

Insurance Product Information Booklet

For your Bank of Scotland Platinum Account



This booklet contains Insurance Product Information Documents for the insurance benefits that come with your Bank of Scotland Platinum Account.

Each of these documents are produced by the relevant insurance provider and you should read these carefully before proceeding as they provide key information about the cover included. For full information please refer to the relevant policy documents which are in the Bank of Scotland Platinum Account welcome pack.

The insurance benefits are as follows:

Worldwide Family Travel Insurance provided by AXA Insurance UK plc

AA Breakdown Cover provided by Automobile Association Developments Limited (trading as AA Breakdown Services)

Mobile Phone Insurance provided by Assurant General Insurance Limited

Any references to the payment of a premium relate solely to upgrades to these insurances which, if available, can only be purchased directly from the relevant insurer. Upgrades are sold, administered and underwritten solely through and by contacting the insurer direct.

Remember

Whether you'll be able to benefit from and use these insurances depends upon whether you need and are eligible for the cover. Even though you may be eligible to make a claim there are general exclusions that limit what you can claim for. We will confirm your eligibility for the cover at the time of applying for the account - this information is contained in our Statement of Demands and Needs or Interview Summary Document which we will give you before you decide whether to proceed.



AXA Insurance UK plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority with registered number 202312. Registered address 5 Old Broad Street, London, EC2N 1AD, England.

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete pre-contract and contractual information about the product is provided in your policy documents and policy.

What is this type of insurance?

Travel Insurance will provide protection against losses typically suffered whilst on a trip.

A Multi Trip policy will provide cover for trips taken whilst you hold a Platinum Added Value Account with Bank of Scotland.



What is insured?

- ✓ **Who is covered**
The insurance will cover the account holder(s), their spouse(s) and their children subject to age limits.
- ✓ **Cancellation or curtailment charges and early return**
We will pay you up to £5,000 per person for your unused and irrecoverable costs if you have to cancel or cut short your trip as a result of one of a number of covered scenarios.
- ✓ **Emergency medical, additional accommodation and travelling costs**
Should you become unwell whilst on a trip, we will pay for your hospital, ambulance, emergency dental and medical repatriation costs up to £10,000,000 per person (limited to £1,000 per person for emergency dental costs).
- ✓ **Baggage and baggage delay**
We will cover you if your baggage is lost, damaged or stolen up to £2,500 per person. The following limits also apply:
 - Up to £500 for any one article
 - Up to £500 in total for all valuable items
 - Up to £1,500 for golf equipment.
- ✓ **Personal money and travel documents**
We will cover you if your personal money is lost, damaged or stolen up to £750 per person. The following limits also apply:
 - Up to £300 for cash
 - Up to £50 for cash if under the age of 16.
- ✓ **Missed Departure**
We will pay up to £1,000 per person for your additional transport costs if you miss your public transport as a result of one of a number of covered scenarios.
- ✓ **Delayed Departure**
We will pay you up to £250 per person if your departure is delayed for at least 12 hours (6 hours if your trip is for three nights or less) as a result of one of a number of covered scenarios.



What is not insured?

- ✗ Any claims arising from a sport or other activity which is not shown in the list of covered activities unless you have declared it to us and we have agreed to cover it.
- ✗ Your inability to travel due to your failure to hold, obtain or produce a valid passport or any required visa in time for the booked trip.
- ✗ You drinking too much alcohol or alcohol abuse where it is reasonably foreseeable that such consumption could result in an impairment of your faculties and/or judgement resulting in a claim.
- ✗ Any amount recoverable from any other source such as your airline, accommodation provider, ATOL bond or debit/credit card provider.
- ✗ Any loss or additional expense which relates to anybody not insured on this policy.
- ✗ The cost of Air Passenger Duty whether irrecoverable or not.
- ✗ Loss, theft of or damage to valuables, cash, important documents or personal money left unattended or from luggage checked in with an airline.



Are there any restrictions on cover?

- ! You will need to pay an amount of each claim, known as the excess; this is £40, unless you have purchased the excess waiver.
- ! Any pre-existing medical conditions that aren't listed as automatically included conditions within the policy wording, unless you have told us about it and we have agreed to cover it.
- ! You are covered for trips which last 45 days or less; a trip extension is available to purchase.
- ! You are only covered to travel in the UK where you have at least 2 nights pre-booked accommodation (at least 5 nights for business travel).
- ! Children are only covered when travelling with the policyholder or a responsible adult.



