

Gold Account

**Welcome to the
account that goes
a whole lot further**



**BANK OF
SCOTLAND**

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Discover how much more you get with your Gold Account

Your Gold Account is designed to make life easier. If there's anything we can do to help, please let us know.

- ▶ Call Gold Membership Services on **0345 602 0211**.
- ▶ Visit [bankofscotland.co.uk/bankaccounts/terms-conditions/](https://www.bankofscotland.co.uk/bankaccounts/terms-conditions/)
- ▶ Or pop into any of our branches.

Just one number to call

Whether you're registering your benefits or making a claim, there's just one telephone number you'll ever need to call.

0345 602 0211

Your Membership Number is your account number and sort code. You'll find these on your Bank of Scotland Visa debit card and all your statements.

If you're registered for **Internet Banking** you can remind yourself of your **Gold Account benefits** at any time, by taking a look at the Account Benefits tab on your account statement page. You can also manage your benefits from here.

Your Bank of Scotland Gold Visa debit card

Quick, convenient and easy to use, your Bank of Scotland Gold Visa debit card can be used in shops, online and over the phone.

You can also withdraw up to £500 a day from any Bank of Scotland cash machine in the UK free of charge (a charge may apply at other ATMs). You can also take out up to £300 a day at Post Office® branches.

Help us to help you

If we spot any fraudulent transactions on your account, we'll call to let you know. So make sure we have your up-to-date contact details by calling us on **0345 602 0211** or speaking to a member of staff in branch.

At the Cashpoint[®] machine

With our wide network of UK Cashpoint machines, you're never far from any of these services. You can:

- ▶ Withdraw cash free of charge.
- ▶ Pay in cash and cheques at many of our branch-based machines.
- ▶ Top up your pay-as-you-go mobile phone.*
- ▶ Change your PIN at any time.
- ▶ Check your balance on screen.

You can get a free printout of your last ten transactions at our Cashpoints. Or for a full statement at any time, register for Internet Banking at bankofscotland.co.uk/register

*Mobile Top Up may not be available at all of our machines. Please note topping up your mobile will reduce your daily cash withdrawal limit.

Helping you move your money

It's easy to manage and move your money with our range of simple services.

Making quick, secure deposits

As you'd expect, you can pay in cash and cheques at any Bank of Scotland branch either over the counter or by using our **depositpoint™** service. All deposits over the counter will be processed straight away. All deposits made in a **depositpoint™** before the end of the working day will be processed the same working day. Any deposits using our **depositpoints™** at weekends will be processed the next working day. All cash will be immediately available when processed and cheques will follow normal clearance timelines. Please remember, weekends and bank holidays are not counted as working days.

Set up your Direct Debits

When it comes to convenience, nothing beats a Direct Debit: a payment straight from your account to a company or service. It's particularly useful for paying regular bills like your utilities, where the amount you pay may change. We'll help you set up your Direct Debits using the information provided by the company or business you want to make payments to. Remember to make sure you have enough funds in your account when your payment is due. If you ever need to cancel or change a Direct Debit, simply let the company you are paying and us know. If you think there has been an incorrect payment, tell us immediately and we'll arrange a full and immediate refund. Just make sure you tell the company or business involved that you've done this.

And your standing orders

Another easy way to pay is by standing order: a fixed, regular payment from your account. Again, we can help set these up for you and if you ever need to change or cancel a standing order, just let us know. You can cancel a standing order, through Internet Banking or by calling the Telephone Banking helpline or alternatively by going into branch. If you're registered for Internet Banking, you can view Direct Debits and amend your standing orders online and through the Mobile Banking app.

We pay standing orders from your account shortly after midnight at the start of the due date, or the next working day if the due date is a non-working day.

If you don't have enough funds in your account at this point to make a payment, we will try to make a payment again after 2.30pm the same day. This gives you the chance to put extra funds into your account so that we can make the payment. The money needs to be available to use straight away, so you could transfer money from another personal account you have with us via Internet, Mobile or Telephone Banking or pay in cash over the counter in branch.

If you do not have enough funds at the beginning of a day to make a payment:

- ▶ You have until 2.30pm to pay money into your account to make the payment that day
- ▶ If a payment takes you overdrawn, you have until midnight to pay money into your account to avoid a daily arranged overdraft fee for that day.

If there are still not enough available funds to pay a standing order after 2.30pm on the day the payment is due, we will make a final try on the next working day before rejecting the payment.

Sending money outside the UK? Let us help

This service helps you send money outside the UK quickly, easily and securely. To find out more, including any charges that apply, visit [bankofscotland.co.uk/internationalpayments](https://www.bankofscotland.co.uk/internationalpayments), visit any branch or call us on **0345 721 3141**. Our lines are open daily, 7am-11pm, 7 days a week.

Setting up Direct Debits

To find out more about setting up Direct Debits and standing orders, please go to [bankofscotland.co.uk/managingyouraccounts](https://www.bankofscotland.co.uk/managingyouraccounts)

Using your card abroad

Pack your Bank of Scotland Visa debit card plus some travel money and you'll be all set for holiday spending wherever you go.

You can also use your Visa debit card abroad wherever you see the Visa sign. Fees apply to using your debit card abroad. Please see our Banking Charges guide for more details.

It's convenient...

Use your Visa debit card to pay in hotels, bars, restaurants and shops when you're abroad.

...and secure

Your Visa debit card is a simple alternative to carrying large amounts of cash. It's just as safe to use abroad as it is at home as we actively monitor your account when you're out of the country. If we see anything suspicious, we may call your mobile to let you know, so make sure we have a number to reach you on.

Travel money

To go alongside your debit card, you might like to take foreign currency or American Express® Travellers Cheques with you when you go abroad. So we've made sorting it out as easy as possible.

Before you go away

Order your foreign currency or American Express Travellers Cheques by 3pm Monday to Friday (excluding Bank Holidays) and we'll deliver them free of charge to either a branch of your choice for you to collect after 1pm the next working day, or to your home address by 1pm the next working day. For further details on our travel money service and order limits please visit [bankofscotland.co.uk/travel](https://www.bankofscotland.co.uk/travel)

Travellers Cheques are not accepted in all holiday destinations. Please check before you place your order, just visit www.aetclocator.com for more information.

Different delivery timescales may apply to Scotland and Northern Ireland. We may not be able to guarantee next working day delivery to certain remote areas within the United Kingdom, or to branches which are not open standard hours every weekday. Order limits also apply. Please check when placing your order.

When you get back

Our branches will also buy back any foreign notes or American Express Travellers Cheques you have left over.

The price at which we buy back your currency may differ from the price at which we sold it to you. There are minimum denominations we can accept in certain currencies. Details of these are available on request. We may not be able to re-purchase currency if a country becomes embargoed or we no longer deal with that currency.

How to order

Online banking – if you've registered, sign in to [bankofscotland.co.uk](https://www.bankofscotland.co.uk) It's the simple way to order and pay direct from your account.

Phone **0345 304 0029** (our lines are open daily, 7am-11pm, 7 days a week).

Call in to your local branch.

Choose how you want to bank

On the phone, online or on your mobile, it's easy to manage your money around the clock.

Telephone Banking

Call us any time, night or day to use our easy automated service, or if you prefer you can speak to one of our friendly advisers from 7am to 11pm 7 days a week.

Call **0345 721 3141**.

Please have your account number and sort code to hand when you call.

Internet Banking

Just log in to see all your Bank of Scotland UK personal current accounts, loans, savings accounts and credit cards in one place. View statements, check your balance, view Direct Debits and set up standing orders, make transfers and payments – all with a click of your mouse.

Click through from the account benefits page in Internet Banking and you can also manage your additional Account Benefits, for example upgrades to travel insurance cover, and register details of your mobile phone, debit and credit cards.

To sign up for Internet Banking

Visit your local branch
or register online at
bankofscotland.co.uk/register

Not all Telephone banking services are available 24 hours a day, 7 days a week. Please speak to an adviser for more information.
Calls may be monitored or recorded.

Mobile Banking

Making it easier to stay on top of your finances on the move. Mobile Banking means you can do your banking on the go using our app or via your mobile's browser.

- ▶ View the balance and transaction history of your Bank of Scotland UK personal current accounts, savings accounts and credit cards.
- ▶ Make payments to new and existing recipients.
- ▶ Transfer funds between your Bank of Scotland UK personal current accounts and savings accounts.

Please note, although you can use Internet, Mobile and Telephone Banking to give us instructions 24 hours a day, seven days a week, some instructions, such as those given after 10pm or at weekends, cannot be processed until the next working day. Not all Telephone Banking services are available 24 hours a day, 7 days a week. Please speak to an adviser for more information. We don't charge you for Mobile Banking but your mobile operator may charge you for some services, so please check with them. Mobile Banking services may be affected by phone signal and functionality. Our Mobile Banking app is available to iPhone and Android users only and currently requires iOS 10.0 or above, or Android 4.4 or above, although the minimum operating system requirements may change in the future. Our Mobile Banking app does not work on jailbroken or rooted devices. Device registration required. Android is a trademark of Google Inc. iPhone is a trademark of Apple Inc., registered in the US and other countries. Mobile Banking services are only available to our UK personal customers and registration is required. Terms and conditions apply.

Save each time you spend

Use our free Save the Change® service and you'll save so easily you'll forget you're doing it.

How it works:

- ▶ Each time you buy something with your Bank of Scotland Visa debit card the amount you spend will be rounded up to the nearest pound and the difference will be transferred from your current account to an eligible Bank of Scotland savings account.

- ▶ You can use your own savings account, or choose a friend or family member's.
- ▶ It's flexible, too. Call us or use Internet Banking to turn Save the Change on or off whenever you like, or to change your chosen savings account.
- ▶ We'll only make Save the Change transfers when your current account is in credit.

All you need is an eligible Bank of Scotland Current Account and eligible Bank of Scotland Savings Account from our range. We will apply Save the Change to all Visa debit card purchases both in the UK and abroad. It does not apply to over the counter cash advances, ATM withdrawals or fees charged for non Bank of Scotland ATM transactions.

For further information visit your branch or call **0345 602 0211**.

Register now

If you use Internet Banking, you can register for Save the Change® online at bankofscotland.co.uk/savethechange

Alternatively, you can call **0345 602 0211** or ask a member of staff at any branch.

Using cheques

Not all shops accept cheques any more, but you might still find them useful in some situations.

Unpaid cheques

If you write a cheque without having enough money in your account to cover it, it might get returned (or 'bounced').

Cheques can usually be returned up to six days after we receive them and charges may apply. Please refer to our Banking Charges Guide for further information.

How to cancel a cheque

If you need to cancel a cheque, call us straight away on **0345 602 0211** or come in to your nearest branch.

Processing cheques

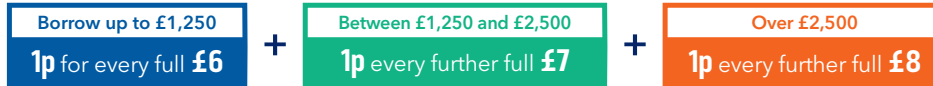
For more information on how cheques you write or pay will be processed, and when the money will be available, please refer to the Banking Charges section of the Bank Account Conditions.

£150 fee-free arranged overdraft

Preferential overdraft terms for Gold Account holders.

As a Gold Account holder you can benefit from a £150 fee-free arranged overdraft, subject to application and approval. This means you can borrow up to £150 without paying any overdraft fees. If you already have an arranged overdraft limit in excess of this, the first £150 will automatically be fee-free. We may also be able to extend your existing arranged overdraft limit (subject to application and approval).

Here's how it all works...



If you borrow £1,250 or less, you'll only pay one fee of 1p for every full £6. If you borrow more, the fee you'll pay will be a combination of the fees shown above.

Calculating your overdraft fees

Your overdraft fees are calculated depending on how much you borrow and could include up to three amounts added together. If you have a fee-free amount with your arranged overdraft it will stay the same, so you'll only pay a daily fee if you borrow more than that amount.

Examples of how Gold Account daily arranged overdraft fees will be calculated

If you borrow £500	First £150	£350 at 1p for every full £6			Total daily fee
	Fee-free	£0.58			= £0.58
If you borrow £1,600	First £150	£1,100 at 1p for every full £6	Plus, £350 at 1p for every full £7		
	Fee-free	£1.83	+ £0.50	= £2.33	
If you borrow £3,200	First £150	£1,100 at 1p for every full £6	Plus, £1,250 at 1p for every full £7	Plus, £700 at 1p for every full £8	Total daily fee
	Fee-free	£1.83	+ £1.78	+ £0.87	= £4.48

Representative Example

If you use an arranged overdraft of **£1,200** on your Gold Account, then we'll charge you a daily arranged overdraft fee of **£1.75**. For Gold Accounts, the daily arranged overdraft fee on the first **£150** is **0p**.

Overdrafts are subject to application and approval and repayable on demand.

Daily charging

Instead of paying all fees in one go each month, a daily arranged overdraft fee will be charged at the end of each day you use your arranged overdraft including weekends and bank holidays – so you'll pay for what you borrow on the day you borrow it.

This will help you keep track of how much using your daily arranged overdraft costs you.

If you go over your limit

So all your payments are made, it's important you manage your account within your arranged overdraft limit. If you don't have enough money in your account or you reach your limit, you may not be able to make any more payments. If a payment takes you over your limit or we refuse it, you won't be charged.

Grace Period

Our Grace Period gives you until 2.30pm every day to pay in enough money to ensure the payment goes out, but you have until midnight to avoid a daily arranged overdraft fee for that day. The money needs to be immediately available to use, so you could transfer money from another personal account you have with us via Internet Banking, Mobile Banking or Telephone Banking or pay in cash over the counter in branch.

Mobile Alerts

It's important to monitor your account regularly to make sure you have enough funds to make any payments due. Our mobile alerts service offers a simple way to stay on top of your finances without even having to think about it.

So if we have a mobile number for you, we'll let you know when:

- ▶ **You've started using your overdraft and are being charged.** You will only receive this message once when you are first charged for using your overdraft. You have until midnight to pay in enough to avoid future daily arranged overdraft fees. The money needs to be immediately available to use, so you could transfer money from another personal account you have with us via Mobile, Internet or Telephone Banking or pay in cash over the counter in branch.

- ▶ **You're nearing your limit.** We'll send a message when your balance falls below £50. If you have an arranged overdraft, we'll also send an alert when you're within £50 of your arranged limit.
- ▶ **You don't have enough to pay a standing order.** If you're able to move your money from other accounts, you will have until 2.30pm (UK time) to pay in cleared funds in order to make any payments.
- ▶ **You've reached your limit.** You will only receive this message once when you first reach your limit and have zero available funds.





