

Silver Account

European Travel Insurance.

A travel-sized guide for your suitcase.

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

Your Travel Insurance Policy.

Welcome to your new Travel Insurance policy underwritten by AXA Insurance UK plc. You'll find everything you need to know about your cover in these pages, from what to do in an emergency to the important terms and conditions.

This booklet is your policy document and proof of cover. You can download the latest version at bankofscotland.co.uk/silver and you should take it with you when you travel. Why not keep it with your passport so everything's in one place next time you head abroad?

If you have an existing medical condition, you may not be covered for claims arising from it. Please check page 14 to see if your existing medical conditions are covered. Also, this insurance does not cover people aged 65 or over.

Here's a quick summary.

- European travel up to 22 days per trip.
- Cover for you and your partner.
- No limit on the number of trips each year.
- New-for-old replacement on lost or stolen baggage under two years old.
- A wide range of upgrade options including winter sports and worldwide cover.

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Top Tip.

Terms and conditions for your Silver Account can also be found online at bankofscotland.co.uk/silver

European Travel Insurance.

Demands and needs statement.

This product meets the demands and needs of those under 65 years of age travelling abroad in respect of medical and other similar expenses throughout the duration of the policy.



Policy summary.

This policy summary does not contain full details and conditions of your insurance – these are located in your travel policy from page 7 onwards.

AXA Insurance.

Benefits under this policy are underwritten by AXA Insurance UK plc.

Type of insurance and cover.

Travel insurance for trips taken anywhere in Europe (see Definitions in the policy wording) whilst your Silver Account is in force. Some winter sports or other hazardous sports or activities may also be included – your upgrade schedule will show if you selected these options.

Other upgrade options of worldwide cover, golf equipment, increased baggage cover limits, winter sports cover, wedding/civil partnership cover, independently booked accommodation protection, disability benefit following road traffic accident in New Zealand, additional adult or child, excess waiver, family travel or trip extension may also be included – your upgrade schedule will show if you selected these options.

Exclusions relating to your health.

It is essential that you refer to the 'Exclusions relating to your health' section in the policy document as these terms may affect your cover:

You will not be covered for any claims arising from a medical condition:

- which at the time of opening your Silver Account, or when booking any trip you have, have had or are aware of (whether diagnosed or not);
- you have in respect of which a medical practitioner has advised you not to travel or would have done if you had sought advice;
- you have and for which you are not taking the recommended treatment;
- for which you travel with the intention of obtaining treatment;
- for which you travel against any health requirements stipulated by the public transport provider.

Conditions.

- Special conditions apply to each section of your policy – please refer to the policy wording for full details.

Significant features and benefits.

Emergency and medical services.

- Medical expertise to arrange medical assistance or transport home following an accident or illness or if you are informed of a serious illness of a close relative at home whilst on holiday.

Section A – Cancellation or curtailment charges and early return.

- Unavoidable or necessary cancellation or curtailment of the trip or early return home and (if the situation permits) the costs of transporting you back to your resort before completion due to death, bodily injury or illness, compulsory quarantine or jury service, redundancy, withdrawal of leave for members of the armed forces or emergency services, the Police requesting you to return to or remain at your home due to serious damage to your home exceeding £1,500 caused by fire, aircraft, explosion, storm, flood, subsidence, malicious persons or theft. The maximum we will pay under this section is £5,000 per person.

Section B – Emergency medical and other expenses.

- Medical, surgical, hospital, ambulance and nursing fees up to £5,000,000 outside your home area.
- Emergency dental treatment for pain relief up to £1,000 incurred outside your home area.
- Reasonable cost of funeral expenses abroad up to £1,000 plus the reasonable cost of conveying the ashes or body home.
- Reasonable additional transport or accommodation expenses incurred if it is medically necessary for you to stay beyond your scheduled return date.

Section C – Hospital benefit.

- £25 for every completed 24 hours in patient hospital stay up to a maximum of £250.

Section D – Personal accident and travel accident cover.

- Up to £15,000 for death, £30,000 for loss of limb or sight and permanent total disablement increased to up to £100,000 for death or disablement caused by an accident involving public transport on which you were travelling provided the full cost of the Public Transport has been charged to your Bank of Scotland credit or Visa debit card, subject to age – please refer to policy wording for full details of the cover available.

Section E – Baggage and baggage delay.

- Accidental loss, theft or damage to baggage (excluding golf equipment) up to £1,500. Up to £300 for any one article, pair or set of articles and up to £300 for all valuables – please refer to ‘Definitions’ in the policy wording for the definition of ‘Valuables.’
- Up to £250 for the replacement of essential items if your baggage is lost or misplaced and not returned for more than 12 hours on the outward journey.

- Accidental loss, theft or damage to golf equipment (your upgrade schedule will show if cover for golf equipment is operative) up to £1,500 with up to £175 for the emergency replacement or hiring of golf equipment.

Section F – Personal money and travel documents.

- Accidental loss, theft or damage to personal money and travel documents up to £500 (including currency up to £250) – please refer to ‘Definitions’ in the policy wording for the definition of ‘Personal Money and Travel Documents’.
- Up to £200 for reasonable additional costs for travel and accommodation incurred whilst obtaining a replacement passport or visa abroad.

Section G – Personal liability.

- Personal liability for any compensation you become legally liable to pay up to £2,000,000.

Section H – Delayed departure.

- Delayed departure for at least 12 hours from the scheduled departure time. £20 for the first complete 12 hour delay and £20 for each completed 12 hours following, up to a maximum of £100.
- Up to £5,000 for any irrecoverable travel and other pre-paid charges if you choose to cancel your trip once 12 hours has elapsed.
- Any claims arising from a trip solely within your home area.

Section I – Missed departure.

- Up to £500 (if European destination) or up to £1,000 (if destination outside Europe – your upgrade schedule will show if the worldwide cover upgrade is operative), for additional room only accommodation and travel expense due to the failure of public transport or an accident or breakdown of the vehicle you are travelling in or strike.

Sections J, K, L and M – Winter sports – your upgrade schedule will show if you purchased this option.**Section J – Ski equipment.**

- Up to £300 for the loss, theft of or damage to your own ski equipment subject to a maximum of £300 for any one article, pair or set of articles or up to £200 for hired ski equipment.

Section K – Ski pack.

- Up to £5,000 for the unused portion of your ski pack following your bodily injury or illness and up to £150 for the unused portion of your lift pass if lost. The combined total amount payable under Section A – cancellation or curtailment charges and early return, and Section K – Ski pack will be no more than £5,000.

Section L – Piste closure.

- Up to £15 per day, up to a maximum of £150 for the cost of transport organised by your tour operator to an alternative site if snow conditions result in total closure of skiing facilities. If no alternative sites are available we will pay you compensation of £15 per day up to a maximum of £150.

Section M – Hire of ski equipment.

- Up to £20 per day, up to a maximum of £300 for the cost of hiring ski equipment following the loss, theft of or damage to your own ski equipment – your upgrade schedule will show if you purchased this option.

Section N – Overseas legal expenses and assistance.

- Legal expenses and costs in pursuit of a civil action up to £25,000 if someone else causes you injury, illness or death.

Section O – Wedding/Civil partnership cover – your upgrade schedule will show if you purchased this option.

- Accidental loss, theft or damage to certain items forming part of your baggage. Up to £250 for each wedding ring, up to £1,000 for wedding gifts, up to £1,500 for wedding attire.

- Up to £750 for the reasonable cost incurred to reprint/make a copy of or retake the photographs/video recordings.

Section P – Business travel – your upgrade schedule will show if you purchased this option.

- Up to £1,000 for accidental loss, theft or damage to business equipment, subject to a maximum of £300 for any one article, pair or set of articles.
- Reasonable additional accommodation and travelling costs for a colleague to take your place in the event of your death, total disablement or hospitalisation.

Section Q – Independently booked accommodation protection – your upgrade schedule will show if you purchased this option.

- Unused accommodation costs and charges following cancellation of the trip before completion or additional accommodation and transport costs incurred if you cannot use your booked accommodation due to insolvency of the accommodation provider, fire, flood, earthquake, explosion, tsunami, landslide, avalanche or storm. The maximum we will pay under this section is £5,000 per person.

Section R – Disability benefit following road traffic accident in New Zealand – your upgrade schedule will show if you purchased this option.

- £250 per week for temporary total disablement if you sustain bodily injury as a result of a road traffic accident while travelling in a hire car in New Zealand, subject to age – please refer to policy wording for full details of the cover available.

Section S – Personal assistance services.

- Up to £250 towards administration and delivery costs for a range of services, such as transfer of emergency funds and tracing lost baggage – please refer to the policy wording for full details of the services available.

Significant or unusual exclusions or limitations (please refer to 'What is not covered' under each section of the policy wording for further details).

- The standard excesses will be shown within your policy wording. If you have purchased the excess waiver upgrade option this will be shown on your upgrade schedule.
- There is no cover for trips over 22 days in duration unless you have purchased the trip extension to provide cover for longer trips. Your upgrade schedule will show if you purchased this option.
- You are only covered for travel within your home area if you have pre-booked at least three consecutive nights paid accommodation (at least five nights in the case of business travel).
- Cover under your policy will cease on the date you reach 65 years of age, you cease to live in the United Kingdom or when your Silver Account is closed or the policy is cancelled, whichever is the earlier.

General exclusions:

- War risks, civil commotion, terrorism, (except under Section B – Emergency medical, additional accommodation and travelling costs, Section C – Hospital benefit and Section D – Personal accident and travel accident cover unless caused by nuclear, chemical or biological attack), sonic bangs, radioactive contamination.
- There are a number of activities, practices and winter sports that are excluded – please see paragraphs 5, 6, and 7 in the general exclusions section of the policy wording.
- Wilful, self inflicted injury, solvent, drug or alcohol abuse.

- Unlawful actions and any subsequent legal proceedings brought against you.
- Travel to a country or specific area or event which the Foreign and Commonwealth Office or the World Health Organisation has advised the public not to travel to.

Exclusions under Section A – Cancellation or curtailment charges:

- Redundancy caused by misconduct, resignation, voluntary redundancy or where notification of redundancy was given prior to the date you opened a new Silver Account or at the time of booking any trip.
- Any circumstances known prior to the date you opened a new Silver Account or at the time of booking any trip that could reasonably be expected to give rise to a claim.

Exclusions under Section B – Emergency medical and other expenses:

- The cost of private treatment unless authorised specifically by AXA Assistance.
- Treatment or surgery which in the opinion of the medical practitioner in attendance can wait until your return to your home area.
- Medication, which prior to departure is known to be required.
- Expenses incurred as a result of any medical condition where you have not had the recommended inoculations and/or taken the recommended medication to prevent that condition.
- Treatment for cosmetic purposes.

Exclusions under Section C – Hospital benefit:

- Expenses incurred as a result of any medical condition where you have not had the recommended inoculations and/or taken the recommended medication to prevent that condition.

Exclusions under Section E – Baggage and baggage delay:

- Valuables or your passport left unattended at any time unless in a hotel safe, safety deposit box or in your locked accommodation.
- Baggage contained in an unattended vehicle unless locked out of sight in a secure baggage area (please refer to 'Definitions' in the policy wording for the definition of 'Secure Baggage Area') and evidence of entry into the vehicle by forcible and violent means is available.
- Contact or corneal lenses, hearing aids, dental or medical fittings, ski equipment and other items are excluded – see your policy wording for the full list.
- Business goods, samples or tools used in connection with your occupation.

Exclusions under Section F – Personal money and travel documents:

- Personal money left unattended at any time unless in a hotel safe, safety deposit box or in your locked accommodation.
- Loss or theft of Traveller's Cheques where you have not complied with the issuing agent's conditions.

Exclusions under Section G – Personal liability:

- Pursuit of any trade, business or profession, or the ownership, possession or use of any vehicles, aircraft or mechanically operated watercraft.

Exclusions under Section H – Delayed departure:

- Strike or industrial action publicly known at the time you made travel arrangements for the trip.
- Any claims arising from a trip solely within your home area.

Exclusions under Section I – Missed departure:

- Strike or industrial action publicly known by you at the time you made travel arrangements for any trip.