Where am I covered?

- ✓ This product provides cover to travel anywhere in the world.
- ✓ All trips must start and end in the UK.
- ✓ However, you will not be covered for any claim caused by you choosing to travel to a country or region that the Foreign and Commonwealth Office (FCO) or other regulatory body has advised against travel to.



What are my obligations?

- You must take reasonable steps to prevent loss, theft or damage to your property.
- You must not travel against the advice of a medical practitioner or your public transport provider.
- You must not travel with the intention of receiving medical treatment.
- If you need to make a claim on your policy, you must provide us with the evidence needed to substantiate your loss.



When and how do I pay?

Your Travel Insurance is paid for as part of your monthly fee for your Platinum Added Value Account. Any upgrades you purchase from AXA can be paid for as a one-off payment at the time of purchase.



When does the cover start and end?

Cover starts when you open a Platinum Added Value Account with Bank of Scotland.

Cover ends when:

- The age limits have been reached:
 - Single Account. All cover ends when the account holder reaches the age of 80.
 - Joint Account. When an account holder reaches 80, cover will cease for them but will continue for the other account holder and their family. All cover ends when both account holders reach the age of 80.
 - Children. The account holder(s) children will be covered up until the age of 18. The cover for children is extended until the age of 24 if they are in full time education but only where they are travelling with account holder(s), the account holder(s) spouse or a responsible adult.
- The Platinum Added Value Account with Bank of Scotland is closed or downgraded.
- You are no longer a UK resident who is registered with a GP in the UK.



How do I cancel the contract?

You can close or downgrade your Platinum Added Value Account with Bank of Scotland, please refer to your bank account conditions for details.

You can cancel an upgrade with AXA at any time by contacting 0345 900 4168.

A full refund of premium for the upgrade will be made if:

- You contact 0345 900 4168 within 14 days of receiving your Policy Documents; and
- You have not made, and do not intend to make, a claim; and
- No incident has occurred which may mean you need to make a claim; and
- You have not travelled.

Otherwise no refund of premium will be made.

AA Breakdown



Insurance Product Information Document

Company: Automobile Association Insurance Services Limited

Product: AA Breakdown Cover

Automobile Association Insurance Services Limited operate as an insurance intermediary, authorised and regulated by the Financial Conduct Authority. Financial Services Registration Number 310562.

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete pre-contract and contractual information about the product is provided in your policy documents and policy.

What is this type of insurance?

24/7 cover in case your vehicle breaks down at home or by the roadside. Plus Accident Management support when you and your vehicle have been involved in an accident or your vehicle has been vandalised, in which the named bank account holders are drivers or passengers.



What is insured?

- ✓ Finding/diagnosis of the vehicle fault.
- ✓ Attempted repair of the fault.
- ✓ Fitting of new parts to repair the fault, up to the value of £5.
- ✓ Recovery to any single UK destination of your choice, if we're unable to fix your vehicle at the roadside or arrange a quick local repair.



What is not insured?

- ✗ The same or similar cause of breakdown attended by our mechanic in the last 28 days.
- ✗ Faults due to lack of routine maintenance.
- ✗ Recovery of more passengers than the eligible vehicle is legally able to carry (up to a maximum of 7).
- ✗ Transportation of livestock.
- ✗ Any excess payable to the vehicle insurance company.



Are there any restrictions on cover?

- ! The account holder must be with the vehicle when it breaks down and when the mechanic arrives.
- ! The vehicle must be roadworthy, within 3.5 tonnes and no wider than 2.3m.
- ! Accident Management: Vehicle must be less than 5 years old and have fully comprehensive insurance.
- ! Vehicle recovery after an accident or vandalism.



Where am I covered?

- ✓ From the address registered with your bank and anywhere in the UK, Channel Islands or Isle of Man.



What are my obligations?

- To keep your vehicle roadworthy, making sure it's taxed, insured and with a valid MOT.
- You as the bank account holder must be with the vehicle at the time of the incident and when our mechanic arrives. You will need to show your debit card details plus proof of ID.
- Make sure that repairs are made on your vehicle following a service warning or after our mechanic has attended your vehicle.



When and how do I pay?

The cost for this breakdown cover is included in the monthly fee you pay for your Bank of Scotland Platinum Account.



When does the cover start and end?

When the Bank of Scotland Platinum Account is opened, until the bank account is closed.