You can receive alerts abroad, but please check with your service provider for any charges you may incur.


You can check if we have a valid number for you – or set one up – through Internet Banking, in a branch, or by calling us on 0345 721 3141. If you don't want to receive alerts you can text STOP to 65558 to opt-out. If you opt-out you may miss important messages about your account so make sure you keep track of your balance and regularly check your statements through Mobile Banking, Internet Banking or Telephone Banking.


Mobile alerts are sent throughout the day, 7 days a week including Bank Holidays. This is a free service for all eligible current account customers. We won't charge you for this service, but if you receive texts while abroad, your network service provider may charge you.

How to register for your benefits

You're already covered (subject to eligibility) but for a couple of benefits, registering through Gold Membership will help in the event that you need to make use of them.

What's included	Am I already covered?	What should I do next?	Do I need anything?	Find out more
AXA Worldwide Travel Insurance	 (unless age limits or medical conditions apply)	Medical conditions that any person to be insured have or have had, which are not all on the "No Screen Conditions" list are not covered by this policy. To see if these can be covered you must call the insurer declaring all medical conditions including those on the list and an extra cost may apply. If following a medical screening the insurer does not provide cover for the medical conditions you tell them about they will not provide cover for any of those conditions, even if one or more is on the list of "No Screen Conditions".	Your policy document is included in this welcome pack. Please keep it safe.	Page 19
AA Breakdown Cover		Relax. You're already covered.	Your policy document is included in this welcome pack. Please keep it safe.	Page 21
Mobile Phone Insurance administered by Lifestyle Services Group Limited		You're already covered for Mobile Phone Insurance but to register go to the Account Benefits tab in Internet Banking or call Gold Membership Services.	Have these details handy: <ul style="list-style-type: none"> • Your mobile number, make and model • Your mobile phone's IMEI number* • Your Gold Account details. 	Page 22
Card Loss Assistance provided by Citymain Administrators Ltd		To register your card details and important documents, register via the Account Benefits tab in Internet Banking or call Gold Membership Services.	You'll need all of your card details handy.	Page 24

 Nothing for you to do.

 You're covered, but registering now helps improve this service if you need to use this benefit.

*To find out your mobile phone's IMEI number key *#06# into your mobile.

Worldwide Travel Insurance

For you and your family

When you're planning a trip, your Gold Account includes comprehensive worldwide travel insurance provided by AXA.

- ▶ Take as many trips as you like.
- ▶ You're covered for up to 45 consecutive days per trip.
- ▶ Covers certain winter sports (up to 31 days in any calendar year).
- ▶ New-for-old replacement on baggage under two years old if it's lost or stolen (subject to cover limits).
- ▶ Both business and leisure trips are covered.
- ▶ You can request cover for existing medical conditions (not on the list of 'No Screen Conditions') for an extra premium.

Check you're covered

All cover stops on your 80th birthday. As long as you are under 80 your spouse, civil partner or partner will also be covered until they reach 80 as long as they are registered with a medical practitioner in the UK. Family cover provides cover for your children up to the age of 18, or up to 24 years if in full time education. Please tell us about any medical conditions affecting anyone covered by your policy. Turn to pages 39 – 41 for important information on medical conditions and page 25 onwards for eligibility criteria.

Your policy details

There's no paperwork to complete as your policy number is your Gold sort code and account number.

Waive your excess

An excess of £40 per claim applies, but a waiver upgrade may be available instead for an additional premium. To find out more, please call Gold Membership Services.

Remember to pack your policy

It's a good idea to take your policy document with you when you travel. You can download or print pages 28 – 61 of this document.

Manage your travel cover online

If you are registered you can login and click through to AXA via Internet Banking which will enable you to:

- ▶ Access and print your travel insurance documents.
- ▶ Upgrade your level of cover.
- ▶ Complete your medical screening questionnaire online.
- ▶ Update your personal information.
- ▶ Register a claim.

Helping you in an emergency

To make a claim, report lost baggage, documents or money, or if you need medical assistance call Gold Membership Services, 24/7.

AA Breakdown Cover

No matter whose car you're in, whether you're the driver or a passenger, your Gold Account gives you automatic AA Roadside Assistance, so if you break down help is only a phone call away.

You're covered 24/7 if you break down over a quarter of a mile from home. If your car can't be fixed at the roadside, you'll be taken to the AA's choice of local relevant repairer or to a local destination of your choice, provided it is no further.

If you break down

- ▶ Call Gold Membership Services and we'll put you through to the AA, or call the AA direct on **0800 980 5793**.
- ▶ You'll be asked for your Gold Membership Number (your sort code and account number) and you may need to show your Visa debit card when the AA Patrol arrives.

Accident Management Service:

If you have an accident call Gold Membership Services and we'll put you through to the AA Accident Management Service. They'll help arrange the recovery and repair of your car, and even lend a hand claiming on your insurance following an accident or vandalism.

SMS text messaging is available for use by deaf, hard of hearing or speech impaired customers in a breakdown situation by sending an SMS to **07900 444 999**.

You'll find the terms, conditions and limitations of your cover in the AA policy document to download or print it at [bankofscotland.co.uk/bankaccounts/terms-conditions/](https://www.bankofscotland.co.uk/bankaccounts/terms-conditions/)

Why not keep it in your car so you have it to hand when you need it.

Mobile Phone Insurance

Why you won't be lost if you lose your phone.

Good news. Your Gold Account comes with mobile phone insurance and your phone is covered wherever you are in the world.

Your insurance, administered by Lifestyle Services Group Limited (LSG) and underwritten by Assurant General Insurance Limited, covers one phone for sole Gold Account holders, while joint account holders can insure up to two phones.

Following a successful claim LSG will repair or replace your handset up to a maximum value of £2,000 (including VAT) if your phone is lost, stolen, damaged or suffers breakdown (including faults).

LSG will repair the mobile phone (where possible) or replace it with a mobile phone of the same make, model and memory size. If LSG cannot do this you will be given a choice of models with an equivalent specification. Any replacement mobile phone provided may come from new or refurbished stock.

Any replaced or repaired phone will only be sent to a UK address.

You're even protected against unauthorised network charges made on a lost or stolen phone:

- ▶ Up to £450 (including VAT) per claim for prepaid and Pay As You Go phones.
- ▶ Up to £1,500 (including VAT) per claim for contract phones.

There's a £100 excess for each successful claim. No more than 2 successful claims per account holder in any 12 month period.

Authorised network charges are only covered from the point your mobile phone is lost or stolen and for up to 24 hours after you discover the loss or theft. If you don't tell your air time provider within 24 hours you will be responsible for any further charges.

Changing your phone?

Don't forget to register your new phone details.

You'll find all the terms, conditions and limitations of your cover in the policy document that comes with this pack.

Register your handset(s) now

The good news is your mobile is automatically covered under this benefit. However, to make things easier if you ever need to make a claim, you can register your mobile phone details.

Call us on Gold Membership Services or visit the Account Benefits tab in Internet Banking and click through to LSG with this information:

- ▶ Your Gold Membership Number (your sort code and account number).
- ▶ The make, model and number of the phone(s) you want to register.
- ▶ The IMEI number for each phone (dial *#06# on your keypad to find this code).

How to make a claim

If your phone is lost or stolen

- ▶ Unauthorised network charges are only covered from the point your mobile phone is lost or stolen and for up to 24 hours after you discover the loss or theft. If you don't tell your airtime provider within 24 hours you will be responsible for any further charges.
- ▶ Tell the police about any lost or stolen mobile phone as soon as you can.
- ▶ You should tell LSG about your claim as soon as you can upon discovering the incident.
- ▶ Make your claim to LSG by visiting the Account Benefits tab in Internet Banking or by calling Gold Membership Services.

If your phone is damaged

- ▶ Report the incident to LSG by visiting the Account Benefits tab on your Internet Banking, or by calling Gold Membership Services.
 - ▶ If LSG need you to send your phone they'll let you know.
-

Please note proof of ownership may be required in the event of a claim.

Card Loss Assistance

If your cards are lost or stolen, help is at hand. Just one call and Card Loss Assistance will request your financial card providers cancel your cards, wherever you are in the world.

And it's not just your Bank of Scotland cards – they can request any bank or store cards be cancelled too. That means you can avoid the hassle of trying to recall your card details and arranging to have them cancelled individually.

How Card Loss Assistance works

- ▶ If your cards are lost or stolen, report them to Citymain Administrators Ltd. They'll tell your card providers to cancel the cards straight away if possible and arrange replacements.
- ▶ You can also securely register your passport and driving licence numbers with Citymain for easy access should you lose them.

Registering your cards

Card Loss Assistance will arrange for card issuers to cancel your debit, credit and store cards. You don't have to register, but it's a good idea as it helps Citymain do things more effectively. Just go to the Account Benefits tab in Internet Banking, or call Gold Membership Services. You'll be asked for the card or document numbers that you wish to register, so please have them handy.

If your cards are lost or stolen, call Gold Membership Services on **0345 602 0211** or **+44 131 333 3310** from abroad.

For full terms, conditions and limitations please see pages 87 - 89

Things you need to know

Here's a useful summary of your Gold Account benefits, along with some important limitations and exclusions to be aware of.

Your benefit	Key features
Worldwide Travel Insurance	<ul style="list-style-type: none">▶ Comprehensive cover, including:<ul style="list-style-type: none">- Emergency medical cover (up to £10,000,000)- Cancellation or curtailment cover (up to £5,000)- Personal accident cover (up to £30,000)- Baggage cover (up to £2,500 and valuables up to £500 in total)- Travel disruption cover (up to £5,000).▶ Multi-trip worldwide family travel cover includes, if eligible, your spouse, civil partner or partner and children.▶ Covers certain Winter Sports.▶ Covers UK leisure travel when two or more consecutive nights' accommodation is booked.
AA Breakdown Cover	<ul style="list-style-type: none">▶ Roadside Assistance.▶ Accident Management.▶ Service is only available in the UK, Channel Islands and Isle of Man.▶ Customer covered, not the vehicle.
Mobile Phone Insurance	<ul style="list-style-type: none">▶ Insures one phone on a sole account and two phones for joint accounts.▶ Repair or replacement phone up to a maximum value of £2,000 (including VAT).▶ Covers for loss, theft, damage, or breakdown (including faults).
Card Loss Assistance	<ul style="list-style-type: none">▶ With one call day or night, Citymain can request card issuers cancel all financial cards and request replacements.▶ You can register the cards for your family if they live with you.▶ You can also securely register your passport and driving licence numbers with Citymain for easy access should you lose them.

Your benefits last as long as you hold your Gold Account. These tables list some key benefits and some important limitations and exclusions of your account. For full details please see the Terms and Conditions policy documents included in this welcome pack.

Your benefit	Key benefit exclusions
Worldwide Travel Insurance	<ul style="list-style-type: none"> ▶ All cover stops on your 80th birthday. As long as you are under 80 your spouse, civil partner or partner will also be covered until they reach 80. ▶ Children must travel with you or a responsible adult. ▶ The standard maximum trip duration is 45 consecutive days (for Winter Sports maximum 31 days cover in calendar year). ▶ £40 excess may apply.
Mobile Phone Insurance	<ul style="list-style-type: none"> ▶ Excess is £100 for each successful claim. No more than 2 successful claims per account holder in any 12 month period.
AA Breakdown Cover	<ul style="list-style-type: none"> ▶ If it is not possible to fix the vehicle, you and up to seven passengers will be recovered to the AA's choice of relevant local repairer or a local destination of your choice provided it is no further.

Your benefit	Additional exclusions
Worldwide Travel insurance	<ul style="list-style-type: none"> ▶ Claims relating to 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 either a registered mental health professional if you are under the care of a Community Mental Health team or if not, a consultant specialising in the relevant field. ▶ Medical conditions that you or anyone to be covered have, or have had if they are not all on the 'No Screen Conditions' list must be declared and cover agreed with the insurer (there may be an additional premium if the insurer agrees to cover the condition). ▶ If, following a medical screening, AXA do not provide cover for the medical condition(s) that you tell them about they will not provide cover for any of those medical conditions, even if one or more of them is a 'No Screen Condition'. ▶ Medical conditions affecting a close relative or a close business associate which you were aware of when opening your account or booking any trip may not be covered. ▶ Children must be under 18, or under 24 if in full-time education. ▶ Cover may be excluded for certain hazardous sports and activities (see 'Permitted Sports and Activities'). ▶ This policy only covers losses suffered whilst you are a UK, Channel Islands or Isle of Man resident and are registered with a Medical Practitioner in the UK. ▶ For travel disruption, excludes claims arising within seven days after you opened your account, or at the time of booking any trip (whichever is later), which relate to an event which was occurring, or you were aware could occur, at the time you opened your account, or at the time you made your travel arrangements for this trip (whichever is the later).
AA Breakdown Cover	<ul style="list-style-type: none"> ▶ Maximum of five call-outs per 12 month period (seven for a joint account) and not covered for same or similar causes of breakdown to that which the AA attended within the previous 28 days. ▶ Does not provide for any vehicle recovery following an accident. ▶ You are not covered when travelling in a car, van, minibus or motorcycle exceeding the weight restriction of 3.5 tonnes and max width restriction of 7ft 6in (2.3m).
Mobile Phone Insurance	<ul style="list-style-type: none"> ▶ Theft, loss, damage or breakdown where you have knowingly put your mobile phone at risk or you have not taken care of it may not be covered. Examples are provided in the Policy Document. ▶ There is only cover for unauthorised network charges from the point your mobile is lost or stolen for up to 24 hours after you discover the loss or theft. If you don't tell your airtime provider within 24 hours you will be responsible for any further charges. ▶ This policy is only for mobile phones. This means only handheld devices that are designed to make mobile phone calls and work independently from any other device are covered. This policy isn't for tablet computers, Smartwatches or other wearable technology.

Useful numbers

Gold Membership Services:

0345 602 0211

Or you can access your account benefits via Internet Banking (if registered).

Calls may be monitored or recorded.

If you'd prefer you can call some of your Gold Account services direct, here are the numbers you'll need.

▶ AA Breakdown Assistance:
0800 980 57 93

▶ Travel Insurance emergencies from overseas:
+44 1633 439 013

Lines are open 24 hours a day, 7 days a week. Your Gold Membership Number is your sort code and account number. You'll find these on your Bank of Scotland Gold Visa debit card and on all your statements.

Worldwide Travel Insurance

Demands and needs statement

This product meets the demands and needs of those under 80 years of age travelling abroad in respect of medical and other similar expenses throughout the duration of the policy.

keyfacts®

Policy summary

This policy summary does not contain full details and conditions of your insurance and within the policy wording there are words or expressions which have a specific meaning, further details of which are located in the 'Travel Insurance policy Definitions' section.