Exclusions under Sections J, K, L, and M – Winter sports:

- Ski equipment contained in an unattended vehicle unless locked out of sight in a secure baggage area (please refer to 'Definitions' in the policy wording for the definition of 'Secure Baggage Area') and evidence of entry into the vehicle by forcible and violent means is available.

Exclusions under Section N – Overseas legal expenses and assistance:

- Expenses incurred in pursuit of any claim against a travel agent, tour operator, carrier, AXA Insurance or AXA Assistance.
- Claims for compensation amounts of less than £1,000 per insured person.
- Claims occurring within the UK.

Exclusions under Section O – Wedding/Civil partnership cover:

- Valuables left unattended unless deposited in a hotel safe, safety deposit box or your locked accommodation.
- Baggage contained in an unattended vehicle unless locked out of sight in a secure baggage area (please refer to 'Definitions' in the policy wording for the definition of 'Secure Baggage Area') and evidence of entry into the vehicle by forcible and violent means is available.
- Contact or corneal lenses, hearing aids, dental or medical fittings, ski equipment and other items are excluded – see your policy wording for the full list.
- Business goods, samples or tools used in connection with your occupation.

Exclusions under Section P – Business travel:

- Business equipment left unattended at any time unless deposited in a hotel safe, locked accommodation or in the locked boot or covered luggage area of a motor vehicle.

- Loss, theft or damage of films, tapes, cassettes, cartridges, CDs, DVDs or discs other than the market value.
- Any loss or damage arising from manual work.

Exclusions under Section Q – Independently booked accommodation protection:

- Any costs incurred by you which are recoverable from the company providing the accommodation or for which you receive or are expected to receive compensation.

Duration.

This policy provides travel insurance for trips taken while you are up to and including 64 years of age and whilst your Silver Account is in force.

Cancellation period.

You are free to cancel this policy at anytime by closing your Silver Account or changing it to a standard cheque account. Please refer to page 12 of the policy wording for full details.

Claim notification.

To make a claim please call Silver Membership Services on **08456 02 02 01**.

Making yourself heard.

Any complaint you may have should in the first instance be addressed to the claim office or helpline as applicable. If you are not satisfied with the way in which your complaint has been dealt with, you should write to the Customer Care Department of AXA Insurance. If the complaint is still not resolved, you can approach The Financial Ombudsman Service. Referral to the Financial Ombudsman will not affect your right to take legal action. Full details of addresses and contact numbers can be found within the policy wording on page 29.

Financial Services Compensation Scheme (FSCS).

AXA Insurance UK plc 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 obligations to you. This depends upon the type of insurance and the circumstances of the claim. 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.

Travel insurance policy.

This is **Your** travel insurance policy. It contains details of cover, conditions and exclusions relating to each **Insured Person** and is the basis on which all claims will be settled. If **You** have purchased **Upgrades** these will be validated by the issue of **Your Upgrade** schedule which must be attached to the policy.

We will in the event of **Bodily Injury**, death, illness, disease, loss, theft, damage, legal liability or other specified events happening within the **Period of Insurance** provide insurance in accordance with the operative sections of **Your** policy.

Any **Upgrade** schedule or endorsements issued to **You** are all part of the policy.

Your policy is evidence of the contract of insurance.

Premiums, fees and charges.

Bank of Scotland collects **Your** premiums on behalf of AXA Insurance which include Insurance Premium Tax (IPT) at the current rate.

There are no additional fees or charges in respect of AXA Insurance or insurance related services.

United Kingdom residents.

This policy is only available to **You** if **You** will be living in the **United Kingdom** for at least six months during each 12 month period following the opening of **Your** Bank of Scotland Silver Account.

Policy Excess.

Under most sections of the policy, claims will be subject to an excess. This means that **You** will be responsible for paying the first part of each and every claim per incident claimed for under each section by each **Insured Person**, unless the excess waiver has been purchased as shown in **Your Upgrade** schedule.

Helplines.

Please carry this policy with **You** in case of an emergency.

Policy information or advice.

If **You** would like more information or if **You** feel the insurance may not meet **Your** needs, telephone Silver Membership Services on 08456 02 02 01.

AXA Insurance.

Benefits under this policy are underwritten by AXA Insurance UK plc. Registered in England No. 78950. Registered Office: 5 Old Broad Street, London EC2N 1AD, authorised and regulated by the Financial Services Authority. This can be checked on the FSA's register by visiting the FSA's website at www.fsa.gov.uk/register or by contacting them on 0845 606 1234.

Your travel insurance checklist.

Before **You** travel, **You** should ask **Yourself** the following:

- will **Your Trip** last more than 22 days?
- do **You** need Family Travel or Winter Sports cover?
- will **You** be travelling outside of Europe (see Definitions in the policy wording for the definition of 'Europe')?

In order to travel **You** must be:

- healthy, fit to travel and to undertake **Your** planned **Trip**;
- NOT travelling against medical advice or with the intention of obtaining medical treatment abroad.

Upgrades are available, please refer to **Your** Travel Policy section of this document. **Upgrades** must be purchased before **You** travel. Please refer to pages 11 - 12 of the policy wording for full details.

Please refer to the 'Exclusions' section of this policy on pages 14 - 15.

Definitions.

Any word or expression to which a specific meaning has been attached will bear the same meaning throughout this policy. For ease of reading the definitions are highlighted by the use of **bold** print and will start with a capital letter.

Wherever the following words and phrases appear in this policy they will always have these meanings:

You/Your/Yourself/Insured Person.

- means each person travelling on a **Trip** who is;
 - a) In the case of a **Joint Account**; the holders of the Silver Account (plus each of their children aged up to 12 months) when travelling with them or a responsible adult or;
 - b) In the case of a **Single Account**; the Silver Account holder (plus each of their children aged up to 12 months) and one of the following persons when travelling with the account holder or a responsible adult:
 - the Account holder's spouse, civil partner or partner;
 - or (where there is no spouse, civil partner or partner) one of the Account holder's unmarried financially dependent children under the age of 18 in full-time education when travelling with **You** or a responsible adult.

We/Us/Our.

- means AXA Insurance UK plc. Benefits under this policy are underwritten by AXA Insurance UK plc. Registered in England No. 78950. Registered Office: 5 Old Broad Street, London EC2N 1AD, authorised and regulated by the Financial Services Authority.

Baggage.

- means luggage, clothing, personal effects, **Valuables, Golf Equipment** and other articles which belong to **You** (or for which **You** are legally responsible) which are worn, used or carried by **You** during any **Trip**.

Bodily Injury.

- means an identifiable physical injury sustained by **You** caused by sudden, unexpected, external and visible means. Injury as a result of **Your** unavoidable exposure to the elements shall be deemed to have been caused by bodily injury.

Business Equipment.

- means items used by **You** and which belong to **You** in support of **Your** business activity including office equipment which is portable by design including, but not restricted to, personal computers, telephones and calculators.

Business Trip.

- means a **Trip** taken wholly or in part for business purposes but excluding manual work.

Close Business Associate.

- means any person whose absence from business for one or more complete days at the same time as **Your** absence prevents the proper continuation of that business.

Close Relative.

- means mother, mother-in-law, father, father-in-law, sister, sister-in-law, brother, brother-in-law, wife, husband, civil partner, daughter, daughter-in-law, son, son-in-law, grandparent, grandchild, step parent, step child, step sister, step brother, foster child, legal guardian, partner or fiancé/fiancée of an **Insured Person**.

Curtailement/Curtail.

- means abandoning the **Trip** by direct return to **Your Home Area** or by attending a hospital abroad for in excess of 48 hours as an in-patient.

Early Return.

- means **Your** need to make an unscheduled early return journey **Home** during **Your Trip**.

Europe/European.

- means:
 - Albania
 - Andorra
 - Armenia
 - Austria
 - Azerbaijan
 - Azores
 - Balearic Islands
 - Belarus
 - Belgium
 - Bosnia and Herzegovina
 - Bulgaria
 - Canary Islands
 - Cape Verde
 - Channel Islands
 - Corsica
 - Croatia
 - Cyprus

- Czech Republic
- Denmark
- El Hierro
- England
- Estonia
- Finland including Lapland
- France
- Fuerteventura
- Georgia
- Germany
- Gibraltar
- Greece
- Hungary
- Ibiza
- Iceland
- Isle of Man
- Italy
- La Gomera
- La Palma
- Lanzarote
- Latvia
- Liechtenstein
- Lithuania
- Luxembourg
- Macedonia
- Madeira
- Majorca
- Malta
- Mediterranean Islands (not otherwise specified)
- Menorca
- Moldova
- Monaco

- Montenegro
- Morocco
- Netherlands
- Northern Ireland
- Norway
- Poland
- Portugal
- Republic of Ireland
- Romania
- Russia west of the Ural mountains (known as European Russia)
- San Marino
- Sardinia
- Scilly Isles
- Scotland
- Serbia
- Sicily
- Slovakia
- Slovenia
- Spain
- Sweden
- Switzerland
- Tenerife
- Tunisia
- Turkey
- Ukraine
- Vatican City State
- Wales

If You are travelling to a country not on this list, You will need to purchase the Worldwide cover Upgrade. To upgrade Your existing cover please call Silver Membership Services between 8am and 8pm, seven days a week on: 08456 02 02 01.

Geographical Limits.

- means anywhere in **Europe** unless **You** have purchased the worldwide cover **Upgrade**, in which case the definition is amended to mean anywhere in the world.

Golf Equipment.

- means golf clubs, golf balls, golf bag, golf trolley, and golf shoes forming part of **Your Baggage**.

Home Area.

For residents of **United Kingdom** excluding Channel Islands and Isle of Man **Your home area** means **United Kingdom** excluding Channel Islands and Isle of Man. For residents of the Channel Islands and Isle of Man **Your home area** means the Channel Islands or the Isle of Man depending on where **Your Home** is.

Home.

- means **Your** normal place of residence in the **United Kingdom**.

Joint Account.

- means an account held with Bank of Scotland by a maximum of two adults.

Medical Condition.

- means any disease, illness or injury.

Medical Practitioner.

- means a registered practising member of the medical profession recognised by the law of the country where they are practising, who is not related to **You** or any person with whom **You** are travelling.

Pair or Set.

- means a number of items of personal **Baggage** associated as being similar or complementary or used together.

Period of Insurance.

- means the period commencing on the date when **You** opened a new Bank of Scotland Silver Account and ending on the date when **You** cease to live in the **United Kingdom**, **Your** Silver Account is closed, the policy is cancelled or **You** reach 65 years of age, whichever is the earlier.

Cover for cancellation starts from the commencement of the period of insurance or when **You** book each **Trip**, whichever is the later and ends on commencement of any **Trip**.

Cover for all other sections applies for the length of each **Trip**. Legal advice and the Homewatch assistance service continue to apply for up to a week after **You** return **Home**.

Permitted Sports and Activities.

- means the following activities which **We** cover as standard under the policy:
 - administrative or clerical occupations
 - aerobics
 - archery
 - badminton
 - banana boating
 - baseball
 - basketball
 - body boarding (boogie boarding)
 - bowls
 - camel riding
 - canoeing (up to grade 2 rivers)
 - clay pigeon shooting
 - climbing (on climbing wall only)
 - cricket
 - croquet
 - curling
 - cycling (not racing)

- deep sea fishing
- dinghy sailing
- fishing
- flying as a fare paying passenger in a fully licensed passenger carrying aircraft
- go karting
- golf
- hiking
- horse riding (excluding competitions, racing, jumping and hunting)
- hot air ballooning (organised pleasure rides only)
- jet skiing (no racing)
- kayaking (up to grade 2 rivers)
- netball
- orienteering
- quad biking
- ringos
- roller skating and blading (wearing pads and helmets)
- rounders
- rowing (except racing)
- running (non-competitive and not marathons)
- safari trekking (must be organised tour)
- scuba diving up to a depth of 30 metres (if **You** have the relevant qualifications for the depth at which **You** are diving, such as PADI: Advanced Open Water, BSAC: Sports Diver or equivalent, and **You** are accompanied by a qualified dive marshal, diving instructor or guide)
- shooting/small bore target shooting (within organisers' guidelines)
- skateboarding (wearing pads and helmets)
- snorkelling
- softball

- squash
- surfing
- swimming
- swimming with dolphins
- table tennis
- team sports (if not the main purpose of the **Trip**)
- tennis
- trampolining
- trekking up to 2,500 metres altitude
- volleyball
- wake boarding
- walking
- war games (wearing eye protection)
- water polo
- water skiing
- wind surfing
- yachting (if qualified and excluding racing)
- zorbing

To upgrade your existing cover call Silver Membership Services team between 8am and 8pm, seven days a week on: 08456 02 02 01.