How do I cancel the contract?

You have the right to cancel your insurance at any time by closing or changing your bank account. Please refer to your banking terms and conditions for details. If you or Bank of Scotland close your account, or Bank of Scotland terminates the cover provided through the account, cover will stop immediately.

Mobile Phone Insurance



Insurance Product Information Document

Company: Assurant General Insurance Limited Product: Mobile Phone Insurance

Authorised in the United Kingdom by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Register number: 202735. The sale of this insurance is regulated.

This document provides a summary of the key information. Complete pre-contractual and contractual information is provided in other documents.

What is this type of insurance?

Mobile phone insurance which covers your mobile phone for the incidents detailed below. This policy covers one mobile phone for a sole account, and up to two mobile phones on a joint account.



What is insured?

- ✓ Cover for your mobile phone up to a maximum value of £2,000
 - ✓ Loss
 - ✓ Theft
 - ✓ Damage
 - ✓ Breakdown (including faults)
- ✓ Cover for accessories up to a maximum value of £250 per claim (e.g. cases, headphones, screen protectors)
- ✓ Unauthorised network charges (e.g. calls, data) up to a maximum of £1,500 per claim for contract mobile phones and £450 for Pay As You Go phones
- ✓ How we settle a claim
 - ✓ We will either repair or replace your damaged mobile phone
 - ✓ Claims for loss and theft will be settled with a replacement
 - ✓ Replacements may come from refurbished or remanufactured stock.



What is not insured?

- ✗ An excess of £100 for each successful claim.
- ✗ Any incident where you have knowingly put your mobile phone at risk or not taken care of it. See the 'What you are NOT covered for' section of the Policy Document for examples.



Are there any restrictions on cover?

- ! The mobile phone must be owned by you, and be the responsibility of you, your partner or a dependent child. A dependent child is one who is under the age of 18 or under 24 and in full-time education.
- ! Accessories are covered only if involved in the same incident as the mobile phone, not on their own.
- ! Unauthorised network charges are covered from the point your mobile phone is lost or stolen, and for up to 24 hours after discovery of the loss or theft. A claim for network charges can only be considered after a claim for the mobile phone has been accepted.
- ! We will attempt to replace phones with one of the same colour but we can't guarantee to do this.
- ! Maximum of 2 successful claims in any 12 month period.



Where am I covered?

- ✓ Your mobile phone is covered worldwide.
- ✓ Replacement handsets will be delivered only to a UK address.



What are my obligations?

- To report stolen mobile phones to the Police and your network as soon as possible.
- Tell us about your claim as soon as possible.
- You may need to send us proof of purchase/ownership of the phone before we will settle your claim.
- You must make a reasonable attempt to report a lost or stolen phone missing.



When and how do I pay?

Payment is included in the monthly payment you make to Bank of Scotland for your account.



When does the cover start and end?

The insurance cover starts immediately on the date that your Bank of Scotland Platinum Account is opened. All insurance cover will continue for the duration that your account remains open for, subject to your eligibility. Cover will end immediately on the date that the Bank of Scotland Platinum Account is closed or cancelled by you or us.



How do I cancel the contract?

You have the right to cancel your insurance at any time by closing or changing your bank account. If you or Bank of Scotland close your account, or Bank of Scotland terminates the cover provided through the account, cover will stop immediately.

Get in touch

-  bankofscotland.co.uk
-  0345 721 3141
-  Visit your local branch

If you'd like this in another format such as large print, Braille or audio CD please ask in branch.

If you have a hearing or speech impairment you can contact us using the Next Generation Text (NGT) Service (available 24 hours a day, 7 days a week). If you're Deaf and a BSL user, you can use the SignVideo service available at bankofscotland.co.uk/accessibility/signvideo

Not all telephone banking services are available 24 hours a day, seven days a week. Please speak to an adviser for more information.

Calls may be monitored or recorded in case we need to check we have carried out your instructions correctly and to help improve our quality of service.

Our promise

Our promise is to do our best to resolve any problems you have. If you wish to complain visit your local branch or call **0800 072 8668** or **0131 278 3729**. (Textphone **0800 389 1286** or **0131 278 3690**, if you have a hearing impairment). For more information visit bankofscotland.co.uk/contactus/complain

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Eligible deposits with us are protected by the Financial Services Compensation Scheme. We are covered by the Financial Ombudsman Service.

Information correct as of July 2018.