AXA insurance

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

Type of insurance and cover

Travel insurance for you and your family for trips taken anywhere in the world whilst your Gold Account is in force. Winter Sports are included as standard.

Upgrade options of additional adult or child, excess waiver, 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:

for which you are taking prescribed medication or for which you have received or are awaiting treatment (within six months prior to opening your Premier Account or booking your trip, whichever is later) unless we have agreed in writing to cover you or the condition is a No Screen Condition;

- ▶ of which you are aware and have sought, but have not received, a diagnosis;
- ▶ 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.
- ▶ If following a medical screening we do not provide cover for the medical condition(s) that you tell us about we will not provide cover for any of those medical conditions, even if one or more of them is a No Screen Condition.

Conditions

If you are travelling to Australia and you require medical treatment you must enrol with a local Medicare office. 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 £10,000,000 outside of your home area.
- ▶ Emergency dental treatment for pain relief up to £1,000 incurred outside of 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

- ▶ £50 for every completed 24 hours in-patient hospital stay up to a maximum of £1,000.

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 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 and valuables (excluding golf equipment) up to £2,500. Up to £500 for any one article, pair or set of articles and up to £500 for all 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.
- ▶ Accidental loss, theft or damage to golf equipment 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 £300).
- ▶ 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 (reduced to six hours for trips of three nights or less). £30 for the first complete 12 or six hours delay and £20 for each completed 12 hours following, up to a maximum of £250.
- ▶ 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.

Section I – Missed departure

- ▶ Up to £1,000 for additional room only accommodation and travel expense to reach your destination if you miss your departure 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

- ▶ 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, Section K – Ski pack and Section Q – Travel disruption cover 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.

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.

- ▶ Accidental loss, theft or damage to certain items forming part of your baggage and valuables. Up to £250 for each wedding ring, up to £1,000 for wedding gifts (including up to £150 for bank notes and currency notes); 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

- ▶ 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 – Travel disruption cover

- ▶ Before you reach your destination:
 - up to £5,000 (including excursions up to £250) for cancellation or abandonment of your trip after 12 hours delay or additional expenses to reach your destination.
 - delayed departure compensation up to £250 (£30 after 12 hours reduced to six hours for trips of three nights or less and £20 per 12 hours delay thereafter).
- ▶ Missed departure expenses up to £1,000
- ▶ While you are at your destination:
 - alternative accommodation if your booked accommodation cannot be used or abandonment of trip up to £5,000 (including up to £250 for excursions and £200 for taxis and hire cars).
- ▶ On the way home:
 - additional expenses to return home or if you have to stay longer abroad up to £5,000 (including up to £200 for taxis and hire cars)
 - delayed departure compensation up to £250 (£30 after 12 hours reduced to six hours for trips of three nights or less and £20 per 12 hours delay thereafter).
 - missed departure expenses up to £1,000.
- ▶ The combined total amount payable under Section A – Cancellation or curtailment charges and early return, Section K – Ski pack and Section Q – Travel disruption will be no more than £5,000.

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

- ▶ £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 and valuables – 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 45 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 two consecutive nights paid accommodation (at least five nights in the case of business travel).
- ▶ Cover under your policy will cease when you reach 80 years old or when your Gold Current 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.
 - Climbing on or jumping from vehicles, buildings or balconies regardless of the height.
 - Wilful, self inflicted injury, suicide, drug use or solvent abuse.
 - You drinking too much alcohol resulting in a claim.
- ▶ Unlawful actions and any subsequent legal proceedings brought against you.
- ▶ Travel to a country, specific area or event which the Foreign and Commonwealth Office has advised against all travel or all but essential travel (except where cover is provided under subsections 1.c) and 5.c) of What is covered under Section Q – Travel disruption cover).

Exclusions under Section A – Cancellation or curtailment charges:

- ▶ Redundancy caused by misconduct, resignation, voluntary redundancy, entering into a compromise agreement, or where you received a warning or notification of redundancy prior to the date you opened a new Gold Account or at the time of booking any trip.
- ▶ Any circumstances known prior to the date you opened a new Gold Account or at the time of booking any trip that could reasonably be expected to give rise to a claim.
- ▶ Your reluctance to continue travelling unless the Foreign and Commonwealth Office announces travellers should avoid the country or area.

Exclusions under Section B – Emergency medical and other expenses:

- ▶ Treatment or surgery which in the opinion of AXA Assistance 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 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 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 and passports 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.
- ▶ Volcanic eruptions and/or volcanic ash clouds.
- ▶ Any claims arising from a trip solely within your home area. (Cover is however available under Section Q – Travel disruption cover provided that you have pre-booked at least two consecutive nights paid accommodation on a holiday or pleasure trip, or at least five consecutive nights paid accommodation on a business trip).

Exclusions under Section I – Missed departure:

- ▶ Strike or industrial action publicly known at the time you made travel arrangements for the trip.
- ▶ Volcanic eruptions and/or volcanic ash clouds (except claims under subsection 1. of What is covered).
- ▶ Any claims arising from a trip solely within your home area. (Cover is however available under Section Q – Travel disruption cover provided that you have pre-booked at least two consecutive nights paid accommodation on a holiday or pleasure trip, or at least five consecutive nights paid accommodation on a business 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 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 United Kingdom.

Exclusions under Section O – Wedding/Civil partnership cover:

- ▶ Valuables, bank notes and currency notes 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 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 or discs other than the market value.
- ▶ Any loss or damage arising from manual work.

Exclusions under Section Q – Travel disruption cover:

- ▶ Any event that was already known about when you opened your account or booked your trip (whichever is the later).

- ▶ Any claim that occurs within the first seven days of opening your account or booking your trip (whichever is the later) which relates to an event which was occurring or you were aware could occur at the time you opened your account or booked the trip (whichever is the later).
- ▶ Any claims arising whilst you are on a day-trip.
- ▶ The cost of Air Passenger Duty (APD) whether irrecoverable or not.
- ▶ Any lost or additional transport and accommodation cost if you are going on a package holiday except lost pre-paid charges (such as airport parking) where these were arranged separately from your package holiday.
- ▶ Any expenses which could be claimed back from another source (for example, from your package tour operator, travel agent, airline, credit card provider etc.).
- ▶ Any alternative travel or accommodation expenses where your tour operator had offered you a reasonable alternative.

Duration

This policy provides travel insurance for trips taken while you are up to and including 79 years of age and whilst your Gold Account is in force.

Cancellation period

You are free to cancel this policy at any time by closing your Gold Account or by changing it to another account type. Please refer to the 'Cancellation' section within the 'General conditions applicable to the whole policy'.

Claim notification

To make a claim please call Gold Membership Services on **0345 602 0211**.

Making yourself heard

Any complaint you may have, should in the first instance be addressed to the claim office or helpline as applicable. 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 'Complaints Procedure' section of the policy wording.

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 7741 4100**.

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 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 this insurance or insurance related services.

United Kingdom residents

This policy only covers losses suffered whilst **You** are a **United Kingdom** resident and are registered with a **Medical Practitioner** in the **United Kingdom**.

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, unless the additional premium has been paid to waive the excess as shown in **Your Upgrade** schedule.

The European Commission has also provided an Online Dispute Resolution Service for logging complaints. To use this service please go to:

<http://ec.europa.eu/odr>

Policy information or advice

If **You** would like more information or if **You** feel the insurance may not meet **Your** needs, telephone Gold Membership Services on **0345 602 0211**.

AXA Insurance

Benefits under this policy are underwritten by AXA Insurance UK plc, (Registered Office) 5 Old Broad Street, London EC2N 1AD. AXA Insurance UK plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 202312. This can be checked on the Financial Services Register by visiting the FCA website at www.fca.org.uk

Data Protection Act Notice

AXA Insurance UK plc is part of the AXA Group of companies which takes **Your** privacy very seriously. For details of how **We** use the personal information **We** collect from **You** and **Your** rights please view **Our** privacy policy at www.axa.co.uk/privacy-policy If **You** do not have access to the internet please contact **Us** and **We** will send you a printed copy. Also, please note that information provided may be shared with **Your Bank Account Provider**.

Fraud prevention

To keep premiums low **We** do participate in a number of industry initiatives to prevent and detect fraud. To help prevent crime **We** may:

1. Share information about **You** with other organisations and public bodies including the police.
2. Share information about **You** within the AXA Group and with other insurers.
3. Pass **Your** details to recognised centralised insurance industry applications and claims review systems (for example the Travel Claims Database) where **Your** details may be checked and updated.
4. Load **Your** details and any information and documents **You** provide **Us** to the Insurance

Fraud Register. This may affect future applications for insurance products.

5. Check **Your** details with fraud prevention agencies and databases. If **You** give **Us** false or inaccurate information and **We** suspect fraud, **We** may record this with fraud prevention agencies.
6. Search records held by fraud prevention and credit agencies to:
 - a) Help make decisions about credit services for **You** and members of **Your** household.
 - b) Help make decisions on insurance policies and claims for **You** and members of **Your** household.
 - c) Trace debtors, recover debt, prevent fraud and to manage **Your** insurance policies.
 - d) Check **Your** identity to prevent money laundering.
7. Undertake credit searches and additional fraud searches.

Your travel insurance checklist

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

- ▶ will **Your Trip** last more than 45 consecutive days?
- ▶ will **You** be engaging in **Winter Sports** for more than 31 days in any calendar year?

You need to tell **Us** about any **Medical Condition** before **You** book **Your Trip**.

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 the 'Exclusions' section of this policy on pages 40 - 41.

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:

Insured Person/You/Your

The holder(s) of a Gold Current Account and their **Family**.

All cover on this policy ceases for all travellers when:

- ▶ On a single account, the account holder reaches 80 or;
- ▶ On a **Joint Account**, both account holders have reached the age of 80. When one account holder is under the age of 80 cover continues for this account holder and their **Family**.

We/Us/Our

- ▶ means AXA Insurance UK plc., (Registered Office) 5 Old Broad Street, London EC2N 1AD. Registered in England No. 78950, authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulatory Authority.

Baggage

- ▶ means luggage, clothing, personal effects, **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**.

Bank Account Provider

- ▶ The bank which provides the account through which this travel insurance policy is made available to **You**.

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**.

Curtailment/Curtail/Curtailed

- ▶ means either:
 - a) **You** abandoning or cutting short the **Trip** after **You** leave **Your Home** (or for a **Business Trip Your** place of business) by direct early return to **Your Home** or place of business, in which case claims will be calculated from the day **You** returned to **Your Home** or place of business (whichever is the earlier) and based on the number of complete days of **Your Trip You** have not used, or
 - b) **You** attending a hospital outside **Your Home Area** as an in-patient or being confined to **Your** accommodation abroad due to compulsory quarantine or on the orders of a **Medical Practitioner**, in either case for a period in excess of 48 hours. Claims will be calculated from the day **You** were admitted to hospital or confined to **Your** accommodation and based

on the number of complete days for which **You** were hospitalised, quarantined or confined to **Your** accommodation.

Curtailment claims under paragraph b) will only be paid for the ill/injured/quarantined/confined **Insured Person**, but where **We** or AXA Assistance agree for another **Insured Person** (including any children travelling with them) to stay with **You**, **We** will also pay for that **Insured Person's** proportion of any travel and accommodation costs and expenses (including excursions up to £250) they have incurred, but not used, by remaining with **You**.

Early Return

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

Family

- ▶ The account holder(s) spouse, partner or civil partner under the age of 80 (who are covered to travel on their own).
- ▶ The account holder(s) children, step children, adopted children, children for whom **You** are the legal guardian and foster children all of whom are under the age of 18 or under the age of 24 if in full-time education (all of whom are only covered when travelling with the account holder(s), the account holder(s) spouse, partner or civil partner or a **Responsible Adult**).
- ▶ The spouse, partner or civil partners children, step children, adopted children, children for whom they are the legal guardian and foster children all of whom are under the age of 18 or under the age of 24 if in full-time education (all of whom are only covered when travelling with the account holder(s), the account holder(s) spouse, partner or civil partner or a **Responsible Adult**).

Geographical Limits

- ▶ means anywhere in the world.

Golf Equipment

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

Health Check Date

- ▶ means:
 - a) the date stipulated on **Your** renewal invitation.
 - b) Before booking a **Trip** if **Your** health has changed (**Your Medical Condition** has deteriorated, **Your** dosage or number of prescribed medications has increased or **You** have developed a new **Medical Condition**).

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 the Isle of Man, **Your** home area means either the particular Channel Island on which **You** live 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 practicing, 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** and **Valuables** associated as being similar or complementary or used together.

Period of Insurance

- ▶ means the date when **You** opened a new AVA Current Account, and ending when **Your** AVA Current Account is closed, the policy is cancelled or **You** reach 80 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 continues 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
- horseriding (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
- pedalo
- 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 **You** existing cover call Gold Membership Services team Monday to Saturday 8am to 8pm, Sunday 9am to 5pm on: **0345 602 0211**.

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.

Responsible Adult

- ▶ means a person aged 18 or over (not insured on this policy) whose duty is to care for and be in control of another person and if necessary make decisions in the absence of the parent/guardian.

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 organisation(s) 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 45 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 and other electronic entertainment devices (including but not limited to mobile phones, MP3 or 4 players, tablets, ebooks, CD's, DVD's, tapes, films, cassettes, cartridges and headphones), computer games and associated equipment, telescopes and binoculars.

Winter Sports

- ▶ means the following activities: dry slope skiing, on and off-piste* skiing; on and off-piste* snowboarding; glacier walking/skiing, indoor and outdoor ice skating, kick sledging, mono skiing, ski blading, sledging/sleigh riding (pulled by horse or reindeer)**, snow shoe walking and snow cat driving**.

*A piste is a recognised and marked ski run within resort boundaries.

**These activities are covered on the policy however there will be no cover under Section G - Personal Liability when taking part in these activities.

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 two 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 45 days;
- d) For persons below the age of 80 years and whilst **You** are a **United Kingdom** resident and are registered with a **Medical Practitioner** in the **United Kingdom**; and
- 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 are free to choose the law applicable to this policy. **Your** policy will be governed by the law of England and Wales unless **You** and **We** have agreed otherwise.

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:

Optional Upgrades

You may purchase the following **Upgrades**.

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 Gold Account holder, or with the account holder's spouse, partner or civil partner when he/she is the **Insured Person**.

Excess Waiver

The policy excess will be reduced to nil.

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.

Trip Extension

The **Trip** limit may be extended to cover **You** for either 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.