Personal Money and Travel Documents.

- means bank notes, currency notes and coins in current use, travellers and other cheques, postal or money orders, pre-paid coupons or vouchers, travel tickets, passport, event and entertainment tickets, money cards and credit/Visa debit or pre-pay charge cards all held for private purposes.

Public Transport.

- means any publicly licensed aircraft, sea vessel, train or coach on which **You** are booked to travel.

Secure Baggage Area.

- means any of the following, as and where appropriate:
 - a) The locked dashboard, boot or luggage compartment of a motor vehicle.
 - b) The locked luggage compartment of a hatchback vehicle fitted with a lid closing off the luggage area, or of an estate car with a fitted and engaged tray or roller blind cover behind the rear seats.
 - c) The fixed storage units of a locked motorised or towed caravan.
 - d) A locked luggage box, locked to a roof rack which is itself locked to the vehicle roof.

Ski Equipment.

- means skis (including bindings), ski boots, ski poles and snowboards.

Terrorism.

- means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisations or governments, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

Trip.

- means any holiday, business or pleasure trip or journey within the **Geographical Limits**, during the **Period of Insurance**, commencing and ending in **Your Home Area**, with a maximum duration of 22 consecutive days.

Upgrade(s).

- means any extra benefit or different level of cover **You** have purchased as detailed on **Your** upgrade schedule. See the '**Your** Travel Policy' section of this document for details of upgrades available. No additional cover will apply unless **You** have paid the appropriate supplementary premium.

Unattended.

- means when **You** are not in full view of and not in a position to prevent unauthorised interference with **Your** property or vehicle.

United Kingdom.

- means England, Scotland, Wales, Northern Ireland, Isle of Man and the Channel Islands.

Valuables.

- means jewellery, gold, silver, precious metal or precious or semiprecious stone articles, watches, furs, cameras, camcorders, portable satellite navigation systems, photographic audio video computer television and telecommunications equipment (including mobile phones, MP3/4 players, CDs, DVDs, tapes, films, cassettes, cartridges and headphones), computer games and associated equipment, telescopes and binoculars.

Winter Sports.

- means the following activities: on and off-piste skiing; on and off-piste snowboarding; glacier walking/skiing and outdoor ice skating.

Your travel policy.

Your cover available under this policy is only provided:

- a) For **Trips You** take:
 - i) outside **Your Home Area**; or
 - ii) solely within **Your Home Area** provided that **You** have pre-booked at least three consecutive nights paid accommodation on a holiday or pleasure **Trip**, or at least five consecutive nights pre-booked paid accommodation on a **Business Trip**
- b) For losses arising out of incidents which take place after the start of the **Period of Insurance** during a **Trip**;
- c) For **Trips** within the **Geographical Limits** with a maximum duration of 22 days;
- d) To **You** if **You** will be living in the **United Kingdom** for at least six months during each 12 month period following the opening of **Your** Bank of Scotland Silver Account.
- e) Subject to the limits of cover and all other terms, conditions and exclusions contained in this policy.

The law applicable to this policy.

You and **We** can choose the law which applies to this policy. **We** propose that English law applies. Unless **We** and **You** agree otherwise English law will apply to this policy.

Upgrades.

This policy contains different levels of cover, some of which do not apply unless **You** have paid the appropriate **Upgrade** premium. **Upgrades must be purchased before You travel.** Any extra benefit **You** have purchased is detailed on **Your Upgrade** schedule. Please read the wording and ensure the cover reflects **Your** requirements. **You** may **Upgrade Your** travel insurance coverage to include any of the following:

Additional Adult or Child.

You may nominate a named additional adult or child, relative or friend, as an **Insured Person**, when the adult or child is travelling with the Silver Account holder, or with the account holder's spouse, partner or civil partner when he/she is the **Insured Person**.

Business Travel.

This is an extension of the Baggage and baggage delay section to include cover for **Business Equipment** and also provides cover for additional accommodation and travelling costs for a colleague to take **Your** place in the event of **Your** death, total disablement or hospitalisation. Please refer to Section P – Business travel for full details of cover.

Disability Benefit following Road Traffic Accident in New Zealand.

This provides a weekly benefit payable if **You** sustain a **Bodily Injury** as the result of a road traffic accident whilst **You** are travelling in a hire car in New Zealand. Please refer to Section R – Disability benefit following road traffic accident in New Zealand for full details of cover.

Excess Waiver.

The policy excess will be reduced to nil.

Family Travel.

This includes, as an **Insured Person**, each unmarried, financially dependent, child under 18 and in full-time education when travelling with **You** or a responsible adult.

When **You** have paid this Family Travel supplement, by special extension each of **Your** children in full-time education, less than 24-years age, are also insured, when travelling with **You** or a responsible adult, or with the account holder's spouse, partner or civil partner when he/she is an **Insured Person**.

Golf Equipment.

This is an extension of the Cancellation or curtailment charges and early return, Baggage and baggage delay and Personal liability sections to include cover for **Golf Equipment**. Please refer to Section A – Cancellation or curtailment and early return, Section E – Baggage and baggage delay and Section G – Personal liability for full details of cover.

Sports and Activities.

The sports and activities which are covered as standard are listed under the **Permitted Sports and Activities** definition, if **You** wish to participate in any activity not mentioned under this definition then please call **Us** and **We** may be able to extend **Your** cover.

Increased Baggage Limits.

You may upgrade **Your** **Baggage** cover to increased limits under Section E – Baggage and baggage delay.

Independently Booked Accommodation Protection.

This covers unused accommodation costs and charges following cancellation of the **Trip** before completion or additional accommodation and transport costs incurred if **You** cannot use **Your** booked accommodation due to insolvency of the accommodation provider or **Your** accommodation being rendered unuseable due to fire, flood, earthquake, tsunami, land slide, avalanche or storm:

Trip Extension.

The **Trip** limit may be extended to cover **You** for either 31, 62, 93, 186 or 279 consecutive days in each annual **Period of Insurance**. **Travelling in excess of the Trip limits will invalidate the whole policy.**

Wedding/Civil partnership cover.

This covers specific **Baggage** items related to **Your** wedding and also provides reasonable additional costs incurred to reprint or retake **Your** photographs should they be lost, stolen or damaged or if the photographer is unable to fulfil his obligations. See Section O – Wedding/Civil partnership cover for full details of cover available.

Winter Sports.

Winter Sports may be covered for a maximum of 17 or 30 days in total in each annual **Period of Insurance**.

Please refer to Sections J, K and L – Winter sports for full details.

Sections J, K and L – Winter sports can also be upgraded to provide higher cover limits, with the inclusion of Section M – Hire of ski equipment.

Worldwide cover.

This extends the Geographical Limits to cover **You** to travel anywhere in the world (excluding areas the public has been advised not to travel to – see general exclusion 12 on page 15).

Telephone number checklist.

For customer service and claims assistance within the UK, please call:

Silver Membership Services helpline:
08456 02 02 01

Opening hours

Customer service lines: 8am to 8pm
Monday to Saturday
9am to 5pm Sunday.

Upgrade your cover call: 8am to 8pm
seven days a week.

Claim lines: 8am to 8pm
Monday to Friday
8am to 4pm Saturday.

24 hour overseas assistance helpline:
+44 1633 815 819

Fax: +44 1633 815 866

Pre-travel advice/Homewatch/Legal assistance:
08456 02 02 01

UK fax numbers

Customer Service: 08456 03 16 59

Claims: 08456 03 16 60

General conditions applicable to the whole policy.

You must comply with the following conditions to have the full protection of **Your** policy.

If **You** do not comply **We** may at **Our** option cancel the policy or refuse to deal with **Your** claim or reduce the amount of any claim payment.

1. Dual insurance.

If at the time of any incident which results in a claim under this policy, there is another insurance covering the same loss, damage, expense or liability **We** will not pay more than **Our** proportional share (not applicable to Section D – Personal accident and travel accident cover).

2. Reasonable precautions.

You must take and cause to be taken all reasonable precautions to avoid injury, illness, disease, loss, theft or damage and take and cause to be taken all practicable steps to safeguard **Your** property from loss or damage and to recover property lost or stolen.

3. Cancellation.

Once **You** have upgraded to, or opened, a Silver Account **You** have a 14 day cooling off period, so if **You** change **Your** mind and have not used the benefits or don't have a claim pending, Bank of Scotland will not charge **You** the monthly current account fee. If **You** do not cancel **Your** Silver Account within 14 days of the start date, **Your** policy will remain in force and may then only be cancelled by **You** closing **Your** account or by Bank of Scotland giving 30 days' notice in writing.

If **You** have purchased an **Upgrade** and within 14 days of receipt of the **Upgrade** schedule, **You** find that it does not meet **Your** requirements **You** may cancel **Your Upgrade** by returning the **Upgrade** schedule to **Us**. **We** will refund any premium **You** have paid for **Upgrades** in full provided **You** have not travelled.

For cancellations occurring after 14 days of receipt of the **Upgrade** schedule no refund of premium will be made.

We reserve the right to cancel cover for **Upgrades** immediately in the event of non-payment of the appropriate premium for them.

We may also cancel the policy by sending 30 days notice to **You** at **Your** last known address without a refund of premium.

Making a claim.

Making a claim could not be easier. All **You** need to do is telephone the dedicated claims team between the hours of 8am to 8pm Monday to Friday and 8am to 4pm Saturday for a fast and efficient service. The claims team will take details of **Your** claim and advise **You** of the next steps.

If **You** are abroad and in need of assistance then please contact our 24 hour assistance helpline.

The claims contact numbers are as follows:

All claims except Legal expenses and Personal assistance services only.

AXA Assistance Claims Centre
PO Box 54098
London
SW20 8UU
Tel: **08456 02 02 01**

Legal expenses and Personal assistance services only.

AXA Assistance
The Quadrangle
106/118 Station Road
Redhill
Surrey
RH1 1PX
Tel: **08456 02 02 01**

To help **Us** deal with **Your** query quickly when making contact please have to hand **Your** account details and any travel documents **You** may be in receipt of. Please note that telephone calls are recorded and monitored.

Claims Conditions.

You must comply with the following claims conditions to have the full protection of **Your** policy. If **You** do not comply **We** may at **Our** option cancel the policy or refuse to deal with **Your** claim or reduce the amount of any claim payment.

1. Claims.

You must notify **Us** preferably by phone at the address given above, depending on the type of claim.

The notification must be made within 31 days or as soon as possible thereafter following any **Bodily Injury**, illness, disease, incident, event, redundancy or the discovery of any loss, theft or damage which may give rise to a claim under this policy.

You must also inform **Us** if **You** are aware of any court claim form, summons or impending prosecution. Every communication relating to a claim must be sent to **Us** without delay. **You** or anyone acting on **Your** behalf must not negotiate, admit or repudiate any claim without **Our** written consent.

You or **Your** legal representatives must supply at **Your** own expense all information, evidence, details of household insurance and medical certificates as required by **Us**. **We** reserve the right to require **You** to undergo an independent medical examination at **Our** expense. **We** may also request and will pay for a postmortem examination.

You must retain any property which is damaged, and, if requested, send it to **Us** at **Your** own expense. If **We** pay a claim for the full value of the property and it is subsequently recovered or there is any salvage then it will become **Our** property. **We** may refuse to reimburse **You** for any expenses for which **You** cannot provide receipts or bills.

2. Transferring of Rights.

We are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in **Your** name for **Our** benefit against any other party.

