

Insurance protection for cardholders

Travel Inconvenience Insurance

Insurance cover provided

This insurance meets the demands and needs of organisations that wish to provide employees with benefits that may not be included in standard travel insurance policies.

This is not a full travel policy and you should read this document carefully to ensure that the benefits meet your requirements.

Cover is provided where at least 50% of the total value of tickets for travel has been purchased with your Bank of Scotland Mastercard Corporate (or Commercial) Deferred Debit Card. These benefits cover the Cardholder and up to three business associates travelling with the Cardholder on a Journey.

Policy details

The Travel Inconvenience Insurance is arranged with certain underwriters at Lloyd's of London using International SOS Assistance (UK) Ltd [International SOS] to provide services. The master policy is held by Bank of Scotland plc. You will be advised if there are any changes to the benefits, conditions or exclusions of this insurance.

Period of insurance and cancellation rights

The insurance commences on 30th June 2009 and expires on 29th June annually providing the aforementioned Deferred Debit Card remains in force throughout the period of insurance. Renewal of the insurance will be automatic on renewal of a card. Cancellation of the card agreement will automatically cancel the insurance. The insurance cannot be cancelled independently of the card contract.

Definitions

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

Baggage shall mean the indemnified benefits supplied by Underwriters under the terms and conditions of the insurance policy.

Cardholder shall mean any person who has a valid Bank of Scotland Corporate (or Commercial) Deferred Debit Card at the time of the claim and will include any Family or any colleagues, up to a maximum of three people who are all travelling with the Cardholder on a Journey from his/her Principal Country of Residence with pre-assigned ticketing.

Colleague shall mean any business associate, up to a maximum of three people, travelling with the Cardholder on a Journey.

Common Carrier shall mean any public transport by road, rail, sea or air with a licensed carrier operating a regular and/or charter passenger service.

Journey shall mean up to the first 90 days of any trip outside of the Cardholder's Principal Country of Residence, falling entirely within the period of insurance, where at least 50% of the total value of tickets for travel on a Common Carrier have been paid by using such Cardholder's aforementioned Deferred Debit Card issued by Bank of Scotland. The Journey shall be deemed to have begun with the Cardholder's departure from the home where such Cardholder normally resides and shall have ended upon return to that home.

Underwriters shall mean certain Underwriters at Lloyd's of London.

You shall mean anyone who holds a valid Bank of Scotland Corporate (or Commercial) Deferred Debit Card and who at the time of the event which results in a claim:

- is travelling on a Journey
- has paid at least 50% of the total value of tickets for travel on a Common Carrier by using the Cardholder's Deferred Debit Card issued by Bank of Scotland
(Note - the cover includes colleagues (as defined) of the Cardholder.)

Geographical limits of cover

The services and benefits described in this summary of cover are provided on a worldwide basis.

General conditions

1. You must write and tell International SOS within 30 days of any incident which may give rise to a claim or as soon as reasonably practicable.
2. You must pay for and provide any certificates, information or evidence International SOS requests.
3. You must take reasonable care to prevent any loss.
4. You must fill in a claim form and send it to us within 90 days of expenditure being incurred. This time limit may be extended subject to the prior approval of Underwriters where supporting accounts are not available in time.
5. All documents submitted in respect of expenditure incurred must be originals and not photocopies.
6. If fraudulent means or devices are used by the Cardholder to obtain any benefits or services provided under this insurance, any and all rights in respect of the concerned Cardholder in terms of the insurance shall be forfeited immediately.

General exclusions

The following are some of the exclusions that apply to all benefits available under this insurance:

- Any expense covered by any other insurance.
- Claims notified more than 90 days after the date of loss.
- Expenses incurred as a result of claims for events occurring after a Journey.
- Any expense, regardless of any contributory cause(s), involving the use of or release or the threat thereof of any nuclear weapon or device or chemical or biological agent, including but not limited to expenses in any way caused or contributed to by an Act of Terrorism or war.
- Your exercising any form of hazardous work in connection with any business, trade or profession.
- Your taking part in any hazardous activity or in any organised sports or engaging in any winter sports.
 - Your engaging in any kind of aerial flight except as a fare-paying passenger on a regular scheduled airline or licensed charter aircraft over an established route.
 - Any pre-existing defect, infirmity or condition for which the Cardholder is receiving medical treatment, advice or consultation at the time of travelling or at the time of arranging travel unless specifically agreed in writing by International SOS.
- The commission of, or attempt to commit, an unlawful act.
- Any Journey booked or undertaken against medical advice..

Schedule of benefits

Travel Delay benefit

What you are covered for

Underwriters will pay benefit up to the limits set out below if your outward or return journey is delayed for over four hours because of: industrial action; adverse weather conditions; mechanical breakdown or derangement of the Cardholder's aircraft or sea vessel; or the grounding of the aircraft on which the Cardholder is due to travel as a result of a mechanical or structural defect.

