** must provide **SCP** with full details of the other insurance policy. **We** will only pay for **Our** share of any claim.

We have the right, if **We** choose, in the **Cardholder's** name but at **Our** expense to:

- i) start legal action to get compensation from anyone else, and
 - ii) start legal action to get back from anyone else any payments that have already been made
- The **Cardholder** must provide **Us** with all reasonable help to take legal action against anyone if **We** ask. If **We** receive a claim under **Your** policy **We** may ask **You** or any person covered under the policy to give written consent, during the claims process, for **Us** to obtain specified information and material from the police and to exchange information and material with them. The purpose of these measures is to help **Us** verify claims and to guard against fraud. If **You** or a covered person gives such consent **You** or the covered person will be given the opportunity to receive a copy of the information and material the police release to **Us**. Should **You** or any covered person decline to give such consent **We** may in turn decline to settle the claim without the required information and material. **We** will not normally release information or material about a covered person to **You** without their consent.
 - The **Cardholder** must not settle, reject or negotiate any claim without **Our** written permission.

Choice of Law.

Unless **We** agree otherwise:

- a) the language of the policy and all communications relating to it will be English; and
- b) all aspects of the policy, including negotiation and performance, is subject to English law and the decisions of English courts.

Fraudulent Use Claims.

Additional steps, which should be taken in the event of fraudulent use. The **Cardholder** should:

1. Identify the suspected fraudulent charges on their **Card** statement.
2. Send the statement to the Fraud Department of the issuing **Card** company concerned, requesting that the suspected fraudulent charges be removed.
3. Should the **Card** company be unable to remove the suspected fraudulent charges, the **Cardholder** should obtain a letter from them which confirms the date, times and amount of the suspected fraudulent charges and an explanation of why they cannot be removed.
4. Attach the letter to the police report, along with any other evidence which can be supplied and send it by registered post to **SCP**.

Rates of Exchange.

If a loss arises under this product and such loss is incurred in a currency other than sterling, then the **Cardholder** should be reimbursed at the rate of exchange prevailing at the date that the claim was notified to **SCP**.

How to make a complaint regarding the services provided by SCP.

If **You** have cause for dissatisfaction and wish to complain about the service elements of this product or about the way in which the policy was sold please contact **Your** relevant Membership Services on:

- Silver Membership Services: **08456 02 02 01** or write to: The Customer Services Department, Sentinel® Card Protection, Sentinel House, Airspeed Road, Portsmouth, Hampshire P03 5RF quoting **Your** policy number.

SCP aim to promptly solve most of their customers' complaints at the initial point of contact. **SCP's** staff are fully trained to deal with **Your** complaint quickly and efficiently. However should **You** not be satisfied with the response **You** have received, **Your** complaint will be responded to by the Customer Relations Team who will aim to resolve **Your** complaint, if this is possible, by the end of the next working day following receipt of **Your** complaint.

If **SCP** cannot resolve **Your** complaint within this time they will write to **You** within five working days, and do their best to resolve the problem within four weeks. If **SCP** cannot respond within these timescales they will write to **You** again within four weeks to provide **You** with a final response or to let **You** know when they will contact **You** again, which will be within eight weeks from when **You** first contacted **SCP** about **Your** complaint.

If **SCP** have not resolved **Your** complaint to **Your** satisfaction within eight weeks from when **You** first contacted them **You** may refer **Your** complaint to the Financial Ombudsman Service for an independent review.

How to make a complaint regarding the insurance provided by Allianz Insurance plc.

Our aim is to get it right, first time every time. If **We** make a mistake **We** will try to put it right promptly. **We** will always confirm to **You** the receipt of **Your** complaint within five working days and do **Our** best to resolve the problem within four weeks. If **We** cannot **We** will let **You** know when an answer may be expected.

If **We** have not sorted out the situation within eight weeks **We** will provide **You** with information about the Financial Ombudsman Service.

Please contact **Us** at: Customer Satisfaction Manager, Allianz Insurance plc, PO Box 589, Great West House (GW2), Great West Road, Brentford TW8 1AH.

Telephone: **01483 260758**

Email: **schemescsm@allianz.co.uk**

Using **Our** complaints procedure or referral to the Financial Ombudsman Service does not affect **Your** legal rights.

Financial Services Compensation Scheme.

If Allianz or **SCP** is unable to meet its liabilities **You** may be entitled to compensation under the Financial Services Compensation Scheme (FSCS). The level of compensation depends on the type of insurance and 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 at **www.fscs.org.uk**, by emailing **enquiries@fscs.org.uk** or by phoning the FSCS on **0800 678 1100** or **020 7741 4100**.

Alternative Literature Formats.

If **You** require literature in an alternative format such as Braille, audio cassette or large print please contact **SCP** on the numbers above.

If you have a query or need to make a claim.

- You'll find all the contact details you need inside this booklet.
- If you prefer, just call Silver Membership Services on **08456 02 02 01** 24 hours a day, seven days a week.
- If you'd rather not use an 0845 number, call **0131 333 0032** instead.

You'll need:

- To tell us you're a Bank of Scotland Silver Account holder when you contact us.
- Your Silver Account Membership number, which is your Silver Account sort code and account number.

Please contact any of our branches if you'd like this in Braille, large print or on audio.

If you have a hearing or speech impairment and would prefer to use a Textphone, please feel free to contact us on 08457 32 34 36 or via RNID Typetalk.

Important information.

We may monitor or record calls to make sure we have carried out your instructions correctly and to help improve the quality of our service.

Mobile Phone Insurance is administered by Lifestyle Services Group Limited and underwritten by London General Insurance Company Limited.

AA Breakdown Cover is administered by The Automobile Association Ltd. AA Accident Management and Stay Mobile are underwritten by Acromas Insurance Company Limited.

Sentinel® Card Protection is administered by Affinion International Limited and underwritten by Allianz Insurance plc.

Travel Insurance is underwritten by AXA Insurance UK plc.

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Authorised and regulated by the Financial Services Authority except for lending for which we are licensed by the Office of Fair Trading. We subscribe to the Lending Code; details can be obtained from www.lendingstandardsboard.org.uk

We are covered by the Financial Services Compensation Scheme and the Financial Ombudsman Service.

This information is correct as at July 2011.