3. Fraud.

You must not act in a fraudulent manner.

If **You** or anyone acting for **You**

- a) make a claim under the policy knowing the claim to be false or fraudulently exaggerated in any respect or
- b) make a statement in support of a claim knowing the statement to be false in any respect or
- c) submit a document in support of a claim knowing the document to be forged or false in any respect or
- d) make a claim in respect of any loss or damage caused by **Your** wilful act or with **Your** connivance

then

- a) **We** shall not pay the claim
- b) **We** shall not pay any other claim which has been or will be made under the policy
- c) **We** may at **Our** option declare the policy void
- d) **We** shall be entitled to recover from **You** the amount of any claim already paid under the policy
- e) **We** shall not make any return of premium
- f) **We** may inform the police of the circumstances.

Exclusions.

Exclusions relating to **Your** health.

You will not be covered under:

- Section A – Cancellation or curtailment charges and early return
- Section B – Emergency medical, additional accommodation and travelling costs
- Section C – Hospital benefit
- Section D – Personal accident and travel accident cover
- Section P – Business travel

For any claims arising directly or indirectly from:

1. Any **Medical Condition** which at the time of opening **Your** Silver Account, or when booking any **Trip You** have, have had or are aware of (whether diagnosed or not).
2. Any **Medical Condition You** have in respect of which a **Medical Practitioner** has advised **You** not to travel or would have done so had **You** sought his/her advice.
3. Any **Medical Condition** for which **You** are not taking the recommended treatment or prescribed medication as directed by a **Medical Practitioner**.
4. Any surgery, treatment or investigations for which **You** intend to travel outside of **Your Home Area** to receive (including any expenses incurred due to the discovery of other **Medical Conditions** during and/or complications arising from these procedures).
5. **Your** travel against any health requirements stipulated by the carrier, their handling agents or any other **Public Transport** provider.

General exclusions relating to all sections of the policy.

We will not pay for claims arising directly or indirectly from:

1. War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, **Terrorism**, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power but this exclusion shall not apply to losses under:
 - Section B – Emergency medical, additional accommodation and travelling costs
 - Section C – Hospital benefit and
 - Section D – Personal accident and travel accident cover

unless such losses are caused by nuclear, chemical or biological attack, or the disturbances were already taking place at the beginning of any **Trip**.

2. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste, from combustion of nuclear fuel, the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly.
3. Loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
4. The failure or fear of failure or inability of any equipment or any computer programme, whether or not **You** own it, to recognise or to interpret correctly or process any date as its true calendar date, or to continue to function correctly beyond that date.

5. **Your** pursuit of **Winter Sports** unless Sections J, K, L and M – Winter sports are shown as operative in **Your Upgrade** schedule. However, even if **Winter Sports** cover is included **You** are still not covered for the following activities: off piste skiing without a guide, skiing against local authoritative warning or advice, ski stunting, free-style skiing, Nordic skiing, ice hockey, bobbing, tobogganing, heli skiing, ski acrobatics, ski flying, ski jumping, ski mountaineering, snowmobiling, snowcat skiing, snow carting or the use of bob sleighs, luges or skeletons.
6. **Your** engagement in or practice of the following, unless **You** have received **Our** prior agreement in writing: manual work in connection with a profession business or trade, professional entertainment, flying except as a fare paying passenger in a fully-licensed passenger-carrying aircraft, the use of a moped, motorcycle, car, van, lorry or similar motorised vehicle unless a full **United Kingdom** driving licence is held permitting the use of such vehicles in the **United Kingdom** and in the case of a moped or motorcycle, **You** and **Your** passenger are wearing a helmet.
7. **Your** engagement in any sport or activity that is not in the list of **Permitted Sports and Activities** unless **You** have received **Our** prior agreement in writing.
8. **Your** wilfully, self-inflicted injury or illness, suicide or attempted suicide, sexually transmitted diseases, solvent abuse, alcohol abuse, the use of drugs (other than drugs taken in accordance with treatment prescribed and directed by a **Medical Practitioner**, but not for the treatment of drug addiction), self-exposure to needless peril (except in an attempt to save human life).
9. **Your** own unlawful action or any criminal proceedings against **You**.

10. Any other loss, damage or additional expense following on from the event for which **You** are claiming, unless **We** provide cover under this insurance. Examples of such loss, damage or additional expense would be the cost of replacing locks after losing keys, costs incurred in preparing a claim or loss of earnings following **Bodily Injury**, illness or disease.
11. Operational duties of a member of the Armed Forces.
12. **You** travel to a country or specific area or event to which the Travel Advice Unit of the Foreign & Commonwealth Office or the World Health Organisation has advised the public not to travel.

Emergency and medical service.

Emergency assistance 24 hours a day.

You should first check that the circumstances are covered by **Your** policy.

Having done this please contact the appropriate 24 hour number shown on page 12.

Give **Your** name, **Your** Silver Account number and branch sort code, and as much information as possible. Please give **Us** a telephone, fax or telex number where **We** can contact **You** or leave messages at any time of the day or night.

In the event of a serious illness or accident which may lead to in-patient hospital treatment or before any arrangements are made for repatriation or in the event of **Curtailement** necessitating **Your Early Return Home** **You** must contact AXA Assistance. The service is available to **You** and operates 24 hours a day, 365 days a year for advice, assistance, making arrangements for hospital admission, repatriation and authorisation of medical expenses. If this is not possible because the condition requires immediate emergency treatment **You** must contact AXA Assistance as soon as possible.

Private medical treatment is not covered unless authorised specifically by AXA Assistance.

Medical assistance abroad.

AXA Assistance has the medical expertise, contacts and facilities to help should **You** be injured in an accident or fall ill.

AXA Assistance will also arrange transport **Home** when this is considered to be medically necessary or when **You** have notice of serious illness or death of a **Close Relative** at home.

Payment for medical treatment abroad.

If **You** are admitted to a hospital/clinic while abroad, AXA Assistance will arrange for medical expenses covered by the policy to be paid direct to the hospital/clinic. To take advantage of this benefit someone must contact AXA Assistance for **You** as soon as possible.

For simple out-patient treatment, **You** should pay the hospital/clinic **Yourself** and claim back medical expenses from **Us** on **Your** return to **Your Home Area**. If in doubt regarding any such requests, please call AXA Assistance for guidance.

Contact AXA Assistance on telephone number: +44 1633 815 819

Reciprocal health agreements.

EU, EEA and Switzerland.

If **You** are travelling to countries within the European Union (EU), the European Economic Area (EEA) or Switzerland **You** are strongly advised to obtain a European Health Insurance Card (EHIC) postal application form from **Your** local Post Office. **You** can also apply either online through www.dh.gov.uk/ **travellers** or by telephoning **0845 606 2030**. This will entitle **You** to benefit from the reciprocal health care arrangements which exist between countries within the EU/EEA or Switzerland.

If **We** agree to pay for a medical expense which has been reduced because **You** have used either a European Health Insurance Card, any other worldwide reciprocal health care agreement or private health insurance, there will be no excess applicable under Section B – Emergency medical, additional accommodation and travelling costs.

Australia (only applicable if **You** have purchased the worldwide cover **Upgrade**). If **You** require medical treatment in Australia **You** must enrol with a local MEDICARE office. **You** do not need to enrol on arrival but **You** must do this after the first occasion **You** receive treatment. In-patient and out-patient treatment at a public hospital is then available free of charge. Details of how to enrol and the free treatment available can be found in the Health advice for travellers leaflet T7 contained in the EHIC postal application pack available from **Your** local Post Office. Alternatively please call AXA Assistance for guidance.

If **You** are admitted to hospital contact must be made with AXA Assistance as soon as possible and their authority obtained in respect of any treatment NOT available under MEDICARE.

Contact AXA Assistance on telephone number: +44 1633 815 819

For more information **You** should contact:

Health Insurance Commission
PO BOX 1001
Tuggeranong
ACT 2901
Australia
Or visit their website at: www.hic.gov.au

Section A – Cancellation or curtailment charges and early return.

What is covered.

We will pay **You** up to £5,000 (inclusive of any valid claim payable under Section K – Ski pack) for any irrecoverable unused travel and accommodation costs (including excursions up to £250) and other pre-paid charges (including green fees of up to £75 per day, up to a maximum of £300 if **You** have purchased the **Golf Equipment Upgrade**) which **You** have paid or are contracted to pay together with any reasonable additional travel expenses incurred if:

- a) cancellation of the **Trip** is necessary and unavoidable or
- b) the **Trip** is **Curtailed** before completion
- c) **You** have to make an **Early Return** as a result of any of the following events occurring:
 1. The death, **Bodily Injury** or illness of:
 - a) **You**
 - b) any person with whom **You** are travelling or have arranged to travel with
 - c) any person with whom **You** have arranged to reside temporarily
 - d) **Your Close Relative**
 - e) **Your Close Business Associate**
 2. Compulsory quarantine, jury service attendance or being called as a witness at a Court of Law of **You** or any person with whom **You** are travelling or have arranged to travel with.

3. Redundancy (which qualifies for payment under current **United Kingdom** redundancy payment legislation and at the time of booking the **Trip** there was no reason to believe anyone would be made redundant) of **You** or any person with whom **You** are travelling or have arranged to travel with.
4. **You** or any person with whom **You** are travelling or have arranged to travel with are a member of the Armed Forces, Police, Fire, Nursing or Ambulance Services or employees of a Government Department and have **Your**/their authorised leave cancelled for operational reasons, provided that such cancellation or **Curtailment** could not reasonably have been expected at the time this insurance is purchased by **You**.
5. The Police requesting **You** to remain at or return to **Your Home** when a loss in excess of £1,500 is involved due to serious damage to **Your Home** caused by fire, aircraft, explosion, storm, flood, subsidence, malicious persons or theft.
6. Medical complications as a result of **Your** pregnancy or the pregnancy of anyone **You** have arranged to travel or stay with during the **Trip**.
7. A government directive prohibiting all travel to, or recommending evacuation from, the country or area **You** were planning to visit or were staying in provided such a directive came into force after **You** have left the **United Kingdom**.

If the same expenses are also covered under Section Q – Independently booked accommodation protection **You** can only claim under one section for the same event.

Special conditions relating to claims.

1. **You** must obtain prior approval of AXA Assistance to confirm the necessity to return **Home** prior to **Curtailment** of the **Trip** due to death, **Bodily Injury** or illness. We will ask **You** to supply a medical certificate from a **Medical Practitioner** to support **Your** claim.

2. If **You** fail to notify the travel agent, tour operator or provider of transport/accommodation immediately it is found necessary to cancel the **Trip** **Our** liability shall be restricted to the cancellation charges that would have applied had failure not occurred.
3. If **You** cancel the **Trip** due to **Bodily Injury** or illness **You** must provide a medical certificate from a **Medical Practitioner** stating that this necessarily and reasonably prevented **You** from travelling.
4. On condition that **You** contact **Us** first, and that **We** make all the travel arrangements, **We** will pay all the necessary travel costs incurred in returning **You Home** in the event that **You** have a valid **Curtailment** claim. If the situation permits, and the period of **Your** original booked **Trip** has not expired, **We** will also pay necessary additional travel costs in transporting **You** back to the location abroad.
5. Travel by air will be limited to one ticket, of the same class of travel as that paid by **You** on **Your** outward **Trip**, for each **Insured Person**.

What is not covered.

1. The first £40 of each and every claim per incident claimed for under each section by each **Insured Person**.
2. The cost of Airport Departure Duty.
3. Any claims arising directly or indirectly from:
 - a) Redundancy caused by or resulting from misconduct leading to dismissal or from resignation or voluntary redundancy or where a warning or notification of redundancy was given prior to the date **You** opened a new Bank of Scotland Silver Account or at the time of booking any **Trip**.
 - b) Circumstances known to **You** prior to the date **You** opened a new Bank of Scotland Silver Account or at the time of booking any **Trip** which could reasonably have been expected to give rise to cancellation or **Curtailment** of the **Trip**.