Winter Sports

If **You** wish to participate in any activities not listed in the **Winter Sports** definition (and not included in the list of activities not covered in the 'General exclusions relating to all sections of the policy' paragraph 5), then

please call **Us** as **We** can extend **Your** cover to include any of the following activities: Cross Country Skiing, Ski-dooing**, Nordic Skiing, Snow Biking, Snow Bobbing, Snow Mobiling** or Snow Scooting**.

** These activities are covered on the policy however there will be no cover under Section G – Personal Liability when taking part in these activities.

Sections J, K and L can also be upgraded to provide higher cover limits.

Automatic Renewal

By purchasing an optional **Upgrade(s)** **You** provide consent to set up a continuous payment authority. This means **We** are authorised to automatically renew **Your Upgrade(s)** and apply for renewal payments from **Your** account every year, even if **Your** card has expired, until **You** instruct **Us** to stop.

We will contact **You** at least 21 days before the expiry date. If **You** still meet **Our** eligibility criteria, **We** will seek to automatically renew **Your Upgrade(s)** by using the latest details **You** provided to **Us**. **You** will also be provided with a renewal invitation which **You** should check to ensure all **Your** details are still correct and relevant. If any changes are required or **You** do not wish to renew **Your** Policy **You** should let **Us** know by contacting **Us** on 0345 602 0211 before **Your** renewal date.

If **You** no longer meet **Our** eligibility criteria, **We** will not be able to renew **Your Upgrade**. In all cases **We** will contact **You** prior to **Your** renewal date to advise **You** what to do next.

Renewals which include a Medical Condition

If **You** have contacted us about a **Medical Condition** and **We** have agreed in writing to cover **You**, it will not automatically renew. If **You** have purchased any **Upgrade(s)** in addition to a **Medical Condition** the **Upgrade(s)** will not automatically renew either. In both cases **We** will contact **You** at least 21 days before the expiry date to advise what to do next, but **You** will have to contact **Us** if **You** wish to renew.

Change to cover, terms or price

This clause explains how **We** may make changes to **Your** insurance policy. This clause does not allow **Us** to amend the other terms of **Your** Added Value current account. **We** may change the price, benefits, terms, cover and/or exclusions of **Your** insurance policy by giving **You** at least two months' notice in writing unless such changes are required to be made sooner by law or regulation (in which case **We** will give **You** a reasonable and proportionate amount of notice). Changes may be communicated to **You** by **Us** or by **Your Bank Account Provider** acting as **Our** agent.

We will only exercise **Our** ability to make changes to **Your** insurance policy in order to make reasonable and proportionate changes to reflect:

- a) any changes in the law, regulation and/or taxation of travel insurance business within the **United Kingdom**
- b) any changes that are required to give effect to decisions and/or guidance of a regulator or an ombudsman
- c) any changes that are required to give effect to new or revised insurance industry codes of practice that **We** intend to comply with
- d) inflationary increases in general claims costs, medical claims costs and/or administrative costs which affect the cost to **Us** of providing cover under and administering **Your** insurance policy
- e) changes in foreign currency exchange rates which affect the cost to **Us** of providing cover under and administering **Your** insurance policy
- f) the correction of any typographical or formatting errors that may occur
- g) other increases in the cost and/or number of travel insurance claims which affect the cost to **Us** of providing cover under and administering **Your** insurance policy; and
- h) increases in the cost of purchasing reinsurance which affects the cost to **Us** of providing cover under **Your** insurance policy.

Any change to the benefits, terms, cover or exclusion which restricts **Your** cover or benefits will not apply to any **Trip** which commences prior to the effective date of the change. All changes will apply to any **Trips** which commence after the effective date of the change, even where a **Trip** was booked before the effective date of the change.

If **You** do not wish to accept the change(s) that **We** intend to make to **Your** insurance policy, **You** can contact **Your Bank Account Provider** acting as **Our** agent by using the Added Value Account Membership Services contact details in this booklet.

This will be treated as notice that **You** wish to close or switch **Your** Added Value Current Account immediately - there will be no charge for closing or switching **Your** account. It will be assumed that **You** have accepted the change(s) if **Your Bank Account Provider** has not heard from **You** by the end of the notice period and **You** will be bound by the change(s) when they come into force.

Telephone number checklist

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

Gold Membership Services

helpline:	0345 602 0211
Opening hours	
Customer service lines:	24/7 Automated service
	Advisers are available 7am to 11pm, seven days a week
Upgrade your cover call	8am to 8pm Monday to Saturday 9am to 5pm Sunday.
Claim lines:	8am to 8pm Monday to Friday 9am to 5pm Saturday.

You can manage **Your** policy, register or track a claim online, by visiting www.bankofscotlandavatravelinsurance.com/privatedomain, at a time that suits **You**.

24 hour overseas assistance

helpline:	+44 1633 439 013
Fax:	+44 1633 815 866

Pre-travel advice/

Legal assistance:	0345 602 0211
UK fax numbers	
Claims:	0345 603 1660

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

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

3. Cancellation

You have the right to cancel **Your** insurance at any time. If **You**, or Bank of Scotland close **Your** account, or Bank of Scotland terminates the cover provided through the account, cover will stop immediately unless **You** are moving from one qualifying account to another. The cancellation details within **Your** personal banking terms and conditions apply. Depending on the circumstances a refund may apply.

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** or to obtain cover for

Medical Conditions 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** or **Medical Conditions** 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 9am to 5pm 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 Travel Claims
Civic Drive
Ipswich
IP1 2AN
Tel: **0345 602 0211**

Legal expenses and Personal assistance services only.

AXA Assistance
The Quadrangle
106/118 Station Road
Redhill
Surrey RH1 1PX
Tel: **0345 602 0211**

You can manage **Your** policy, register or track a claim online, by visiting www.bankofscotlandavatravelinsurance.com/privatedomain, at a time that suits **You**.

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. 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 45 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 comply with the conditions and supply the relevant information detailed under the heading 'Special conditions relating to claims' for the section under which **You** are claiming. Please refer to each section of this wording for a complete list. **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 post mortem 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. Fraudulent claims

Throughout **Your** dealings with **Us** **We** expect **You** to act honestly. If **You** or anyone acting for **You**:

- a) knowingly provides information to **Us** as part of **Your** application for **Your** policy that is not true and complete to the best of **Your** knowledge and belief; or
- b) knowingly makes a fraudulent or exaggerated claim under **Your** policy; or
- c) knowingly makes a false statement in support of a claim; or
- d) submits a knowingly false or forged document in support of a claim; or
- e) makes a claim for any loss or damage caused by **Your** wilful act or caused with **Your** agreement, knowledge or collusion.

Then

- a) **We** may prosecute fraudulent claimants;
- b) **We** may make the policy void from the date of the fraudulent act;
- c) **We** will not pay any fraudulent claims;
- d) **We** will be entitled to recover from **You** the amount of any fraudulent claim already paid under **Your** policy since the start date;

- e) **We** shall not return any premium paid by **You** for the policy;
- 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** **You** have, or have had, for which **You** are taking prescribed medication or are waiting to receive, or have received treatment (including surgery, tests or investigations) within the six months prior to opening **Your** Gold Account or within the six months prior to booking any **Trip**, whichever is later, unless **You** have contacted **Us** on **0345 602 0211** and **We** have agreed, in writing, to cover **You**. If **You** wish to apply for cover for such **Medical Conditions**, **You** need to contact **Us** on **0345 602 0211** at the following times:
 - a) Upon opening **Your** Gold Account if **You** already have a **Trip** booked, or before **You** book **Your** first **Trip** after opening **Your** Gold Account, and
- b) At any subsequent **Health Check Date**. If **You** have any **Medical Conditions** and they all appear in the following list of No Screen Conditions, then these will all be covered under the policy without the need to contact **Us**. If however **You** have any **Medical Condition** that is not in the list of No Screen Conditions, then **You** must tell **Us** about all the **Medical Conditions** that **You** have, including those on the list of No Screen Conditions. Cover for any **Medical Condition** may be subject to an additional premium. This will be confirmed when **You** contact **Us**.
2. Any **Medical Condition** **You** have at a **Health Check Date** of which **You** are aware and have sought, but not received, a diagnosis.
3. 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.
4. Any **Medical Condition** **You** have and for which **You** are not taking the recommended treatment or prescribed medication as directed by a **Medical Practitioner**.
5. Any **Medical Condition** **You** have and for which **You** are travelling with the intention of obtaining treatment outside **Your Home Area**.
6. **Your** travel against any health requirements stipulated by the carrier, their handling agents or any other **Public Transport** provider.

No Screen Conditions (for which **You** do not need to contact **Us** if all the **Medical Conditions** that **You** have are included on the list below)

Achilles tendon injury
Acid excess
Acid Reflux
Acne
ADHD (Attention Deficit Hyperactivity Disorder)
Allergy (requiring no prescriptive treatment only)
Allergy (with Epipen if prescribed)
Anal fissure/fistula
Arthritis
Asthma
Benign Prostatic Enlargement
Blindness
Broken bone (not head or spine)
Carpal tunnel syndrome
Cataracts
Chicken pox
Colitis (no hospital admissions in the last 12 months)
Common cold/influenza
Corneal graft
Cosmetic surgery
Crohn's Disease
Cuts and abrasions (non self-inflicted)
Cyst – breast
Cyst – testicular
Cystitis
Deafness
Diabetes
Diarrhoea and/or vomiting
Dislocated hip (not replacement hip)
Diverticulitis
Dyspepsia
Eczema
Epididymitis
Epilepsy
Essential tremor

Fungal nail infection
Gastric reflux
Glandular fever (not within 3 months of the planned trip)
Glaucoma
Gout
Haemorrhoids
Hayfever
Hernia
High blood pressure
High Cholesterol
Hip replacement
Hyperthyroidism (overactive thyroid)
Hypothyroidism (underactive thyroid)
Hysterectomy (provided carried out more than 6 months ago)
IBS (Irritable Bowel Syndrome)
Impetigo
Macular degeneration
ME (Myalgic Encephalomyelitis, if only symptom is fatigue)
Meniere's disease
Menopause/HRT
Menorrhagia
Migraine (confirmed diagnosis, no ongoing investigations)
Nasal polyps
Neuralgia, Neuritis
Nut allergy
Osteochondritis
Osteoporosis
Parkinson's
Pelvic inflammatory disease
PMT (Pre-menstrual tension)
Pregnancy (no complications)
Psoriasis
Reflux oesophagitis
Retinal detachment
Rheumatism

Rhinitis
RSI (Repetitive strain injury/Tendinitis)
Shingles
Shoulder injury
Sinusitis
Sleep Apnoea
Tendon injury
Tendonitis
Tinnitus
Tonsillitis
Uticaria
Varicose veins – legs only (if GP has confirmed fitness to travel)
Vertigo

To declare a Medical Condition or a change in Your state of health or prescribed medication, You should contact us on: 0345 602 0211.

If following a medical screening **We** do not provide cover for the **Medical Condition(s)** that **You** tell **Us** about **We** will not provide cover for any of those **Medical Conditions**, even if one or more of them is a No Screen Condition.

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
 - ▶ 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. Although **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, ice hockey, bobbing, tobogganing, heli skiing, ski acrobatics, ski flying, ski jumping, ski mountaineering, snowcat skiing, snowboarding off-piste without a guide, snow carting or the use of bob sleighs, luges or skeletons.

If **You** wish to participate in a winter sports activity not mentioned in the list above or in the **Winter Sports** definition, please refer to the **Winter Sports Upgrade** as **We** may be able to extend **Your** cover.

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, drug use (other than drugs taken in accordance with treatment prescribed and directed by a **Medical Practitioner**, but not for the treatment of drug addiction), and putting Yourself at needless risk (except in an attempt to save human life).
9. **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 judgment resulting in a claim. **We** do not expect **You** to avoid alcohol on **Your** trips or holidays, but **We** will not cover any claims arising because **You** have drunk so much alcohol that **Your** judgement is seriously affected and **You** need to make a claim as a result.
10. **You** climbing on top of, or jumping from a vehicle or jumping from a building or balcony, or climbing or moving from any external part of any building to another (apart from stairs, ramps or walkways) and falling regardless of the height, unless **Your** life is in danger or **You** are attempting to save human life.
11. **Your** own unlawful action or any criminal proceedings against **You**.
12. 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.

13. Operational duties of a member of the Armed Forces.

14. **Your** travel to a country or specific area or event to which the Travel Advice Unit of the Foreign and Commonwealth Office or the World Health Organisation has advised the public not to travel (other than claims arising from **You** not being able to travel and use **Your** booked accommodation or **Curtailing the Trip** before completion, as provided for under subsections 1.c) and 5.c) of What is covered under Section Q – Travel disruption cover).

15. **We** will not provide cover, be liable to pay any claim or provide any benefit where doing so would expose **Us** to:

- ▶ Any sanctions, prohibitions or restrictions under United Nations resolutions; or
- ▶ The trade or economic sanctions, laws or regulations of the European Union, **United Kingdom**, or United States of America

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 38. Give **Your** name, **Your** Gold 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.

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

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 439 013.

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). **You** can apply for an EHIC either online at www.ehic.org.uk or by telephoning 0300 330 1350.

This will entitle **You** to benefit from the reciprocal healthcare 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

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 by visiting the MEDICARE website on www.medicareaustralia.gov.au or by emailing medicare@medicareaustralia.gov.au. 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 439 013.

New Zealand

United Kingdom citizens on a short term visit to New Zealand are eligible for treatment (medical, hospital and related) on the same basis as citizens of New Zealand. If the treatment relates to an existing medical condition or a new condition arises, then a **Medical Practitioner** must agree in each case that prompt treatment is needed before **Your Trip** ends, if treatment is to be provided under the reciprocal agreement. **You** will also need to show **Your** UK passport.

You will however have to pay the same charges as New Zealanders for treatment at a doctor's surgery or for prescribed medication.

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 (and Section Q – Travel disruption cover) 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 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 of **You** or any person who **You** are travelling or have arranged to travel with 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.

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 **Curtaiment** 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**.
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 **Curtaiment** 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.
2. The cost of Air Passenger Duty (APD) whether irrecoverable or not.
3. Any claims arising directly or indirectly from:
 - a) **Your** misconduct or misconduct by any person who **You** are travelling with or have arranged to travel with leading to dismissal, **Your/their** resignation, voluntary redundancy, **You/their** entering into a compromise agreement, or where **You/they** had received a warning or notification of redundancy prior to the date **You** opened a new Gold Current Account or at the time of booking any **Trip**.
 - b) Circumstances known to **You** prior to the date **You** opened a new Gold Account or at the time of booking any **Trip** which could reasonably have been expected to give rise to cancellation or **Curtaiment** of the **Trip**.