Benefit limits for each person

£25 for each complete hour you are delayed, up to a maximum of 12 hours.

What you are not covered for

- Delay resulting from your failure to allow reasonable time to reach the point of departure given the circumstances known at the time.
- Delay resulting from your failure to provide the necessary correct documentation.
- Delay arising as a result of any official Government suspension or cancellation of a service.
- Payment in respect of the first four hours of delay.

Special conditions

- You must have checked-in according to the itinerary given to the Cardholder by the tour operator or carrier.
- You must have written confirmation from the airline or shipping line or their handling agents that the flight or sailing was delayed for one of the reasons given above. The letter of confirmation must state the actual period of the delay.
- The period of delay shall be calculated from the scheduled departure time of the flight or sailing as shown in the itinerary.

Delayed baggage benefit**What you are covered for**

If your baggage is temporarily lost or misplaced on an outward part of a Journey by the airline, shipping line or their handling agents for over four hours, Underwriters will pay benefit up to the limits set out below.

Benefit limits for each person

£40 for each complete hour of delay, up to a maximum of 12 hours.

Special conditions

You must get written confirmation from the airline, shipping line or their handling agents stating the actual period of the delay.

What you are not covered for

Loss, temporary loss/misplacement not reported to either the police, airline, shipping line or their handling agents within 24 hours of discovery and a written report obtained.

Payment in respect of the first four hours of delay.

Document replacement**What you are covered for**

If you forget, lose or misplace any essential documents (such as presentation slides and personal computer discs) needed whilst on a Journey, Underwriters will pay reasonable costs necessarily incurred for replacing essential documents up to the limits set out below.

Benefit limits

Up to £1,000.

Special conditions

All such costs must be approved by International SOS on behalf of the Underwriters prior to their being incurred.

What you are not covered for

- The intrinsic value of any document that you lose.
- Loss, temporary loss/misplacement not reported to either the police, airline, shipping line or their handling agents within 24 hours of discovery and a written report obtained.
- Any expense more specifically covered under any other insurance policy.

Hi-jack**What you are covered for**

If your means of transport be subject to a hi-jack during your Journey, Underwriters will pay £30 for each day of detention, up to a maximum of 21 days.

What you are not covered for

Claims arising from you being individually selected as a victim as a result of your or your family or business activities causing a reasonable expectation of increased risk.

Legal expenses benefit**What you are covered for**

Legal expenses incurred up to the limit below arising from the pursuit of a claim against a third party who has caused Bodily Injury to or Illness or Death of the Cardholder by an incident occurring during a Journey.

Benefit limits for each person

Up to £2,500.

What you are not covered for

- Legal action against your bank, a travel agent, tour operator, insurer, insurance agent or carrier with whom you have booked your Journey.
- Legal action taken without our permission.
- Claims against any employer or whilst carrying on any business, trade or profession.
- Benefits rendered without the authorisation and/or intervention of International SOS.
- Any claim where in the opinion of the Underwriters there is insufficient prospect of success in obtaining a reasonable benefit.
- Claims for professional negligence.

Requesting Emergency or Travel Assistance

Emergency Medical and Travel Assistance services are available 24 hours a day from International SOS. In the event that the Cardholder requires these services, please call +44 208 762 8146. It should be noted that the services provided by third parties must be borne separately by the Cardholder.

How to make a claim

If you need to make a claim, please call International SOS on + 44 208 762 8002

A claim form should be requested which should be returned to the address given within 28 days, along with all required supporting documentation. Claimants are advised to retain copies of all documents for their own reference.

What to do if you have a complaint

The Cardholder should write with details of the complaint to:

The Managing Director, International SOS Insurance Services Ltd, 2nd Floor, Watermen's Hall, 16 St Mary at Hill, London, EC3R 8EF.

If the problem remains unresolved, the situation can be referred to the Complaints Department at Lloyd's of London who may, in certain circumstances, be able to review the matter. Their address is:

Complaints Department, Lloyd's of London, One Lime Street, London, EC3M 7HA.

Tel. No. +44 207 327 5693

Fax No. +44 207 327 5225

E-mail: Complaints@Lloyds.com

In the event that the Complaints Department is unable to resolve the complaint, it may be possible for it to be referred to the Financial Ombudsman Service (FOS). Further details will be provided at the appropriate stage of the complaints process.

Governing Law

This Agreement shall be governed and construed in accordance with the laws of the United Kingdom and Wales.

www.bankofscotland.co.uk/corporate/day-to-day-banking/cards/corporate-card

Please contact us if you'd like this in Braille, large print or on audio tape.

We accept calls made through RNID Typetalk.

International SOS Insurance Services Ltd. 6th Floor, Landmark House, London W6 9DP. Registered Office: 20 Old Bailey, London EC4M 7AN.

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

Authorised and regulated by the Financial Services Authority and a signatory to the Banking Codes.