4. Travel tickets paid for using any airline mileage reward scheme (except for Airmiles where **We** will arrange for **Your** Airmiles to be replaced if the circumstances of the claim are covered).
5. Stress, anxiety, depression or any other mental or nervous disorder that **You** are suffering from unless it has been investigated and diagnosed as such by a consultant specialising in the relevant field.
6. Any disinclination to continue travelling unless the Foreign and Commonwealth Office (FCO) announces that travellers should avoid the country or area that **You** are in. **No cover will be available when travelling against FCO advice.**
7. Anything mentioned in the exclusions on pages 14 – 15.

Please refer to the telephone number checklist on page 12.

Section B – Emergency medical, additional accommodation and travelling costs.

What is covered.

We will pay **You** up to £5,000,000 for the following expenses which are necessarily incurred within 12 months of the incident as a result of **Your** suffering unforeseen **Bodily Injury** or illness and/or compulsory quarantine:

1. Emergency medical, surgical, hospital, ambulance and nursing fees and charges incurred outside of **Your Home Area**.
2. Emergency dental treatment for the immediate relief of pain and/or emergency repairs to dentures or artificial teeth carried out solely to alleviate distress in eating, up to a limit of £1,000, incurred outside **Your Home Area**.
3. In the event of **Your** death outside **Your Home Area** the reasonable additional cost of funeral expenses abroad up to a maximum of £1,000 plus the reasonable cost of conveying **Your** ashes to **Your Home**, or the additional costs of returning **Your** body to **Your Home**.
4. Reasonable additional transport or accommodation expenses incurred, up to the standard of **Your** original booking, if it is medically necessary for **You** to stay beyond **Your** scheduled return date.
This includes, with the prior authorisation of AXA Assistance, reasonable additional transport or accommodation expenses for a friend or **Close Relative** to remain with **You** or travel to **You** from **Your Home Area** or escort **You** and additional travel expenses to return **You** to **Your Home** if **You** are unable to use the return ticket.
5. With the prior authorisation of AXA Assistance, the additional costs incurred in the use of air transport or other suitable means, including qualified attendants, to repatriate **You** to **Your Home** or a suitable hospital nearby if it is medically necessary. Repatriation expenses will be:
 - a) in respect only of the identical class of travel utilised on the outward journey unless AXA Assistance agree otherwise and
 - b) in the event of **Your** hospitalisation more than 50 miles from **Your Home** during a **Trip** solely within **Your Home Area**, limited to £500.
6. A single journey air ticket, as the same class of travel as that paid by **You** on **Your** outward **Trip**, to enable a business colleague, where necessary, to replace **You** in **Your** location outside **Your Home Area** following **Your** medical repatriation or death during a **Trip**.
7. Additional travelling costs in returning **Home Your** children under 18 years of age and insured under the Policy if **You** are incapacitated and there is no other responsible adult to supervise them. A competent person will be provided to accompany the children **Home**.

Special conditions relating to claims.

1. **You** must obtain **Our** prior authorisation before incurring any expenses over £500.
2. **You** must give notice as soon as possible to AXA Assistance of any **Bodily Injury** or illness which necessitates **Your** admittance to hospital as an in-patient or before any arrangements are made for **Your** repatriation.
3. In the event of **Your Bodily Injury** or illness **We** reserve the right to relocate **You** from one hospital to another and arrange for **Your** repatriation to **Your Home Area** at any time during the **Trip**. **We** will do this if in the opinion of the **Medical Practitioner** in attendance or AXA Assistance **You** can be moved safely and/or travel safely to **Your Home Area** to continue treatment.

What is not covered.

1. The first £40 of each and every claim per incident claimed for under each section by each **Insured Person**.
2. The cost of private treatment unless authorised specifically by AXA Assistance.
3. Any claims arising directly or indirectly in respect of:
 - a) Costs of telephone calls, other than calls to AXA Assistance notifying them of the problem for which **You** are able to provide a receipt or other evidence to show the cost of the call and the number telephoned.
 - b) Any pre-planned pre-known medical or dental treatment or diagnostic procedure.
 - c) Treatment for cosmetic purposes, unless **Our** doctor agrees that such treatment is necessary as the result of an accident covered under this Policy.
 - d) Dental treatment involving the provision of dentures or artificial teeth or the use of precious metals.

- e) The cost of treatment or surgery, including exploratory tests, which are not directly related to the **Bodily Injury** or illness which necessitated **Your** admittance into hospital.
 - f) Any expenses which are not usual, reasonable or customary to treat **Your Bodily Injury** or illness.
 - g) Any form of treatment or surgery which in the opinion of the **Medical Practitioner** in attendance and AXA Assistance can be delayed reasonably until **You** return to **Your Home Area**.
 - h) Expenses incurred in obtaining or replacing medication, which at the time of departure is known to be required or to be continued outside **Your Home Area**.
 - i) Additional costs arising from single or private room accommodation.
 - j) Treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre unless agreed by AXA Assistance.
 - k) Any expenses incurred after **You** have returned to **Your Home Area** other than in connection with transportation of **You** or **Your** remains **Home** from abroad.
 - l) Expenses incurred as a result of any **Medical Condition** where **You** have not had the recommended inoculations and/or taken the recommended medication, to prevent that condition.
 - m) **Your** decision not to be repatriated after the date when in the opinion of AXA Assistance it is safe to do so.
4. Normal pregnancy without any accompanying **Bodily Injury**, illness, disease or complication. This section is designed to provide cover for unforeseen events, accidents, illnesses and diseases and normal childbirth would not constitute an unforeseen event.

5. Anything mentioned in the exclusions on pages 14 – 15.

In an emergency.

You should first check that the circumstances are covered by **Your** policy. Having done this please contact the number shown on page 12, giving **Your** name, followed by **Your** Silver Account number and branch sort code, and as much information as possible. **You** must not arrange in-flight medical care for **Your** return journey without the permission of AXA Assistance. **Our** medical advisors will consult with the doctors treating **You** to decide if this is reasonably necessary and will make the appropriate arrangements for **You**. In some cases it may be necessary for **Us** to contact **Your** GP in order to assist in the event of a medical emergency. Please give **Us** a telephone, fax or telex number where **We** can reach **You** or leave messages at any time of day or night.

To comply with the terms and conditions of the insurance **You** must obtain **Our** prior authorisation before incurring any expenses over £500. In case of an emergency, if **You** are physically prevented from contacting **Us** immediately, **You** or someone designated by **You** must contact **Us** within 48 hours. For assistance outside the **United Kingdom** please see the **telephone number checklist on page 12**.

Section C – Hospital benefit.

What is covered.

We will pay **You** £25 for every complete 24 hours **You** have to stay in hospital as an in-patient outside **Your Home Area** up to a maximum of £250 as a result of **Bodily Injury** or illness **You** sustain. **We** will pay the amount above in addition to any amount payable under Section B – Emergency medical, additional accommodation and travelling costs.

Special conditions relating to claims.

1. **You** must give notice as soon as possible to AXA Assistance of any **Bodily Injury** or illness which necessitates **Your** admittance to hospital as an in-patient.

What is not covered.

1. Any claims arising directly or indirectly from:
 - a) Any additional period of hospitalisation relating to treatment or surgery, including exploratory tests, which are not directly related to the **Bodily Injury** or illness which necessitated **Your** admittance into hospital.
 - b) Hospitalisation relating to any form of treatment or surgery which in the opinion of the **Medical Practitioner** in attendance and AXA Assistance can be delayed reasonably until **You** return to **Your Home Area**.
 - c) Any additional period of hospitalisation relating to treatment or services provided by a convalescent or nursing home or any rehabilitation centre.
 - d) Hospitalisation as a result of any **Medical Condition** where **You** have not had the recommended inoculations and/or taken the recommended medication, to prevent that condition.
 - e) Any additional period of hospitalisation following **Your** decision not to be repatriated after the date when in the opinion of AXA Assistance it is safe to do so.
2. Anything mentioned in the exclusions on pages 14 – 15.

Please refer to the **telephone number checklist on page 12**.

Section D – Personal accident and travel accident cover.

Special definitions which apply to this section only.

Loss of Limb.

- means the loss by permanent physical severance, or the total and irrecoverable permanent loss of use of function of, an arm at or above the wrist joint, or a leg at or above the ankle joint.

Loss of Sight.

- means the total and irrecoverable loss of sight in one or both eye(s); this is considered to have occurred if the degree of sight remaining after correction is 3/60 or less on the Snellen scale.

Permanent Total Disablement.

- means disablement which medical evidence confirms and having lasted for a period of at least 12 consecutive months from the date of occurrence will, entirely prevent **You** from engaging in, or giving any attention to, any relevant business or occupation for the remainder of **Your** life.

Public Transport.

- means any bus, coach, train, ship, ferry, boat, hovercraft or scheduled or chartered airline, which is licensed as a passenger carrying service, and for which the cost of the tickets has been charged wholly to **Your** Bank of Scotland debit or credit card.

What is covered.

- means **We** will pay one of the benefits shown below if **You** sustain **Bodily Injury** which shall solely and independently of any other cause, result within two years in **Your** death, **Loss of Limb**, **Loss of Sight** or **Permanent Total Disablement**.

Benefit	Up to age 15 years inclusive	Age 16 years to 64 years inclusive
1. Death	£1,000	£15,000
2. Loss of one or more limbs and/or loss of sight in one or both eyes	£30,000	£30,000
3. Permanent total disablement	£30,000	£30,000

Special conditions relating to claims.

- Our Medical Practitioner** may examine **You** as often as they deem necessary in the event of a claim.

Provisions.

- Benefit is not payable to **You**:
 - Under more than one of items 1., 2. or 3.
 - Under item 3. until one year after the date **You** sustain **Bodily Injury**
 - Under item 3. if **You** are able or may be able to carry out any relevant employment or relevant occupation.
- Benefit 1 will be paid into the deceased **Insured Person's** estate.

Special Extension: Travel Accident Cover.

If **You** suffer death or disablement as a direct result of **Bodily Injury** as a result of an accident involving **Public Transport** in which **You** were travelling or on which **You** were entering or leaving and the full cost of the **Public Transport** had been charged to **Your** Bank of Scotland debit or credit card then the benefit under 1, 2, or 3 is increased to £100,000 (except for a dependent child

under 23 years of age when it's restricted to £4,000) subject to the provisions above.

What is not covered.

1. Anything mentioned in the exclusions on pages 14 – 15.

Please refer to the telephone number checklist on page 12.

Section E – Baggage and baggage delay.

What is covered.

- We** will pay **You** up to the amounts shown below for the accidental loss of, theft of or damage to:
 - Baggage** (excluding **Golf Equipment**) £1,500.
 - Golf Equipment (Your Upgrade** schedule will show if **You** have purchased this option) £1,500.

The amount payable will be:

- for articles less than two years old at the time of loss or theft, **We** will pay the replacement cost when evidence of the original purchase is provided.
- for articles two years old or more, or if evidence cannot be produced as to its age, **We** will pay the value at today's prices less a deduction for wear tear and depreciation, (or **We** may at **Our** option replace, reinstate or repair the lost or damaged **Baggage/Golf Equipment**).

The maximum **We** will pay for the following items is:

- for any one article, pair or set of articles £300 (not applicable to **Golf Equipment** if the appropriate **Upgrade** has been purchased).
- the total for all **Valuables** £300.

2. We will also pay up to the amounts shown below:

- a) If **Your Baggage** is certified by the carrier to have been lost or misplaced on the outward journey of the **Trip** for a period in excess of 12 hours, then **You** can claim an amount of £250 for the purchase of essential items. **You** must provide receipts. If the loss is permanent the amount paid will be deducted from the final amount to be paid under this section.
- b) If **You** have purchased the **Upgrade**, **You** will be covered for £35 per day, up to a maximum of £175 for the reasonable cost of hiring replacement **Golf Equipment** as a result of the accidental loss of, theft of or damage to or temporary loss in transit for more than 24 hours of **Your** own **Golf Equipment**.

Special conditions relating to claims.