4. Travel tickets paid for using any airline mileage reward scheme (except for Avios where **We** will arrange for **Your** Avios 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 either a registered mental health professional if **You** are under the care of a Community Mental Health Team or if not, a consultant specialising in the relevant field.
6. Your reluctance 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. The cost of **Your** unused original tickets where AXA Assistance or **We** have arranged and paid for **You** to come **Home** following **Curtaiment** of the **Trip**. If however **You** have not purchased a return ticket, **We** reserve the right to deduct the cost of an economy flight from any additional costs **We** have incurred which are medically necessary to repatriate **You** to **Your Home**.
8. Anything mentioned in the exclusions on pages 40 – 42.

Please refer to the telephone number checklist on page 38.

If the same expenses are also covered under Section Q – Travel disruption cover **You** can only claim for these 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 **Curtaiment** 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.

Section B – Emergency medical, additional accommodation and travelling costs

What is covered

We will pay **You** up to £10,000,000 for the following expenses which are necessarily incurred within 12 months of the incident as a result of **Your** suffering unforeseen **Bodily Injury**, illness, disease 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. If **You** suffer **Bodily Injury**, illness or disease **We** reserve the right to move **You** from one hospital to another and/or arrange for **Your** repatriation to the **United Kingdom** at any time during the **Trip**. **We** will do this, if in the opinion of AXA Assistance or **Us** (based on information provided by the **Medical Practitioner** in attendance), **You** can be moved safely and / or travel safely to **Your Home Area** or a suitable hospital nearby to continue treatment.
4. The intention of this section is to pay for emergency medical/surgical/dental treatment only and not

for treatment or surgery that can be reasonably delayed until **You** return to **Your Home Area**. **Our** decisions regarding the treatment or surgery that **We** will pay for (including repatriation to **Your Home Area**) will be based on this. If **You** do not accept **Our** decisions and do not want to be repatriated, then **We** may cancel **Your** cover under the medical related sections being Section A – Cancellation or curtailment charges and early return, Section B – Emergency medical, additional accommodation and travelling costs, Section C – Hospital benefit and Section D – Personal accident and travel accident cover of **Your** policy and refuse to deal with claims from **You** for any further treatment and/or **Your** repatriation to **Your Home Area**.

Cover under all other operative sections will however continue for the remainder of **Your Trip**.

What is not covered

1. The first £40 of each and every claim per incident.
2. 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 AXA Assistance or **Us** (based on information provided by the **Medical Practitioner** in attendance), can be delayed reasonably until **Your** 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) Any expenses incurred in England, Scotland, Wales, Northern Ireland, the Isle of Man or the Channel Islands which are:
 - i) for private treatment, or
 - ii) are funded by, or are recoverable from the Health Authority in Your Home Area, or
 - iii) are funded by a reciprocal health agreement (RHA) between these countries and/or islands.
 - m) 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.
 - n) **Your** decision not to be repatriated after the date when in the opinion of AXA Assistance it is safe to do so.
3. 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.
 4. The cost of **Your** unused original tickets where AXA Assistance or **We** have arranged and paid for **You** to return to **Your Home**, if **You** cannot Use the return ticket. If however **You** have not purchased a return ticket, We reserve the right to deduct the cost of an economy flight from any additional costs **We** have incurred which are medically necessary to repatriate **You** to **Your Home**.
 5. Anything mentioned in the exclusions on page 40 – 42.

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 38, giving **Your** name, followed by **Your** Gold 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 the 24 hour Medical Emergency Service. **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. If this is not possible because the condition requires emergency treatment, **You** or someone designated by **You** must contact AXA Assistance as soon as possible. For assistance outside the **United Kingdom** please see the telephone numbers checklist on page 38.

Section C – Hospital benefit

What is covered

We will pay **You** £50 for every complete 24 hours **You** have to stay in hospital as an in-patient or are confined to **Your** accommodation due to **Your** compulsory quarantine or on the orders of a **Medical Practitioner** outside **Your Home Area**, up to a maximum of £1,000 as a result of **Bodily Injury**, illness or disease **You** sustain.

We will pay the amount above in addition to any amount payable under Section B – Emergency medical, additional accommodation and travelling costs. This payment is meant to help **You** pay for additional expenses such as taxi fares and phone calls incurred by **Your** visitors during **Your** stay in hospital.

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, compulsory quarantine or confinement to **Your** accommodation on the orders of a **Medical Practitioner**.

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 AXA Assistance or **Us** (based on information provided by the **Medical Practitioner** in attendance), can be delayed reasonably until **Your** 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 page 40 – 42.

Please refer to the telephone number checklist on page 38.

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 Visa debit or credit card.

What is covered

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	Age 16		
	Up to age 15 years inclusive	years to 68 years inclusive	Age 69 years and over
1. Death	£1,000	£15,000	£1,000
2. Loss of one or more limbs and/or loss of sight in one or both eyes	£30,000	£30,000	£30,000
3. Permanent total disablement	£30,000	£30,000	£30,000

Special conditions relating to claims

1. **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) Under more than one of items 1, 2 or 3.
 - b) Under item 3 until one year after the date **You** sustain **Bodily Injury**.
 - c) Under item 3 if **You** are able or may be able to carry out any relevant employment or relevant occupation.

2. 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 Visa 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 40 – 42.

Please refer to the telephone number checklist on page 38.

Section E – Baggage and baggage delay

What is covered

1. We will pay **You** up to the amounts shown below for the accidental loss of, theft of or damage to:

- a) **Baggage and Valuables** (excluding **Golf Equipment**) £2,500.
- b) **Golf Equipment** £1,500.

The amount payable will be:

- a) 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.

- b) 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**, **Valuables** and **Golf Equipment**).

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

- c) for any one article, **Pair or Set** of articles £500 (not applicable to **Golf Equipment**).
 - d) the total for all **Valuables** £500.
2. **We** will also pay **You** 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 a **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) **You** will be covered for £35 per day, up to a maximum of £175 for the reasonable cost of replacement or hiring of Golf Equipment as a result of the accidental loss of, theft or damage to or temporary loss in transit for more than 24 hours of **Your** own Golf Equipment. If items of **Baggage** and **Valuables** are also covered under Section O – Wedding/Civil partnership cover **You** can only claim for these under one section for the same event.

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** and **Valuables**.

- 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) if items of **Baggage** are also covered under Section O – Wedding/Civil partnership cover **You** can only claim for these under one section for the same event
 - 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 **Valuables**, 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 (except claims under subsections 2.a) and 2.b)).
- 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 **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**).
- 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 40 – 42.

Section F – Personal money and travel documents

What is covered

We will pay **You** up to the £500 (with a maximum of £300 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:

- a) For bank notes, currency notes and coins £300.
- b) 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

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 **Personal Money and Travel Documents**.
2. 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:

- 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. The first £40 of each and every claim per incident.
2. Loss, theft of or damage to **Personal Money and Travel Documents** 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 travellers cheques if **You** have not complied with the issuer's conditions or where the issuer provides a replacement service.
4. Loss or damage due to delay, confiscation or detention by customs or other authority.
5. Loss or damage due to depreciation in value, variations in exchange rates or shortages due to error or omission.
6. Anything mentioned in the general exclusions on pages 40 – 42.

Please refer to the telephone number checklist on page 38.

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:

1. **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.
2. Loss of or damage to property that does not belong to and is neither in the charge of nor 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

1. **You** must give **Us** written notice as soon as possible of any incident, which may give rise to a claim.
2. **You** must forward every letter, court claim form, summons and process to **Us** as soon as **You** receive it.
3. **You** must not admit any liability or pay, offer to pay, promise to pay or negotiate any claim without **Our** written consent.
4. **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.

5. 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

1. Compensation or legal costs arising directly or indirectly from:
 - a) Liability which has been assumed by **You** under agreement unless the liability would have attached in the absence of such agreement.
 - b) Pursuit of any business, trade, profession or occupation or the supply of goods or services.
 - c) Ownership, possession or use of vehicles, aircraft or watercraft (other than surfboards or manually propelled rowboats, punts, canoes and 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 40 – 42.

Please refer to the telephone number checklist on page 38.

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** and in addition for residents of Northern Ireland any departure point in the Republic of Ireland 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. £30 for the first completed 12 hours delay (unless **Your Trip** is three nights' or less when the number of hours delay is reduced to six hours) and £20 for each full 12 hours delay after that, up to a maximum of £250 (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** before departure from the **United Kingdom** and in addition for residents of Northern Ireland any departure point in the Republic of Ireland.

You may claim only under subsection 1 or 2 above for the same event, not both. **You** can only claim under one of either Section H – Delayed departure, Section I – Missed departure or Section Q – Travel disruption cover 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 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.
 - c) Volcanic eruptions and/or volcanic ash clouds.
3. Any claims arising in connection with a **Trip** solely within **Your Home Area**.
4. Anything mentioned in the general exclusions on pages 40 – 42.

Please refer to the telephone number checklist on page 38.

Section I – Missed departure

What is covered

We will pay **You** up to £1,000 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 (including for residents of Northern Ireland any departure point in the Republic of Ireland) in time to board the **Public Transport** on which **You** are booked to travel on for 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 or Section Q – Travel disruption cover **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.
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.
 - d) Volcanic eruptions and/or volcanic ash clouds (except claims under subsection 1. of What is covered).
3. Additional expenses where the scheduled **Public Transport** operator has offered reasonable alternative travel arrangements.
 4. Anything mentioned in the general exclusions on pages 40 – 42.

Please refer to the telephone number checklist on page 38.

Sections J, K, L and M – Winter sports

You are covered for up to 31 days in any calendar year when taking part in **Winter Sports**.

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 in the event of a total loss, will be the value at today's prices less a deduction for wear, tear and depreciation (loss of value – calculated from the table below), or **We** may replace, reinstate or repair the lost or damaged **Ski Equipment**.

Age of Ski Equipment	Amount payable
Less than 1 year old	90% of value
Over 1 year old	70% of value
Over 2 years old	50% of value
Over 3 years old	30% of value
Over 4 years old	20% of value
Over 5 years old	No payment

The maximum **We** will pay for any one article, pair or set of articles is the amount payable calculated from the table above or £300 whichever is the less.

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.
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 40 – 42.

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, Section K – Ski pack and Section Q – Travel disruption cover will be no more than £5,000

- b) up to £150 for the unused portion of **Your** lift pass if lost.

If the same costs or charges are also covered under Section Q – Travel disruption cover **You** can only claim for these under one section for the same event.

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 40 – 42.

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 40 – 42.

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.

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 40 – 42.

Please refer to the telephone number checklist on page 38.

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, 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 40 – 42.

Please refer to the telephone number checklist on page 38.

Section O – Wedding/Civil partnership cover

Special definitions which apply to this section only

You/Your/Insured Person

- ▶ means each person travelling to be married or to enter into a civil partnership whose names appear in the policy schedule.

Insured Couple

- ▶ means the couple travelling to be married or to enter into a civil partnership whose names appear in the policy schedule.

Wedding

- ▶ means the religious or civil ceremony at which the couple become married or register as civil partners of each other.

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 or purchased on the **Trip** for each **Insured Person**.
 - b) £1,000 for **Wedding** gifts (including up to £150 for bank notes and currency notes) taken or purchased on the **Trip** for the **Insured Couple**.
 - c) £1,500 for **Your Wedding Attire** which is specifically to be worn by the **Insured Couple** on their **Wedding** day.

The amount payable will be the value at today's prices less a deduction for wear tear and

depreciation (loss of value), or **We** may 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 their 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.

You can only claim under one of either this section, Section E – **Baggage** and baggage delay, Section F – Personal money and travel documents for loss of, theft of or damage to the items of **Baggage** and **Valuables**. shown above arising from the same event.

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** and **Valuables**.
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 **Valuables**, 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.
2. Loss, theft of or damage to **Valuables**, bank notes and currency notes left **Unattended** at any time (including in a vehicle, in checked in luggage or while in the custody of a carrier, tour operator or **Public Transport** operator) 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.
8. Loss, theft of or damage to business goods, samples, tools of trade and other items used in connection with **You** 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 40 – 42.

Please refer to the telephone number checklist on page 38.

Section P – Business travel

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) 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 fall 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

1. In respect of cover 1 above:
 - a) The first £40 of each and every claim per incident.
 - b) 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.
 - c) Loss or damage due to delay, confiscation or detention by customs or other authority.
 - d) 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.
 - e) 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.
2. In respect of cover 2 above:
 - a) 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**.
 - b) 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**.

3. In respect of covers 1 and 2 above:

- a) Any loss or damage arising out of **You** engaging in manual work.
- b) Any financial loss, costs or expenses incurred arising from the interruption of **Your** business.
- c) Anything mentioned in the exclusions on pages 40 – 42.

Please refer to the telephone number checklist on page 38.

Section Q – Travel disruption cover

Special definitions relating to this section

Pre-paid Charges

- ▶ means charges **You** have paid before **You** travel, or are contracted to pay, for car hire, car parking, airport accommodation, airport lounge access, kennel and cattery fees, excursions, green fees and ski passes and/or lessons.

Package

- ▶ means the pre-arranged combination of at least two of the following components when sold or offered for sale at an inclusive price and when the service covers a period of more than 24 hours or includes overnight accommodation:

- a) transport
- b) accommodation
- c) other tourist services not ancillary to transport or accommodation (such as car hire or airport parking) and accounting for a significant proportion of the package

as more fully described under The Package Travel, Package Holidays and Package Tour Regulations 1992.