1. **You** must report to the local Police within 24 hours of discovery or as soon as possible after that and obtain a written report of the loss, theft or attempted theft of all **Baggage**.
2. If **Baggage** is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel **You** must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If **Baggage** is lost, stolen or damaged whilst in the care of an airline **You** must:
 - a) obtain a Property Irregularity Report from the airline
 - b) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy)
 - c) retain all travel tickets and tags for submission if a claim is to be made under this policy.
3. Receipts for items lost, stolen or damaged must be retained as these will help **You** to substantiate **Your** claim.

4. **You** must take suitable precautions to secure the safety of **Your Baggage**, and must not leave it unsecured or **Unattended** or beyond **Your** reach at any time in a place to which the public have access.

What is not covered.

1. The first £40 of each and every claim per incident claimed for under each section by each **Insured Person** (except claims under subsections 2.a) and 2.b)).
2. Loss, theft of or damage to **Valuables** or **Your** passport left **Unattended** at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe, safety deposit box or left in **Your** locked accommodation.
3. Loss, theft of or damage to **Baggage** contained in an **Unattended** vehicle unless:
 - a) the items are locked out of sight in a **Secure Baggage Area**;
 - b) forcible and violent means have been used by an unauthorised person to effect entry into the vehicle;
 - c) evidence of such entry is available.
4. Loss or damage due to delay, confiscation or detention by customs or other authority.
5. Loss, theft of or damage to unset precious stones, contact or corneal lenses, hearing aids, dental or medical fittings, antiques, musical instruments, documents of any kind, bonds, securities, perishable goods, bicycles, **Ski Equipment** and damage to suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage).
6. Loss or damage due to cracking, scratching, breakage of or damage to china, glass (other than glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, theft, or accident to the aircraft, sea vessel, train or vehicle in which they are being carried.

7. Loss or damage due to breakage of sports equipment or damage to sports clothing whilst in use (other than **Golf Equipment** if cover is included).
8. Loss, theft of or damage to **Business Equipment**, samples, tools of trade, motor accessories and other items used in connection with **Your** business, trade, profession or occupation.
9. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
10. Anything mentioned in the general exclusions on pages 14 – 15.

Enhancing Your Baggage cover limits.

You may **Upgrade Your Baggage** cover to higher limits.
Option 1.

1. The **Baggage** limit under Section E – Baggage and baggage delay paragraph 1. is increased to £2,000.
2. The maximum **We** will pay for any article, **Pair or Set** of articles is increased to £500.
3. The maximum **We** will pay for **Valuables** is increased to £500.

Option 2.

1. The **Baggage** limit under section E – Baggage and baggage delay paragraph 1. is increased to £2,500.
2. The maximum **We** will pay for any article, **Pair or Set** of articles is increased to £750.
3. The maximum **We** will pay for **Valuables** is increased to £750.

Your Upgrade schedule will show if **You** have purchased either of these options.

Please refer to the telephone number checklist on page 12.

Section F – Personal money and travel documents.

What is covered.

We will pay **You** up to £500 (with a maximum of £250 for bank notes, currency notes, and coins) for the accidental loss of, theft of or damage to **Personal Money and Travel Documents** (including driving licence).

The maximum **We** will pay for the following items is:

- For bank notes, currency notes and coins £250.
- If **You** are under the age of 16, for bank notes, currency notes and coins £50.

We will also pay up to £200 for reasonable additional travel and accommodation expenses incurred necessarily abroad to obtain a replacement of **Your** lost or stolen passport or visa.

Special conditions relating to claims.

- You** must report to the local Police within 24 hours of discovery or as soon as possible after that and obtain a written report of the loss, theft or attempted theft of all **Personal Money and Travel Documents**.
- If **Personal Money and Travel Documents** are lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel **You** must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If **Personal Money and Travel Documents** are lost, stolen or damaged whilst in the care of an airline **You** must:
 - obtain a Property Irregularity Report from the airline
 - give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy)
 - retain all travel tickets and tags for submission if a claim is to be made under this policy.

- Receipts for items lost, stolen or damaged must be retained as these will help **You** to substantiate **Your** claim.

What is not covered.

- The first £40 of each and every claim per incident claimed for under each section by each **Insured Person**.
- Loss, theft of or damage to **Personal Money** left **Unattended** at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe, safety deposit box or left in **Your** locked accommodation.
- Loss, theft of or damage to Travellers Cheques if **You** have not complied with the issuer's conditions or where the issuer provides a replacement service.
- Loss or damage due to delay, confiscation or detention by customs or other authority.
- Loss or damage due to depreciation in value, variations in exchange rates or shortages due to error or omission.
- Anything mentioned in the general exclusions on pages 14 - 15.

Please refer to the telephone number checklist on page 12.

Section G – Personal liability.

What is covered.

We will pay up to £2,000,000 (inclusive of legal costs and expenses) against any amount **You** become legally liable to pay as compensation for any claim or series of claims arising from any one event or source of original cause in respect of accidental:

- Bodily Injury**, death, illness or disease to any person who is not in **Your** employment or who is not a **Close Relative** or member of **Your** household.

- Loss of or damage to property that does not belong to and is neither in the charge of or under the control of **You**, a **Close Relative**, anyone in **Your** employment or any member of **Your** household other than any temporary holiday accommodation occupied (but not owned) by **You**.

Special conditions relating to claims.

- You** must give **Us** written notice as soon as possible of any incident, which may give rise to a claim.
- You** must forward every letter, court claim form, summons and process to **Us** as soon as **You** receive it.
- You** must not admit any liability or pay, offer to pay, promise to pay or negotiate any claim without **Our** written consent.
- We** will be entitled if **We** so desire to take over and conduct in **Your** name the defence of any claims for indemnity or damages or otherwise against any third party. **We** shall have full discretion in the conduct of any negotiation or proceedings or in the settlement of any claim and **You** shall give **Us** all necessary information and assistance which **We** may require.
- In the event of **Your** death, **Your** legal representative(s) will have the protection of this cover provided that such representative(s) comply(ies) with the terms and conditions outlined in this policy.

What is not covered.

- Compensation or legal costs arising directly or indirectly from:
 - Liability which has been assumed by **You** under agreement unless the liability would have attached in the absence of such agreement.
 - Pursuit of any business, trade, profession or occupation or the supply of goods or services.
 - Ownership, possession or use of vehicles, aircraft or watercraft (other than surfboards or manually propelled rowboats, punts, canoes

and, where the **Golf Equipment Upgrade** has been purchased, golf buggies whilst in use on a golf course).

- d) The transmission of any communicable disease or virus.
 - e) Ownership or occupation of land or buildings (other than occupation only of any temporary holiday accommodation where **We** will not pay for the first £40 of each and every claim arising from the same incident).
2. Any claim arising in connection with a **Trip** solely within **Your Home Area**.
 3. Anything mentioned in the general exclusions on pages 14 - 15.

Please refer to the telephone number checklist on page 12.

Section H – Delayed departure.

What is covered.

If departure of the **Public Transport** on which **You** are booked to travel is delayed to or from **Your Home Area** or at the final departure point from or to the **United Kingdom** or **Your Home Area** for at least 12 hours from the scheduled time of departure due to:

- a) strike or
- b) industrial action or
- c) adverse weather conditions or
- d) mechanical breakdown of or a technical fault occurring in the **Public Transport** on which **You** are booked to travel

We will pay **You**:

1. £20 for the first completed 12 hours delay and £20 for each full 12 hours delay thereafter up to a maximum of £100 (which is meant to help **You** pay for telephone calls made and meals and refreshments purchased during the delay) provided **You** eventually travel or

2. up to £5,000 for any irrecoverable unused travel and accommodation costs and other pre-paid charges which **You** have paid or are contracted to pay if after a minimum 12 hours has elapsed, **You** choose to cancel **Your Trip**.

You may claim only under subsection 1. or 2. above for the same event, not both.

If the same expenses are also covered under Section I – Missed departure **You** can only claim under one section for the same event.

Special conditions relating to claims.

1. **You** must check in according to the itinerary supplied to **You** unless **Your** tour operator has requested you not to travel to the departure point.
2. **You** must obtain confirmation from the carriers (or their handling agents) in writing of the number of hours of delay and the reason for the delay.
3. **You** must comply with the terms of contract of the travel agent, tour operator or provider of transport.

What is not covered.

1. The first £40 of each and every claim per incident claimed for under each section by each **Insured Person** under Subsection 2.
2. Claims arising directly or indirectly from:
 - a) strike or industrial action existing or publicly declared at the time **You** made **Your** travel arrangements for this **Trip**.
 - b) withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority or any similar body in any country.
3. Any claims arising in connection with a **Trip** solely within **Your Home Area**.
4. Anything mentioned in the general exclusions on pages 14 - 15.

Please refer to the telephone number checklist on page 12.

Section I – Missed departure.

What is covered.

We will pay **You** up to £500 (if **European** destination) or £1,000 (if destination outside **Europe** and **You** have purchased the worldwide cover **Upgrade**) for reasonable additional accommodation (room only) and travel expenses necessarily incurred in reaching **Your** overseas destination or returning to the **United Kingdom** or **Your Home Area** if **You** fail to arrive at the international departure point in time to board the **Public Transport** on which **You** are booked to travel on the initial international journey of the **Trip** as a result of:

1. the failure of other **Public Transport** or
2. an accident to or breakdown of the vehicle in which **You** are travelling or
3. strike, industrial action or adverse weather conditions.

We will provide assistance by liaising with the Carrier and/or Tour Operator to advise of **Your** late arrival.

If the same expenses are also covered under Section H – Delayed departure **You** can only claim under one section for the same event.

Special conditions relating to claims.

You must allow sufficient time for the **Public Transport** or other transport to arrive on schedule and to deliver **You** to the departure point.

What is not covered.

1. The first £40 of each and every claim per incident claimed for under each section by each **Insured Person**.
2. Claims arising directly or indirectly from:
 - a) strike or industrial action existing or declared publicly at the time **You** made travel arrangements for the **Trip**.

- b) breakdown of any vehicle in which **You** are travelling if the vehicle is owned by **You** and has not been serviced properly and maintained in accordance with manufacturers' instructions.
 - c) withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority or any similar body in any country.
3. Additional expenses where the scheduled **Public Transport** operator has offered reasonable alternative travel arrangements.
 4. Anything mentioned in the general exclusions on pages 14 - 15.

Please refer to the telephone number checklist on page 12.

Sections J, K, L and M – Winter sports.

Your Upgrade schedule will show if **You** have purchased this option.

You are covered for up to 17 days in any 12-month period when taking part in **Winter Sports** (as defined in the Definitions section of this policy) if **You** have purchased the appropriate **Upgrade**.

You must be accompanied by a qualified guide or instructor for all off-piste activities. All conditions and exclusions (except where these are amended below) continue to apply.

Section J – Ski equipment.

What is covered.

We will pay **You** up to £300 for the accidental loss of, theft of or damage to **Your** own **Ski Equipment**, or up to £200 for hired **Ski Equipment**. The amount payable will be the value at today's prices less a deduction for wear, tear and depreciation (or **We** may at **Our** option

replace, reinstate or repair the lost or damaged **Ski Equipment**).

The maximum **We** will pay for any one article, **Pair** or **Set** of articles is £300.

Special conditions relating to claims.

1. **You** must report to the local Police within 24 hours of discovery or as soon as possible after that and obtain a written report of the loss, theft or attempted theft of all **Ski Equipment**.
2. If **Ski Equipment** is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel **You** must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If **Ski Equipment** is lost, stolen or damaged whilst in the care of an airline **You** must:
 - a) obtain a Property Irregularity Report from the airline
 - b) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy)
 - c) retain all travel tickets and tags for submission if a claim is to be made under this policy.
3. Receipts for items lost, stolen or damaged must be retained as these will help **You** to substantiate **Your** claim.
4. **You** must take suitable precautions to secure the safety of **Your** **Baggage**, and must not leave it unsecured or **Unattended** or beyond **Your** reach at any time in a place to which the public have access.

What is not covered.

1. The first £40 of each and every claim per incident claimed for under each section by each **Insured Person**.
2. Loss, theft of or damage to **Ski Equipment** contained in an **Unattended** vehicle unless:
 - a) the items are locked out of sight in a **Secure Baggage Area**;

b) forcible and violent means have been used by an unauthorised person to effect entry into the vehicle;

c) evidence of such entry is available.

3. Loss or damage due to delay, confiscation or detention by customs or other authority.
4. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
5. Anything mentioned in the general exclusions on pages 14 - 15.

Section K – Ski pack. What is covered.

We will pay **You**:

- a) for the unused portion of **Your** ski pack (ski school fees, lift passes and hired **Ski Equipment**) following **Your** **Bodily Injury** or illness. The combined total amount payable under Section A – Cancellation or curtailment charges and early return and Section K – Ski pack will be no more than £5,000
- b) up to £150 for the unused portion of **Your** lift pass if lost.

Special conditions relating to claims.

1. **You** must provide written confirmation from a **Medical Practitioner** that such **Bodily Injury** or illness prevented **You** from using **Your** ski pack.

What is not covered.

1. Anything mentioned in the general exclusions on pages 14 - 15.

Section L – Piste closure. What is covered.

We will pay **You** up to £15 per day, up to a maximum of £150 for the cost of transport to an alternative site if lack of snow conditions or avalanche results in the closure of skiing facilities (excluding cross-country

skiing) in **Your** resort and it is not possible to ski. The cover only applies:

- a) to the resort which **You** have pre-booked for a period exceeding 24 consecutive hours and for so long as such conditions prevail at the resort, but not exceeding the pre-booked period of **Your Trip** and
- b) to **Trips** taken outside the **United Kingdom** (other than Scotland) during the published ski season for **Your** resort. If no alternative sites are available **We** will pay **You** compensation of £15 per day up to a maximum of £150.

Special conditions relating to claims.

1. **You** must obtain written confirmation from the relevant authority, lift operator or the tour operator (or their representative) of the number of days skiing facilities were closed in **Your** resort and the reason for the closure.

What is not covered.

1. Anything mentioned in the general exclusions on pages 14 - 15.

Enhancing Your Winter Sports cover level.

You may upgrade **Your Winter Sports** cover to provide higher limits.

1. The **Ski Equipment** limit under Section J – Ski equipment is increased to £500 for **Your** own equipment, or £400 for hired equipment.
2. The benefit limit under Section K – Ski pack is increased to £300 for the unused portion of **Your** lift pass if lost.
3. The benefit payable under Section L – Piste closure is increased to £20 per day up to a maximum of £300.
4. Section M – Hire of ski equipment is added.

Your Upgrade schedule will show if **You** have purchased this option.

Section M – Hire of ski equipment.

What is covered.

We will pay **You** up to £20 per day, up to a maximum of £300 for the reasonable cost of hiring replacement **Ski Equipment** as a result of the accidental loss of, theft of, damage to or temporary loss in transit for more than 24 hours of **Your** own **Ski Equipment**.

Special conditions relating to claims.

1. **You** must report to the local Police within 24 hours of discovery or as soon as possible after that and obtain a written report of the loss, theft or attempted theft of all **Ski Equipment**.
2. If **Ski Equipment** is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel **You** must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If **Ski Equipment** is lost, stolen or damaged whilst in the care of an airline **You** must:
 - a) obtain a Property Irregularity Report from the airline
 - b) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy)
 - c) retain all travel tickets and tags for submission if a claim is to be made under this policy.
3. Receipts for items lost, stolen or damaged must be retained as these will help **You** to substantiate **Your** claim.

What is not covered.

1. Loss, theft of or damage to **Ski Equipment** contained in an **Unattended** vehicle unless:
 - a) the items are locked out of sight in a **Secure Baggage Area**;
 - b) forcible and violent means have been used by an unauthorised person to effect entry into the vehicle;
 - c) evidence of such entry is available.

2. Loss or damage due to delay, confiscation or detention by customs or other authority.
3. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
4. Anything mentioned in the general exclusions on pages 14 - 15.

Please refer to the telephone number checklist on page 12.

Section N – Overseas legal expenses and assistance.

What is covered.

We will pay up to £25,000 for legal costs to pursue a civil action for compensation if someone else causes **You Bodily Injury**, illness or death.

Special conditions relating to claims.

1. **We** shall have complete control over the legal case through agents **We** nominate, by appointing agents of **Our** choice on **Your** behalf with the expertise to pursue **Your** claim.
2. **You** must follow **Our** agent's advice and provide any information and assistance required within a reasonable timescale.
3. **You** must advise **Us** of any offers of settlement made by the negligent third party and **You** must not accept any such offer without **Our** consent.
4. **We** will decide the point at which **Your** legal case cannot usefully be pursued further. After that no further claims can be made against **Us**.
5. **We** may include a claim for **Our** legal costs and other related expenses.

6. **We** may, at **Our** own expense, take proceedings in **Your** name to recover compensation from any third party for any legal costs incurred under this policy. **You** must give such assistance as **We** shall reasonably require and any amount recovered shall belong to **Us**.

What is not covered.

We shall not be liable for:

1. Any claim where in **Our** opinion there is insufficient prospect of success in obtaining reasonable compensation.
2. Legal costs and expenses incurred in pursuit of any claim against a travel agent, tour operator, carrier, **Us**, AXA Assistance or their agents, someone **You** were travelling with, a person related to **You**, or another **Insured Person**.
3. Legal costs and expenses incurred prior to **Our** written acceptance of the case.
4. Any claim where the legal costs and expenses are likely to be greater than the anticipated amount of compensation.
5. Any claim where legal costs and expenses are based directly or indirectly on the amount of compensation awarded (for example, a Contingency Fee Agreement).
6. Legal costs and expenses incurred in any claim which is capable of being pursued under a Conditional Fee Agreement.
7. Legal costs and expenses incurred if an action is brought in more than one country.
8. Any claim where in **Our** opinion the estimated amount of compensation payment is less than £1,000 for each **Insured Person**.
9. Travel, accommodation and incidental costs incurred to pursue a civil action for compensation.
10. Costs of any Appeal.
11. Claims occurring within the **United Kingdom**.
12. Claims by **You** other than in **Your** private capacity.

13. Anything mentioned in the general exclusions on pages 14 – 15.

Please refer to the telephone number checklist on page 12.

Section O – Wedding/Civil partnership cover.

Your Upgrade schedule will show if **You** have purchased this option.

Special definitions which apply to this section only.

You/Your/Insured Person/Insured Couple.

- means the couple travelling abroad to be married, or to enter into a civil partnership, whose names appear in the **Upgrade** schedule.

Wedding Attire

- means dress, suits, shoes and other accessories bought specially for the wedding and make-up, hair styling and flowers paid for or purchased for the wedding forming part of **Your Baggage**.

What is covered.

1. **We** will pay up to the amounts shown for the accidental loss of, theft of or damage to the items shown below forming part of **Your Baggage**:
 - a) £250 for each wedding ring taken, sent in advance or purchased on the **Trip** for each **Insured Person**
 - b) £1,000 for wedding gifts taken, sent in advance or purchased on the **Trip** for the **Insured Couple**
 - c) £1,500 for **Your Wedding Attire** which is specifically to be worn by **You** on **Your** wedding day.

The amount payable will be the value at today's prices less a deduction for wear tear and depreciation, (or **We** may at **Our** option replace, reinstate or repair the lost or damaged **Baggage**).

2. **We** will pay the **Insured Couple** up to £750 for the reasonable additional costs incurred to reprint/ make a copy of or retake the photographs/video recordings either at a later date during the **Trip** or at a venue in the **United Kingdom** if:
 - a) the professional photographer who was booked to take the photographs/video recordings on **Your** wedding day is unable to fulfil such obligations due to **Bodily Injury**, illness or unavoidable and unforeseen transport problems, or
 - b) the photographs/video recordings of the wedding day taken by a professional photographer are lost, stolen or damaged within 14 days after the wedding day and whilst **You** are still at the holiday/honeymoon location.

Special conditions relating to claims.

1. **You** must report to the local Police within 24 hours of discovery or as soon as possible after that and obtain a written report of the loss, theft or attempted theft of all **Baggage**.
2. If **Baggage** is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel **You** must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If **Baggage** is lost, stolen or damaged whilst in the care of an airline **You** must:
 - a) obtain a Property Irregularity Report from the airline
 - b) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy)
 - c) retain all travel tickets and tags for submission if a claim is to be made under this policy.
3. Receipts for items lost, stolen or damaged must be retained as these will help **You** to substantiate **Your** claim.

4. **You** must take suitable precautions to secure the safety of **Your Baggage**, and must not leave it unsecured or **Unattended** or beyond **You** reach at any time in a place to which the public have access.

What is not covered.

1. The first £40 of each and every claim per incident claimed for under each section by each **Insured Person**.
2. Loss, theft of or damage to **Valuables** left **Unattended** at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe, safety deposit box or left in **You** locked accommodation.
3. Loss, theft of or damage to **Baggage** contained in an **Unattended** vehicle unless:
 - a) the items are locked out of sight in a **Secure Baggage Area**;
 - b) forcible and violent means have been used by an unauthorised person to effect entry into the vehicle;
 - c) evidence of such entry is available.
4. Loss or damage due to delay, confiscation or detention by customs or other authority.
5. Loss, theft of or damage to unset precious stones, contact or corneal lenses, hearing aids, dental or medical fittings, antiques, musical instruments, documents of any kind, bonds, securities, perishable goods, bicycles, **Ski Equipment** and damage to suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage).
6. Loss or damage due to cracking, scratching, breakage of or damage to china, glass (other than glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, theft, or accident to the aircraft, sea vessel, train or vehicle in which they are being carried.

7. Loss or damage due to breakage of sports equipment or damage to sports clothing whilst in use.
8. Loss, theft of or damage to business goods, samples, tools of trade and other items used in connection with **Your** business, trade, profession or occupation.
9. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning, repairing or restoring, mechanical or electrical breakdown.
10. Anything mentioned in the general exclusions on pages 14 - 15.

Please refer to the telephone number checklist on page 12.

Section P – Business travel.

Your Upgrade schedule will show if **You** have purchased this option.

This extension to the policy, provides the following modifications to the insurance specifically in respect of any **Business Trip** made by **You** during the **Period of Insurance**.

What is covered.

1. In addition to the cover provided under Section E – Baggage and baggage delay **We** will pay **You** up to £1,000 for the accidental loss of, theft of or damage to **Business Equipment**. The amount payable will be the current market value which takes into account a deduction for wear, tear and depreciation (or **We** may at **Our** option replace, reinstate or repair the lost or damaged **Business Equipment**).

The maximum **We** will pay for any one article, **Pair or Set** of articles is £300.

2. **We** will also pay reasonable additional accommodation and travelling expenses incurred in arranging for a colleague or business associate to take **Your** place on a pre-arranged **Business Trip** in the event that:
 - a) **You** die
 - b) **You** are unable to make the **Business Trip** due to **You** being hospitalised or totally disabled as confirmed in writing by a **Medical Practitioner**
 - c) **Your Close Relative** or **Close Business Associate** in **Your Home Area** dies, is seriously injured or falls seriously ill.

Special conditions relating to claims.

1. **You** must report to the local Police within 24 hours of discovery or as soon as possible after that and obtain a written report of the loss, theft or attempted theft of all **Business Equipment**.
2. If **Business Equipment** is lost, stolen or damaged while in the care of a carrier, transport company, authority, or hotel **You** must report to them, in writing, details of the loss, theft or damage and obtain written confirmation.

If **Business Equipment** is lost, stolen or damaged whilst in the care of an airline **You** must:

- a) obtain a Property Irregularity Report from the airline
 - b) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy)
 - c) retain all travel tickets and tags for submission if a claim is to be made under this policy.
3. Receipts for items lost, stolen or damaged must be retained as these will help **You** to substantiate **Your** claim.

What is not covered.