What is covered

Before You reach Your destination

1. We will pay **You** up to £5,000 for **Your** unused travel, accommodation (including excursions up to £250) and other **Pre-paid Charges** that **You** cannot claim back from any other source if **You** cannot travel and have to cancel **Your Trip** as a result of:
 - a) The **Public Transport** on which **You** were booked to travel from **Your Home Area** being cancelled or delayed for at least 12 hours from the scheduled time of departure; or
 - b) **You** being involuntarily denied boarding (because there are too many passengers for the seats available) and no suitable alternative flight could be provided within 12 hours; or
 - c) The Travel Advice Unit of the Foreign & Commonwealth Office (FCO) or other regulatory authority in a country to/from which **You** are travelling advising against all travel or all but essential travel to the country or specific area **You** are travelling to providing the advice came into force after **You** opened **Your** account or made **Your** travel arrangements for this **Trip** (whichever is the later) and was within 28 days of **Your** departure date; or
 - d) The insolvency of the **Public Transport** operator, accommodation providers or their booking agents; or
 - e) Fire, flood, earthquake, explosion, volcanic eruption and/or volcanic ash clouds, tsunami, landslide, avalanche, hurricane, storm or an outbreak of food poisoning or an infectious disease meaning **You** cannot use **Your** booked accommodation.
2. We will pay **You** up to £5,000 for **Your** reasonable additional travel (including up to £200 for taxis and hire cars) and accommodation costs which are of a similar standard to that of **Your** pre-booked travel

and accommodation (but on a room only basis) that **You** cannot claim back from any other source if **You** have to make alternative arrangements to reach **Your** destination as a result of:

- a) The **Public Transport** on which **You** Were booked to travel from **Your Home Area** being cancelled or delayed for at least 12 hours, diverted or re-directed after take-off; or
 - b) **You** being involuntarily denied boarding (because there are too many passengers for the seats available) and no suitable alternative flight could be provided within 12 hours; or
 - c) The insolvency of the **Public Transport** operator or their booking agents.
3. If the **Public Transport** on which **You** Were booked to travel from **Your Home Area** including any onward connecting flights is cancelled or delayed for at least 12 hours **We** will pay **You** £30 for the first 12 hours delay (unless **Your Trip** is three nights or less when the number of hours delay is reduced to six hours) and £20 for each full 12 hours delay after that up to a maximum of £250 providing **You** eventually continue the **Trip** (this will help **You** pay for telephone calls made and meals and refreshments purchased during the delay).
 4. We will pay **You** up to £1,000 for **Your** reasonable additional travel (including up to £200 for taxis and hire cars) and accommodation costs which are of a similar standard to that of **Your** pre-booked travel and accommodation (but on a room only basis) **You** have to pay to reach **Your** overseas destination that **You** cannot claim back from any other source if **You** fail to arrive at the departure point in time to board any onward connecting **Public Transport** on which **You** are booked to travel as a result of:
 - a) The failure of other **Public Transport**; or
 - b) Strike, industrial action or adverse weather conditions; or

- c) **You** being involuntarily denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 12 hours.

While **You** are at **Your** destination

5. **We** will pay **You** up to £5,000 for **Your** unused travel, accommodation (including excursions up to £250) and other **Pre-paid Charges** that **You** cannot claim back from any other source together with any reasonable additional travel (including up to £200 for taxis and hire cars) and accommodation costs which are of a similar standard to that of **Your** pre-booked travel and accommodation (for example full or half board, all inclusive, bed and breakfast, self catering or room only) if **You** have to:

- a) Move to other accommodation at any point during **Your Trip** as a result of the insolvency of the accommodation providers or their booking agents, fire, flood, earthquake, explosion, volcanic eruption and/or volcanic ash clouds, tsunami, landslide, avalanche, hurricane, storm or an outbreak of food poisoning or an infectious disease meaning **You** cannot Use **Your** booked accommodation; or
- b) **Curtail Your Trip** with prior authorisation of AXA Assistance as a result of the insolvency of the accommodation providers or their booking agents, fire, flood, earthquake, explosion, volcanic eruption and/or volcanic ash clouds, tsunami, landslide, avalanche, hurricane, storm or an outbreak of food poisoning or an infectious disease meaning **You** cannot use **Your** booked accommodation and **You** need to be repatriated to **Your Home**; or
- c) **Curtail Your Trip** with prior authorisation of AXA Assistance as a result of the Travel Advice Unit of the Foreign & Commonwealth Office (FCO) or other regulatory authority in the

country **You** are in recommending evacuation from the country or specific area **You** have travelled to providing the advice came into force after **You** left **Your Home Area** to commence the **Trip**.

On the way home

6. **We** will pay **You** up to:

- a) £5,000 for **Your** reasonable additional travel (including up to £200 for taxis and hire cars) and accommodation costs which are of a similar standard to that of **Your** pre-booked travel and accommodation (for example full or half board, all inclusive, bed and breakfast, self catering or room only) that **You** cannot claim back from any other source.

- b) £200 for the cost of emergency replenishment of **Your** prescription medication if **Your** existing supplies run out after **Your** scheduled return date.

If **You** have to make alternative arrangements to return to **Your Home** or stay longer outside of **Your Home Area** as a result of:

- i) The **Public Transport** on which **You** were booked to travel to **Your Home Area** including connections being cancelled or delayed for at least 12 hours, diverted or re-directed after take-off; or
 - ii) **You** being involuntarily denied boarding (because there are too many passengers for the seats available) and no suitable alternative flight could be provided within 12 hours; or
 - iii) The insolvency of the **Public Transport** operator or their booking agents.
7. If the **Public Transport** on which **You** were booked to travel to **Your Home Area** including any onward connecting flights is cancelled or delayed for at least 12 hours **We** will pay **You** £30 for the first 12 hours delay (unless **Your Trip** is three nights or

less when the number of hours delay is reduced to six hours) and £20 for each full 12 hours delay after that up to a maximum of £250 providing **You** return to **Your Home Area** on the next available suitable **Public Transport** (this will help **You** pay for telephone calls made and meals and refreshments purchased during the delay).

8. **We** will pay **You** up to £1,000 for **Your** reasonable additional travel (including up to £200 for taxis and hire cars) and accommodation costs which are of a similar standard to that of **Your** pre-booked travel and accommodation (but on a room only basis) **You** have to pay to return to **Your Home** that **You** cannot claim back from any other source if **You** fail to arrive at the departure point in time to board any onward connecting **Public Transport** on which **You** are booked to travel including those within the **United Kingdom** as a result of:

- a) The failure of other **Public Transport**; or
- b) Strike, industrial action or adverse Weather conditions; or
- c) **You** being involuntarily denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 12 hours.

You can only claim under one of either Section Q – Travel disruption cover, Section H – Delayed departure, Section I – Missed departure or Section K – Ski pack for the same event.

Special conditions relating to claims

1. If **You** fail to notify the travel agent, tour operator, **Public Transport** operator (or their handling agents), or provider of transport or accommodation (or their booking agents) as soon as **You** find out it is necessary to cancel the **Trip** the amount **We** will pay will be limited to the cancellation charges that would have applied otherwise.

2. **You** must get (at **Your** own expense) written confirmation or other evidence from the provider of the accommodation, their booking agents (or the administrators of either), the local Police or relevant authority that **You** could not Use **Your** accommodation and the reason for this.
3. **You** must give notice as soon as possible to AXA Assistance of any circumstances making it necessary for **You** to return **Home** and before any arrangements are made for **Your** repatriation.
4. **You** must check in according to the itinerary supplied to **You** unless **Your** tour operator, the **Public Transport** operator (or their handling agents) have requested **You** not to travel to the departure point.
5. **You** must allow enough time for the **Public Transport** or other transport to arrive on schedule and to deliver you to the departure point.
6. **You** must get (at **Your** own expense) written confirmation or other evidence from the **Public Transport** operator (or their handling agents) of the cancellation, number of hours of delay or being denied boarding and the reason for these together with details of any alternative transport offered.
7. **You** must comply with the terms of contract of the **Public Transport** operator (or their booking agents) and seek financial compensation, assistance or a refund of **Your** ticket from them in accordance with such terms and/or (where applicable) **Your** rights under EU Air Passenger Rights legislation in the event of denied boarding, cancellation or long delay of flights.

Whether **You** have booked a package holiday or just a flight, compensation will normally be available to **You** from financial protection schemes arranged or overseen by the Civil Aviation Authority (CAA) such as the Air Travel Organisers' Licensing (ATOL) scheme and Flight-Only and Flight-Plus Arrangements, or by way

of a bond held by a trade association such as the Association of British Travel Agents (ABTA) scheme if **Your** Package holiday does not include a flight.

8. Where applicable **You** must get (at **Your** own expense) written confirmation or other evidence from the **Public Transport** operator (or their handling agents) and/or provider of accommodation or their booking agents (or the administrators of either) that compensation, assistance or reimbursement of any costs, charges and expenses incurred by **You** will not be provided and the reason for this.
9. **You** must get (at **Your** own expense) an original receipt for the costs of replenishing **Your** prescribed medication to help substantiate **Your** claim.

What is not covered

1. The first £40 of each and every claim per incident (except claims under subsections 3., 6.b) and 7. of What is covered).
2. Claims arising within the first seven days after **You** opened **Your** account or the date **You** booked any **Trip** (whichever is the later) which relate to an event which was occurring or **You** were aware could occur at the time **You** opened **Your** account or at the time **You** made **Your** travel arrangements for this **Trip** (whichever is the later).
3. Claims arising directly or indirectly from:
 - a) Strike, industrial action or the Travel Advice Unit of the Foreign & Commonwealth Office (FCO) or other regulatory authority issuing a directive prohibiting all travel or all but essential travel to the country or specific area or event to which **You** were travelling, existing or being publicly announced by the date **You** opened **Your** account or at the time **You** made **Your** travel arrangements for this **Trip**.

- b) An aircraft or sea vessel being withdrawn from service (temporary or otherwise) on the recommendation or the Civil Aviation Authority, Port Authority or any similar body in any country.
- c) Denied boarding due to **Your** drug use, alcohol or solvent abuse or **Your** inability to provide a valid passport, visa or other documentation required by the **Public Transport** operator or their handling agents.
4. Any claims arising whilst **You** are on a day-trip.
5. The cost of Air Passenger Duty (APD) whether irrecoverable or not.
6. Travel tickets paid for using any airline mileage reward scheme (except for Avios where **We** will arrange for **Your** Avios to be replaced if the circumstances of the claim are covered).
7. Accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme (except for Avios where **We** will arrange for **Your** Avios to be replaced if the circumstances of the claim are covered).
8. Any costs incurred by **You** which are recoverable from the providers of the accommodation, their booking agents (or the administrators of either) or for which **You** receive or are expected to receive compensation or reimbursement.
9. Any costs incurred by **You** which are recoverable the **Public Transport** operator or their booking agents, **Your** tour operator or travel agent (or their administrators), or for which **You** receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.
10. Any costs incurred by **You** which are recoverable from **Your** credit/debit card provider or for which **You** receive or are expected to receive compensation or re-imburement.

11. Any travel and accommodation costs, charges and expenses where the **Public Transport** operator (or their handling agents) has offered reasonable alternative travel arrangements.
12. Any costs for normal day to day living such as food and drink which **You** would have expected to pay during **Your Trip** (except as provided for under subsections 5. and 6. a) of What is covered where **You** have to move to other accommodation or stay longer outside of **Your Home Area**).
13. Any costs if **Your Trip** was booked as part of a **Package** holiday except under:
- subsections 3 and 7 or;
 - subsection 1 for any costs relating to **Pre-paid Charges** which do not form part of **Your Package holiday**.
 - subsections 1, 2 and 4 of What is covered if **You** failed to reach **Your** overseas destination to commence the **Package** holiday due to an event covered under this section and because of this **You** were not entitled to claim compensation, assistance or reimbursement of any costs, charges and expenses incurred by **You** from the tour operator.
14. The cost of replenishing **Your** prescription medication where **You** have not taken sufficient supplies with **You** to last the period of the **Trip**.
15. Anything mentioned in the general exclusions on pages 40 – 42.

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

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	Age 65 years and over
1. Temporary total disablement	Not covered	£250 per week	£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

- Benefit is not payable to **You**:
 - for the first seven days of such disablement or for more than 52 weeks from the date **You** sustain **Bodily Injury**.
 - 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 40 – 42.

Please refer to the telephone number checklist on page 38.

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 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
- ▶ local languages
- ▶ 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
Gold Membership Services on: 0345 602 0211.

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 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 and Valuables are lost or misdirected in transit, and the carrier has failed to resolve the problem, We will help with tracing and re-delivering the Baggage and Valuables. 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 debit cards are lost or stolen while You are on any Trip, We can advise the appropriate card issuers.

The following is not covered:

- a) Any circumstances You were aware of at the time of opening a new Added Value Current Account or at the time of booking any Trip.
- b) 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
- c) Anything mentioned in the exclusions.

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 38.

Complaints procedure

AXA Insurance UK plc aims to provide the highest standard of service to every customer.

If **Our** service does not meet **Your** expectations, **We** want to hear about it so **We** can try to put things right.

All complaints **We** receive are taken seriously. The following will help **Us** understand **Your** concerns and give **You** a fair response.

Making Your complaint

Please call **Us** on **0345 602 0211** or contact AXA Insurance UK plc.

Contact Details

Head of Customer Relations

AXA Insurance

Civic Drive

Ipswich

IP1 2AN

Tel: 01473 205926

Fax: 01473 205101

Email: customercare@axa-insurance.co.uk

When **You** make contact please provide the following information:

- ▶ **Your** name, address and postcode, telephone number and email address (if **You** have one).
- ▶ **Your** Gold Account number and branch sort code and/or claim number and the type of policy **You** hold.
- ▶ The reason for **Your** complaint.
- ▶ Any written correspondence should be headed 'COMPLAINT' and **You** may include copies of supporting material.

If in any other event **You** feel that the service provided falls short of **Your** expectations, please contact the Customer Care Manager, Customer Care, Lloyds Bank Insurance, Tredegar Park, Newport, South Wales NP10 8SB. Telephone: **0800 092 0715** or email: customer.care.insurance@lloydsbank.co.uk

Beyond AXA

Should **You** remain dissatisfied following **Our** final written response, **You** may be eligible to refer **Your** case to the Financial Ombudsman Service.

The Financial Ombudsman Service is an independent body that arbitrates on complaints about general insurance products. **You** have six months from the date of **Our** final response to refer **Your** complaint to the Financial Ombudsman Service. This does not affect **Your** right to take legal action.

If **We** cannot resolve **Your** complaint **You** may refer it to the Financial Ombudsman Service at the address given below.

The Financial Ombudsman Service

Exchange Tower

London

E14 9SR

Tel: 0300 123 9123 or 0800 023 4567

Fax: 020 7964 1001

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

Our promise to You

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

Calls are monitored and recorded.

AA Breakdown Cover

You are now covered by AA Breakdown Cover as part of your Added Value Account with Bank of Scotland. This means that, if you break down, you can call on Britain's largest motoring organisation – 24 hours a day, 365 days a year.

This policy contains full details of the service, including what is covered and any exclusions. Please read it carefully, as use of the AA Breakdown Cover Service is subject to these terms and conditions. Then keep this document somewhere safe. Should you hold a joint Account, this cover will apply to both parties named on the account.

This Breakdown Cover is available in the United Kingdom, the Channel Islands and Isle of Man and is provided by Automobile Association Developments Limited (trading as AA Breakdown Services) unless otherwise stated.