- In respect of cover 1 above:
 - The first £40 of each and every claim per incident claimed for under each section by each **Insured Person**.
 - Loss, theft of or damage to **Business Equipment** left **Unattended** at any time (including in the custody of carriers) unless deposited in a hotel safe, safety deposit box, left in **Your** locked accommodation or in the locked boot or covered baggage area of a motor vehicle in which **You** are travelling and evidence of force and violence having been used is available.
 - Loss or damage due to delay, confiscation or detention by customs or other authority.
 - Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning, repairing or restoring, mechanical or electrical breakdown.
 - Loss of, theft of or damage to films, tapes, cassettes, cartridges, CDs, DVDs or discs other than for their value as unused materials unless purchased pre-recorded when **We** will pay up to the maker's latest list price.
- In respect of cover 2 above:
 - Additional costs under 2.b) above if **You** were totally disabled, hospitalised or **You** were on a waiting list to go into hospital at the time of arranging the **Business Trip**.
 - Additional costs under 2.b) and c) above if **You** were aware of circumstances at the time of arranging the **Business Trip** which could reasonably have been expected to give rise to cancellation of the **Business Trip**.
- In respect of covers 1 and 2 above:
 - Any loss or damage arising out of **You** engaging in manual work.

- Any financial loss, costs or expenses incurred arising from the interruption of **Your** business.
- Anything mentioned in the exclusions on pages 14 – 15.

Please refer to the telephone number checklist on page 12.

Section Q – Independently booked accommodation protection.

What is covered.

Your Upgrade schedule will show if **You** have purchased this option.

Cover in respect of Section Q only operates:

- if **You** are an independent traveller and have booked **Your** accommodation direct and through a travel agent or tour operator.

We will pay **You** up to £5,000 for:

- any irrecoverable unused accommodation costs and charges which **You** have paid or are contracted to pay because **You** are not able to travel and use **Your** booked accommodation or
- reasonable additional accommodation and transport costs incurred, up to the standard of **Your** original booking, if **You** need to move to other accommodation on arrival or at any other time during the **Trip** because **You** cannot use **Your** booked accommodation as a result of any of the following events occurring:
 - the insolvency of the providers of the accommodation.
 - fire, flood, earthquake, explosion, tsunami, landslide, avalanche or storm making **Your** accommodation uninhabitable.

If the same expenses are also covered under Section A – Cancellation or curtailment charges and early return **You** can only claim under one section for the same event.

Special conditions relating to claims.

- You** must obtain written confirmation from the company providing the accommodation or the local Police, that **You** could not use **Your** accommodation and the reason for this.

What is not covered.

- The first £40 of each and every claim per incident claimed for under each section by each **Insured Person**.
- Any costs incurred by **You** which are recoverable from the company providing the accommodation or for which **You** receive or are expected to receive compensation.
- Any costs which **You** would have expected to pay during **Your Trip**.
- Anything mentioned in the general exclusions on pages 14 – 15.

Please refer to the telephone number checklist on page 12.

Section R – Disability benefit following road traffic accident in New Zealand.

Your Upgrade schedule will show if **You** have purchased this option which is only available if **You** have also purchased the worldwide cover **Upgrade**.

We will pay the benefit shown below if **You** sustain **Bodily Injury** as a result of a road traffic accident while **You** are travelling in a hire car in New Zealand, which shall solely and independently of any other cause, result in **Your** temporary total disablement.

Benefit	Up to age 15 years inclusive	Age 16 years to 64 years inclusive
1. Temporary total disablement	Not covered	£250 per week

Special conditions relating to claims.

Our Medical Practitioner may examine **You** as often as they deem necessary in the event of a claim.

Provisions.

1. Benefit is not payable to **You**:
 - a) for the first seven days of such disablement or for more than 52 weeks from the date **You** sustain **Bodily Injury**.
 - b) If **You** are able or may be able to carry out a substantial part of **Your** gainful employment or gainful occupation (whether on a full-time or part-time basis) or (where **You** are not gainfully employed or gainfully occupied) if **You** are not necessarily confined to a hospital, nursing home or similar establishment or to a private residence.

What is not covered.

Anything mentioned in the general exclusions on pages 14 - 15.

Please refer to the telephone number checklist on page 12.

Section S – Personal assistance services.

We will pay the administration and delivery costs, up to a maximum of £250 per **Trip**, in providing the following services in respect of any **Trip**:

a) Information about **Your** destination.

We can provide information on:

- current visa and entry permit requirements for any country, but if **You** hold a passport from a country other than Great Britain, Northern Ireland, the Isle of Man or the Channel Islands, **We** may need to refer **You** to the **United Kingdom** Embassy or Consulate of that country;
- current requirements for inoculations and vaccinations for any country in the world and advice on current World Health Organisation warnings;
- arranging relevant inoculations and vaccinations before the commencement of a **Trip** abroad, **We** will not pay the cost of these inoculations or vaccinations;
- climate;
- time differences;
- main bank opening hours, including whether or not a bank holiday falls within **Your** intended **Trip**;
- motoring restrictions, regulations, Green Card and other insurance issues.

For information about **Your** destination call Silver Membership Services on: 08456 02 02 01.

b) Transfers of Emergency Funds.

We will transfer emergency funds to **You** in case of urgent need, up to a maximum under this policy, per **Trip**, of £250. This service will apply when access to **Your** normal financial/banking arrangements is not available locally. It is intended to cover **Your** immediate emergency needs. **You** must authorise **Us** to debit **Your** credit or Visa debit card with the amount of the

transfer, or **You** must make alternative arrangements to deposit the funds in **Our** account in the **United Kingdom**.

c) Message relay.

We will transmit two urgent messages following **Your** **Bodily Injury**, illness or travel delay problems.

d) Drug Replacement.

We will assist **You** in replacing lost drugs or other essential medication, or lost or broken prescription glasses, or contact lenses, which are unobtainable overseas. **We** can source and deliver to **You** compatible blood supplies.

The cost of any items or blood is not covered (unless insured under another section of this policy).

e) Non-Emergency Medical Referral.

We will provide the names and addresses of local doctors, hospitals, clinics and dentists when consultation or minor treatment is required. If any other treatment is involved, **You** must contact **Us** as soon as possible, before **You** incur substantial charges.

If **Your** child (aged under 18 years) who has been left in the country of departure becomes ill or suffers injury, **We** can provide medical advice and monitor the situation until **Your** return **Home**.

f) Tracing lost Baggage.

If **Your** **Baggage** is lost or misdirected in transit, and the carrier has failed to resolve the problem, **We** will help with tracing and re-delivering the **Baggage**. **You** will need to have **Your** **Baggage** tag number available.

g) Replacement Travel Documents.

We will help **You** replace lost or stolen tickets and travel documentation and refer **You** to suitable travel offices.

The cost of any items insured under another section of this policy is not covered.

h) Lost Credit Cards.

If **Your** credit or Visa debit cards are lost or stolen while **You** are on any **Trip**, **We** can advise the appropriate card issuers.

i) Homewatch.

If any of the following happens during the **Trip** **We** will arrange for a repairer to call at **Your Home** to provide assistance and, where necessary, to make emergency repairs:

- the failure of domestic gas or electricity supply;
- the failure of the internal plumbing or drainage systems;
- accidental or criminal damage to exterior locks and doors;
- accidental or criminal damage to external buildings and roof;
- failure of the home heating system;
- accidental or criminal damage to exterior fixed glass.

We will keep **You** informed of the progress of any repairs. If upon **Your** return **Home** an independent assessor considers **Your Home** uninhabitable, **We** will provide accommodation for one night in a local hotel for usual occupants of **Your Home** up to £200.

The following are not covered:

- a) Any circumstances **You** were aware of at the time of opening a new Bank of Scotland Silver Account or at the time of booking any **Trip**.
- b) Any costs arising as a result of failure to service the central heating system in accordance with the manufacturer's instructions
- c) Descaling and any work necessary as a result of hard water scale deposits
- d) Damage incurred in gaining necessary access, or reinstating the fabric of **Your Home**
- e) Damage to the contents of **Your Home**
- f) Claims involving the restoration of services where the fault lies outside the boundary of **Your Home**

- g) Any cost or expense arising out of subsidence, landslip or heave
- h) The cost of repairs, spare parts and labour charges other than as defined in the policy cover
- i) Subsequent claims in the event that the original fault has not been properly repaired
- j) Any legal liability or other financial loss, damage or additional expense arising from the provision of or any delay in providing the services to which policy relates
- k) Anything mentioned in the general exclusions on pages 14 - 15.

You can call **Us** for help up to seven days after **You** have returned **Home** from a **Trip**. **You** will be responsible for the payment of all charges associated with effecting the repair, including any call-out fee, and **You** should make arrangements to pay **Our** repairer at the time the work is carried out.

Please refer to the telephone number checklist on page 12.

Complaints procedure.

Making yourself heard.

We are committed to providing **You** with an exceptional level of service and customer care.

We realise that things can go wrong and there may be occasions when **You** feel that **We** have not provided the service **You** expected. When this happens, **We** want to hear about it so that **We** can try to put things right.

Who to contact.

The most important factors in getting **Your** complaint dealt with as quickly and efficiently as possible are:

- a) to be sure **You** are talking to the right person, and
- b) that **You** are giving them the right information.

When You contact Us:

Please give **Us** **Your** name and contact telephone number. Please quote **Your** Silver Account number and branch sort code and/or claim number and the type of policy **You** hold. Please explain clearly and concisely the reason for **Your** complaint.

Step One — Initiating your complaint:

Please call **08456 02 02 01**.

We expect that the majority of complaints will be quickly and satisfactorily resolved at this stage, but if **You** are not satisfied, **You** can take the issue further:

Step Two — If You are still unhappy:

Should the response **You** receive be unsatisfactory, ask to speak to a Team Leader. Where a Team Leader cannot assist **We** will ensure **You** are put into contact with a Manager who will seek to resolve **Your** complaint.

Step Three — Contacting AXA Head Office:

If **Your** complaint is one of the few that cannot be resolved by this stage contact the Head of Customer Care, who will arrange for an investigation on behalf of the Chief Executive:

AXA Insurance, Civic Drive, Ipswich IP1 2AN.

Or **You** may use email:

customercare@axa-insurance.co.uk

Or telephone: **01473 205926**, or fax: **01473 205101**.

If you feel that the service provided falls short of your expectations, please contact the Customer Care Manager, Customer Care, Bank of Scotland Insurance, Tredegar Park, Newport, South Wales NP10 8SB. Telephone: **0845 604 6533** or email:

customer.care.insurance@bankofscotland.co.uk

Step Four – Beyond AXA:

If **We** have given **You** **Our** final response and **You** are still dissatisfied **You** may refer **Your** case to the Financial Ombudsman Service. Insurance Division, Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR.

Telephone: **0845 080 1800**, or fax: **020 7964 1001**.

The Ombudsman is an independent body that arbitrates on complaints about general insurance products and other financial services.

It will only consider complaints after **We** have provided **You** with written confirmation that **Our** internal complaints procedure has been exhausted.

Referral to the Ombudsman will not affect **Your** right to take legal action.

Our promise to You.

- Acknowledge written complaints promptly.
- Investigate quickly and thoroughly.
- Keep You informed of progress.
- Do everything possible to resolve Your complaint.
- Learn from Our mistakes.
- Use information from complaints to continuously improve Our service.

Calls are monitored and recorded.

Useful Travel Insurance numbers.

- For customer service and claims assistance within the UK, please call:

Silver Membership Services helpline:
08456 02 02 01.

Opening hours.

Customer service lines: 8am to 8pm Monday to Saturday, 9am to 5pm Sunday.

Upgrade your cover call: 8am to 8pm, seven days a week.

Claim lines: 8am to 8pm Monday to Friday, 8am to 4pm Saturday.

24 hour overseas assistance helpline:
+44 1633 815 819

Fax: +44 1633 815 866

What to do in an emergency.

For claims:

- Call the 24 hour Silver Membership number on **08456 02 02 01** in the UK or **+44 1633 815 819** from abroad.

For medical assistance or lost luggage, documents and money:

- Call **+44 1633 815 819** from abroad.

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

You can contact us using RNID Typetalk on any of our telephone numbers. If you need to be called back and would like us to call you through RNID Typetalk, please tell us when you call.

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.

Bank of Scotland plc. Registered in Scotland no. SC327000.
Registered office: The Mound, Edinburgh EH1 1YZ.

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.