Your AA Breakdown Cover runs concurrently with your Account so you'll be covered as long as you keep it open.

AA Breakdown Cover provides a number of levels of Breakdown Assistance which are outlined in the following summary.

AA Breakdown Cover and Accident Management Cover Policy Summary

Demands and needs statement

This AA Breakdown Cover policy has been provided to you in order to meet your breakdown needs.

Summary of Cover

This policy summary provides you with basic details of your AA Breakdown Cover and Accident Management Cover which provides assistance in connection with your Bank of Scotland Account. The AA Breakdown Cover detailed here is available in the United Kingdom, the Channel Islands and the Isle of Man and is provided by Automobile Association Developments Limited (trading as AA Breakdown Services) unless otherwise stated. Please note that while most of the Terms and Conditions relating to AA Breakdown Cover apply to all Channel Islands and Isle of Man customers, there are some variations depending on the type of cover you have.

Please note this is not a statement of the full Terms and Conditions, which can be found in the 'AA Breakdown Cover Policy' section of this booklet, and which should be read in conjunction with this summary. Your cover runs concurrently with, subject always to the terms of, your Bank of Scotland Account. If your Bank of Scotland Account is terminated your rights to service from the AA also cease immediately.

1. What are the main features/benefits of AA Breakdown Cover and Accident Management Cover? Please refer to page 21 for details of the level of AA cover you hold with your Account.

- ▶ **Roadside** – Assistance at the roadside if you are broken down more than a quarter of a mile from home. Tow to the AA's choice of relevant local repairer or a local destination of **Your** choice, provided it is no further, for you, your vehicle and up to seven passengers if the AA is unable to fix your vehicle at the roadside.
- ▶ **Relay** – Recovery to any single UK destination of your choice if the AA is unable to fix your car at the roadside or arrange a prompt local repair. Available 24 hours after opening your Account.
- ▶ **Home Start** – Provides the benefits outlined under 'Roadside Assistance', if you break down at or within a quarter of a mile from home. Available 24 hours after opening your Account. Relay is not available in **Home Start** situations.
- ▶ **Stay Mobile (Underwritten by Acromas Insurance Company Limited)** – Choice of onward travel options if the AA is unable to fix your car at

the roadside or arrange a prompt local repair. Options include replacement car hire for up to 72 consecutive hours (a collection and delivery service, or equivalent, is available from chosen suppliers, subject to availability and to supplier's Terms and Conditions (which includes payment of supplier's fuel charges)), public transport costs or overnight accommodation. Available 24 hours after opening your Bank of Scotland Account.

- ▶ **Accident Management (Underwritten by Acromas Insurance Company Limited)** – Assists in arranging the repair, recovery and claim processing for vehicles following an accident or vandalism where you are claiming under your motor insurance.
- #### 2. Are there any significant exclusions or limitations to my AA Breakdown Cover and Accident Management Cover?

Full details of the restrictions which apply to AA Breakdown Cover can be found further on in this booklet, however the key restrictions are:

Where cover is available:

- ▶ Service is only available within the UK, the Channel Islands and Isle of Man.

Vehicle specifications (see page 66):

- ▶ Service is only available to customers travelling in a car, van, minibus or motorcycle which complies with the stated maximum weight restriction of 3.5 tonnes and maximum width restriction of 7ft 6in (2.3m).

General Terms and Conditions (see pages 68 - 71)

- ▶ Assistance is not available following a breakdown or accident attended by the police or other emergency service, until the vehicle's removal is authorised. If the police insist on recovery by a third party, the cost must be met by you.
- ▶ No recovery (including a local tow) is available following an accident.
- ▶ Transport of any animal is discretionary, and horses and livestock will not be recovered.
- ▶ Routine maintenance, running repairs, fuel and parts (unless these are carried by the attending AA Patrol or agent and in the case of fuel is required to get a Vehicle that has run out of fuel to the nearest fuelling point and in the case of parts costs £5 or less based on the AA's retail prices), oil, keys, specialist lifting equipment, garage or other labour or materials required to repair **Your** Vehicle are excluded, as are any supplier delivery service or call-out charges related to these items and the provision of service on private property without the relevant permission.
- ▶ Service will not be provided where the fault has been identified by the AA for a breakdown of the same vehicle within the preceding 28 days and has re-occurred because of **Your** failure to act upon the AA's recommendation;
- ▶ The customer must be with the vehicle at the times of breakdown and assistance. A valid Bank of Scotland debit card and some other form of identification must be produced. Service will be refused and may be cancelled if anyone behaves in an abusive or threatening manner, or if the AA is owed money.

Replacement vehicle (see page 67).

- ▶ Any car hire that may be arranged for a customer will be subject to the hirer's Terms and Conditions.

Full details of the restrictions which apply to AA Accident Management can be found within the Terms and Conditions booklet, however the key restrictions are:

- ▶ Vehicle must be less than five years old.
- ▶ A fully comprehensive motor insurance policy must be held.

If the above criteria is not met, Accident Management can offer assistance and advice based on your circumstances.

3. What if I want to cancel my AA Breakdown Cover/Accident Management Cover?

You have the right to cancel your AA Breakdown Cover but please note that as this cover has been provided as an integral part of your Bank of Scotland Account no refund is available. Cancellation/closure of your Bank of Scotland Account will mean that your rights to service from the AA will cease immediately.

4. What if I need to make a call-out?

If you require Breakdown Assistance in the UK, please call **0800 980 5793** or call the AA direct on **0800 980 6645**. Customers calling from the Isle of Man may need to add a '19' prefix. Similarly customers calling from the Channel Islands may need to remove the '0' from the beginning. **You** will need to quote your sort code and account number as well as your vehicle registration and details of the breakdown.

SMS text messaging is available for use by deaf, hard of hearing or speech impaired customers in a breakdown situation by sending an SMS to 07900 444 999.

5. What if I need to make a complaint about AA Breakdown Cover/Accident Management?

The AA aim to provide you with a high level of service at all times. However, there may be a time when you feel that their service has fallen below the standard you

expect. If this is the case and you want to complain, the AA will do their best to try and resolve the situation.

There are several ways you can contact the AA:

Phone: **0800 980 5793**

Email: **customersupport@theaa.com**

Post: Customer Relations

The Automobile Association
Lambert House, Stockport Road
Cheadle, Cheshire SK8 2DY

Fax: **0161 488 7544**

Text Relay is available for deaf, hard of hearing or speech impaired customers.

The AA will either acknowledge your complaint within 5 working days of receipt, or offer you their final response if they have concluded their investigations within this period.

If your complaint is about cover underwritten by Acromas Insurance Company Limited and it is not settled, you may be entitled to refer it to the Financial Ombudsman Service at Insurance Division Financial Ombudsman Service, Exchange Tower, London E14 9SR. Telephone: **0800 023 4567** or email: **complaint.info@financial-ombudsman.org.uk**

6. Is AA Breakdown Cover covered by the Financial Services Compensation Scheme (FSCS)?

Acromas Insurance Company Limited (AICL), only, is covered by the FSCS. You may be entitled to compensation from the scheme if AICL cannot meet its obligations. This depends on the type of business and the circumstances of the claim.

For further information about the compensation provided by the FSCS (including the amounts covered and eligibility to claim) please ask at your local branch, refer to the FSCS website **www.FSCS.org.uk** or call the FSCS on **020 7741 4100** or **0800 678 1100**. Please note only compensation related queries should be directed to the FSCS.

AA Breakdown Cover and Accident Management Cover Terms and Conditions

Definition of words and phrases used in this policy

Some common terms are used to make this Policy easier to understand. Wherever the following words or phrases appear they will always have the meaning set out below.

'**AA**' means the relevant insurer of the **breakdown** cover being Automobile Association Developments Limited (trading as **AA Breakdown Services**) for Roadside Assistance, **Home** Start and Relay, and Acromas Insurance Company Limited for Stay Mobile and Accident Management or either or both of those insurer(s), as the context requires or allows.

'**Breakdown**' means an event:

- a) which causes the driver of the relevant vehicle to be unable to start a journey in the vehicle or involuntarily brings the vehicle to a halt on a journey because of some malfunction of the vehicle or failure of it to function, and
- b) after which the journey cannot reasonably be commenced or continued in the relevant vehicle; provided always that any part or other failure shall not be considered to be a **breakdown** unless it results in the vehicle not working as a whole.

'**Customer**' means the person to whom the **Breakdown** Cover documentation is addressed and who has been given cover.

Please note: Any contract for **Breakdown** Cover is between the person to whom the cover documentation is addressed and who has purchased or been given cover and the **AA** and not between the **AA** and any person nominated as a Joint **customer**.

'**The Bank of Scotland Policy**' means the **customer's** Bank of Scotland **AA** Roadside Assistance policy. 'Resident Island' means whichever of the Channel Islands or Isle of Man is the island on which the **customer** permanently resides.

'**Customer's Home Address**' means the address which the **AA** has recorded as the home address of the **customer** at the time of the relevant **breakdown** or accident.

'**You**', '**Your**' means the **customer** and/or if the context requires, any Joint account holder who has been nominated by the **customer**.

'**Your Vehicle**' means the vehicle which the **customer** or any Joint account holder is travelling in at the time of the relevant **breakdown** or accident provided always that any such vehicle meets the vehicle specifications set out on page 66.

Your AA Breakdown Cover policy

Please refer to page 18 for details of the level of **AA** cover **you** hold with **your** Account.

Your AA Breakdown Cover includes:

- ▶ **Breakdowns** either at home or on the road.
- ▶ Relay service to take **You**, **Your** car and up to seven passengers to **Your Home** or any other single UK mainland destination, if the **AA** can't arrange a prompt local repair.
- ▶ Cover for **You** in any vehicle (within the specified limits), as driver or passenger.
- ▶ If **You** have a joint Account, both **You** and the person **You** hold **Your** account with are covered as a driver or passenger in any vehicle.
- ▶ **AA** Accident Management – a service that helps **You** deal with the inconvenience that can follow any accident or act of vandalism.

Vehicle specifications

Breakdown Assistance is only available for cars, vans, minibuses or motorcycles which meet the specifications set out below. Please note that 'car, van, minibus or motorcycle' does not include, amongst other things, electric pavement vehicles, electrical wheelchairs, bicycles (including electric bicycles), any vehicle which cannot lawfully be used on the public highway and/or any non-motorised vehicle. For the avoidance of doubt, we do cover electric cars, vans, minibuses and motorcycles.

- ▶ **Maximum Vehicle Weight:** 3.5 tonnes (3,500kg) gross vehicle weight.
- ▶ **Maximum Vehicle Width:** 7ft 6in (2.3m).

Assistance will also be provided for a caravan or trailer which was on tow at the time of the **Breakdown**, provided that it falls within the above limits.

Important: AA Breakdown Cover provides a number of levels of **Breakdown** Assistance which are outlined below. Please refer to page 18 for details of the level of **AA** cover **You** hold with **Your** Account.

Service Descriptions

What is covered and what is not covered

Roadside Assistance

Provided by Automobile Association Developments Limited (trading as **AA Breakdown** Services).

What is covered for UK customers

- ▶ Roadside Assistance is available if **Your Vehicle** is stranded on the highway more than a quarter of a mile from the **Customer's Home Address** following a **Breakdown** or accident.
- ▶ If, following a **Breakdown**, a Patrol or appointed agent cannot fix **Your Vehicle**, it, together with the driver and up to a maximum of seven passengers, will be taken to the **AA's** choice of relevant local repairer (in the case of an electric vehicle which has run out of charge, this will be to the nearest charge point) or to a local destination of **Your** choice, provided it is no further.
- ▶ The **AA** will make a telephone call at **Your** request following a **Breakdown**.
- ▶ Please note that any contract for repair, other than repairs carried out by the **AA** or its agent at the roadside under **Your AA Breakdown** Cover, is between the person requesting the repair and the repairer – it is not the **AA's** responsibility to instruct the repairer to undertake any work required or to pay them for it. The **AA** does not guarantee that any recovery to a relevant local repairer will be within the opening hours of the repairer, or that the repairer will be immediately available to undertake any required repair. Whilst the **AA** will endeavour to check that the chosen repairer carries out the type of repair work required, this cannot be guaranteed and the **AA** does not provide any assurance or warranty with respect to any work carried out at **Your** request by any third party repairer.

What is covered for Channel Island and Isle of Man customers

- ▶ Roadside Assistance is available to **You** in the UK and on **Your** Resident Island (for Channel Island residents this will include both Jersey and Guernsey) if **Your Vehicle** is stranded on the highway more than a quarter of a mile from the **Customer's Home Address** following a **Breakdown** or accident;
- ▶ If, following a **Breakdown**, a Patrol or appointed agent cannot fix **Your Vehicle**, it, together with the driver and up to a maximum of seven passengers, will;
 - a) following a **Breakdown** in the UK or, for Channel Island residents only, in whichever of Jersey or Guernsey is not **Your** Resident Island, be taken to the **AA's** choice of relevant local repairer (in the case of an electric vehicle which has run out of charge, this will be to the nearest charge point) or, alternatively, to a local destination of **Your** choice, provided it is no further, and
 - b) following a **Breakdown** on **Your** Resident Island, be taken together with the driver and up to a maximum of seven passengers (see General Terms & Conditions, clause 1g) to a single destination of **Your** choice on the **customer's** Resident Island. If there are more people than the maximum allowed, the **AA** will seek to arrange, but will not pay for, their onward transportation.
- ▶ The **AA** will make a telephone call at **Your** request following a **Breakdown**.
- ▶ Please note that any contract for repair, other than repairs carried out by the **AA** or its agent at the roadside under **Your AA Breakdown** Cover, is between the person requesting the repair and the repairer – it is not the **AA's** responsibility to instruct the repairer to undertake any work required or to pay them for it. The **AA** does not guarantee that

any recovery to a relevant local repairer will be within the opening hours of the repairer, or that the repairer will be immediately available to undertake any required repair.

Whilst the **AA** will endeavour to check that the chosen repairer carries out the type of repair work required, this cannot be guaranteed and the **AA** does not provide any assurance or warranty with respect to any work carried out at **Your** request by any third party repairer.

What is not covered

- ▶ The cost of spare parts, petrol, oil, keys or other materials required to repair **Your Vehicle** or any supplier delivery, service or call-out charges related to these items.
- ▶ The cost of any labour, other than that provided by the **AA** or its agents under **Your AA** cover at the scene of the **Breakdown** or accident.
- ▶ Any additional transport or other costs that **You** might incur or any incidental expenses that may arise during a recovery. The **AA** cannot accept any costs for passengers who do not accompany **Your Vehicle** while it is being recovered.
- ▶ Routine maintenance and running repairs, for example, radios, interior light bulbs, heated rear windows.
- ▶ Any recovery or tow following an accident (see General Terms and Conditions, clause 2, page 69).
- ▶ Assistance following a **Breakdown** or accident attended by the police, highways agency or other emergency service, until the services concerned have authorised the vehicle's removal. If the police, highways agency or emergency service insist on recovery by a third party, the cost of this must be met by **You**.
- ▶ A second or subsequent recovery, after **Your Vehicle** has been recovered following a **Breakdown**.
- ▶ All things excluded under General Terms and Conditions (see 68 – 71).

Home Start

Provided by Automobile Association Developments Limited (trading as **AA Breakdown Services**).

What is covered

- ▶ Home Start is available only if **You** opened a Bank of Scotland Account at least 24 hours before the **Breakdown** occurred.
- ▶ Home Start provides access to the same service as is available under 'Roadside Assistance', following a **Breakdown** or accident at or within a quarter of a mile of the **Customer's Home Address**.

What is not covered

- ▶ All things excluded under 'Roadside Assistance' 'What is not covered' above.

Relay

Provided by Automobile Association Developments Limited (trading as **AA Breakdown Services**).

What is covered

- ▶ Relay is available only if **You** opened a Bank of Scotland Account at least 24 hours before the **Breakdown** occurred.
- ▶ Relay is available when the **AA** provides either Roadside Assistance or Home Start service and the **AA** cannot arrange a prompt local repair.
- ▶ Relay provides recovery of **Your Vehicle**, together with the driver and up to a maximum of seven passengers to any single destination of **Your** choice in the UK or **Your** Resident Island (see also General Terms and Conditions, clause 1g, page 69). For Channel Island residents, and for these purposes only, recovery can be to any single destination on either Jersey or Guernsey.

What is not covered

- ▶ All things excluded under 'Roadside Assistance' 'What is not covered' above.
- ▶ Relay does not provide recovery in cases of mis-fuelling. In such cases service will be restricted to a local tow provided under **Your** Roadside Assistance cover.

Compassionate Relay Assistance

The **AA** may be prepared to make Relay available if **You** are, or the driver of **Your Vehicle** is, unexpectedly taken ill during a journey and no other passenger can drive **Your Vehicle** so as to complete **Your** intended journey. Any Compassionate Relay Assistance is given at the **AA's** absolute discretion and subject to the production of any proof of illness that the **AA** reasonably requires.

Stay Mobile

Underwritten by Acromas Insurance Company Limited.

What is covered

- ▶ Stay Mobile is available if **Your Vehicle** is immobilised following a **Breakdown** which the **AA** has attended under Roadside Assistance or Home Start and where the **AA** cannot arrange a prompt local repair. **Customers** with Stay Mobile may choose from either a replacement vehicle OR overnight accommodation OR public transport costs (see overleaf for full details of what is covered under each benefit).

What is not covered

- ▶ Stay Mobile cannot be provided retrospectively;
- ▶ Stay Mobile is not available following an accident or self-induced fault.
- ▶ Stay Mobile is limited to three claims in any one subscription year

Stay Mobile benefit options

A) Replacement vehicle

What is covered

This benefit consists of arranging and paying for a replacement mid-range saloon or hatchback type car with engine capacity of up to 1,600cc, plus insurance, for up to 72 consecutive hours from an **AA** chosen supplier. Where possible, and unless the receipt of the hire vehicle is delayed at **Your** request and with the **AA's** agreement, the **AA** will arrange for any replacement vehicle to be provided by the supplier around the time and point of the relevant **Breakdown**. If the hire vehicle is not taken at that time,

You are responsible for arranging delivery direct with the relevant supplier. The **AA** may be prepared to assist in the making of these arrangements. A collection and delivery service (or equivalent) is available from the chosen suppliers, subject to availability, to the supplier's terms and conditions and to **Your** payment of the supplier's fuel charges connected with collection and/or delivery. A minimum of two hours' notice is required by the suppliers to arrange the delivery of a vehicle. The collection and delivery service will only be available to mainland UK destinations and to a maximum delivery distance of thirty miles. **You** are responsible for making arrangements for the return of the hire vehicle to the supplier.

What is not covered

- ▶ Other charges arising from **Your** use of the hire vehicle, such as (without limitation) fuel costs (including those resulting from collection and/or delivery of the hire vehicle), any insurance excess charges, and charges arising if **You** keep the vehicle for more than 72 hours;
- ▶ Replacement vehicles cannot be supplied with a tow bar, and therefore, **Your** caravan or trailer will have to, if eligible, be recovered under Relay with **Your Vehicle**.
- ▶ We cannot guarantee a like for like replacement for **Your Vehicle**. This includes being unable to provide a replacement hybrid or Electric vehicle.

Please note: Replacement cars are supplied to **You** by the **AA's** chosen suppliers. The vehicle hire agreement will be between **You** and the relevant supplier and will be subject to that supplier's Terms and Conditions. These will usually require or include (amongst other things):

- ▶ Production of a full driving licence valid at the time of issue of the hire vehicle;
- ▶ Limits on acceptable endorsements;
- ▶ Limitations on the availability and/or engine capacity of the replacement vehicle;
- ▶ A deposit, for example, for fuel (please note that a Credit or Debit card will be required for the deposit);

- ▶ Drivers to be aged at least 18 years and to have held a full driving licence for at least 12 months.
- ▶ Under this policy drivers aged at 18–21 years are restricted to a hatchback type vehicle up to 1,200cc.
- ▶ If the **AA's** chosen supplier refuses hire for any reason, **You** have a pay and claim option which must be authorised by the Stay Mobile team, along with the price prior to being arranged by the **Customer**. Claims should be made in writing and sent together with proof of purchases and receipts to: The **AA**, Stay Mobile Claims, Agency Accounts, Fanum House, Basingstoke, Hampshire RG21 4EA.

OR

B) Public transport costs

The **AA** will reimburse public transport costs incurred by the driver and up to a maximum of seven passengers (see General Terms and Conditions clause 1g, on page 69) in travelling to a single UK mainland destination or on **Your Resident Island**. For Channel Island residents we will cover **Your** costs for whichever Jersey or Guernsey is not **Your Resident Island**. Costs must be agreed at the time of **Breakdown** by the Stay Mobile team.

Claims should be made in writing and sent together with proofs of purchases and receipts to: The **AA**, Stay Mobile Claims, Agency Accounts, Fanum House, Basing View, Basingstoke, Hampshire RG21 4EA.

OR

C) Overnight accommodation

The **AA** will arrange and pay directly for one night's bed and breakfast on the day of the **Breakdown** at a hotel of its choice for the driver and up to a maximum of seven passengers (see General Terms and Conditions clause 1g, on page 69). Please note that any additional costs incurred during overnight accommodation such as other meals, drinks, telephone calls and newspapers are not included. **You** must settle these direct with the hotel before leaving.

General Terms and Conditions – AA Breakdown Cover

General exclusions

1. **AA Breakdown** Cover does not provide for:

- Any vehicle servicing or re-assembly**
For example, where this is required as a result of neglect or unsuccessful work on the vehicle (including, but not limited to, DIY vehicle maintenance), other than that on the part of the **AA** or its agents;
- Garage labour costs**
The cost of garage or other labour required to repair **Your Vehicle**, other than that provided by the **AA** or its agents at the scene of the **Breakdown** or accident;
- Fuel draining**
In the event of the introduction of an inappropriate substance which results in the need to drain or remove fuel, lubricants or other fluids, the only recovery the **AA** will make available to **You** will be to arrange for **Your Vehicle**, the driver and up to seven passengers to be taken to the **AA's** choice of relevant local repairer or another location of **Your** choice, provided it is no further, but **You** will have to pay for any work required;
- Failure to carry a serviceable spare**
Any additional charges resulting from **Your** failure to carry a legal and serviceable spare wheel or tyre, except where this is not provided as manufacturers' standard equipment. The **AA** will endeavour to arrange on **Your** behalf, but will not pay for, assistance from a third party;
- Vehicle storage**
Having **Your Vehicle** stored or guarded in **Your** absence;
- Vehicles on private property**
The provision of service when **Your Vehicle**

is on private property, for example, garage premises, unless **You** can establish that **You** have the permission of the owner or occupier;

g) Excess passenger loads

The provision of service to or for any persons in excess of the number of seats fitted in the vehicle at the time of **Breakdown**, or to anyone who was not travelling in the relevant vehicle at the time of the **Breakdown**. If there are more people than the maximum allowed, the **AA** will seek to arrange, but will not pay for, their onward transportation;

h) Ferry, toll charges etc

Any ferry, toll or congestion charges incurred in connection with **Your vehicle** as a result of it being recovered;

i) Recovering vehicles from trade or auction

The recovery of any vehicles bearing trade plates or which the **AA** has reason to believe have just been imported or purchased at auction;

j) Transporting from trade premises

The transportation of immobilised vehicles where the **AA** considers this to be part of a commercial activity, for example, to, from or for motor dealers or delivery companies;

k) Locksmiths, tyre, glass or bodywork specialists costs

The cost (including any call-out charge) of any locksmith, glass or tyre specialist, should the **AA** consider this to be required. The **AA** will endeavour to arrange this help on **Your** behalf, however it will not pay for these specialist services and any contract for services provided will be between **You** and the relevant specialist. If, in the **AA's** professional opinion, **Your Vehicle** requires recovery to such a specialist to be mobilised and, to effect that recovery, specialist lifting equipment not normally carried by **AA** Patrols is required, the **AA** will

arrange the recovery but at **Your** cost. If use of a locksmith or other specialist would, in the **AA's** opinion, mobilise the vehicle, no further service will be available for the **Breakdown** in question;

l) Specialist lifting equipment

The cost of any specialist lifting equipment (not normally carried by **AA** Patrols) including but not limited to;

- i) occasions where the Customer has driven off-road, or on clearly sign posted closed roads; and
- ii) any occasions following an accident;

m) Transporting animals

The transportation or arrangement of the transportation of any animal (guide dogs or hearing dogs) will be transported together with their owner, unless this is not possible for health and/or safety reasons). The **AA** will not recover horses or livestock. If the **AA** does, at its absolute discretion, agree to transport an animal, then this will be at **Your** own risk. It is **Your** responsibility to secure any animal being transported or to make alternative arrangements for its transportation;

n) Participation in sporting events

Assistance for vehicles broken down as a result of taking part in any 'Motor Sport Event', including, without limitation, racing, rallying, trials or time-trials or auto test. However, for the avoidance of doubt, the **AA** does not consider "Concours d'elegance" events, track test days for road-legal vehicles or rallies held exclusively on open public highways where participants are required to comply with the normal rules of the road, to be Motor Sports Events.

- 2. AA Breakdown** Cover does not provide for any vehicle recovery following an accident. The **AA** may, if **You** request, be prepared to provide recovery following an accident but, if so, **You** will be responsible for paying the **AA's** charges for this assistance (including, but not limited to, any charges relating to any specialist equipment used). If following an accident, **You** require one of the Stay Mobile services (and **You** have Stay Mobile), the **AA** may, again, be prepared to arrange this for **You** but will not be responsible for any costs involved. **You** must pay, on request, any applicable charges. **You** must give the **AA**, on request, any relevant information it reasonably requests in regard to all matters referred to in this clause. Please note that, following an accident, or otherwise, it is and remains **Your** responsibility to ensure that **You** properly comply with any requirements of **Your** motor insurer in making a claim under **Your** motor insurance policy.

General rights to refuse service

Please note: If a **Customer** is refused service by the **AA** the **Customer** has the right to an explanation in writing (see 'Compliments and complaints' page 75 for **Customer** Care contact details).

- 3.** The **AA** reserves the right to refuse to provide or arrange **Breakdown** assistance under the following circumstances:
- a) **Repeat breakdowns within 28 days**
Where service is requested to deal with the same or similar cause of **Breakdown** to that which the **AA** attended within the preceding 28 days. It is **Your** responsibility to make sure that emergency repairs carried out by the **AA** are, where appropriate, followed as soon as possible by a permanent repair. Nothing in this provision shall affect any rights **You** may have in relation to any negligence or breach of contract or breach of any other legal duty on the part of the **AA** or its agents;

b) **Unattended vehicles**

You are not with **Your Vehicle** at the time of the **Breakdown** and **You** are unable to be present at the time assistance arrives;

c) **Unsafe, or unroadworthy, unlawful vehicles**

Where in the **AA's** opinion, **Your Vehicle** was, immediately before the relevant **Breakdown** or accident, dangerous, overloaded, unroadworthy or otherwise unlawful to use on a public road. This includes where **breakdown** has been caused by the illegal use of or introduction of unlawful substances, such as agricultural (Red) Diesel. Without restricting the generality of the **AA's** rights under this provision, please note that it is a legal requirement that UK registered vehicles used on, or recovered with their wheels in contact with, the public highway have/display a valid current excise licence ('tax disc'). Where no current excise licence (tax disc) is displayed, and unless the **AA** are satisfied that the vehicle concerned is exempt from such display, the **AA** reserves the right to refuse service;

d) **Assisting where unsafe or unlawful activities**

In the **AA's** opinion, and other than solely as a result of a failure on the part of the **AA**, the giving of service would involve any breach of the law (including, without in any way restricting the type of breach being referred to under this sub-clause, a breach of the **AA's** health and safety duties);

e) **Delay in reporting**

In the **AA's** reasonable opinion, there has been an unreasonable delay in reporting the **Breakdown**;

f) **Cannot verify cover**

Where **You** cannot produce a valid Bank of Scotland debit card (or appropriate receipt) and some other form of identification. If these cannot be produced, and the **AA** is unable to

verify that the appropriate **Breakdown** Cover entitlement is held, the **AA** reserves the right to refuse service. However if **You** are unable to prove entitlement to service or **You** are aware that **You** do not hold entitlement to an **AA** service, the **AA** may, at its discretion, offer service on the immediate payment (by credit, debit or switch card) of the usual premium for the relevant cover required, plus a supplementary premium for joining while already requiring assistance. The premium paid will be fully refunded if it can be established to the **AA's** satisfaction that the relevant level of service entitlement was held at the time of the **Breakdown**. Any services provided under Stay Mobile must be paid for in advance by **You** and will be fully refunded if it can be established to the **AA's** reasonable satisfaction that entitlement to Stay Mobile was held at the time of the **Breakdown**. Without prejudice to **Your** statutory rights, no refunds will be given if entitlement to cover cannot be proved, or simply because **Your Vehicle** cannot be fixed at the roadside;

g) **Unreasonable behaviour**

Where the **AA** reasonably considers that **You**:

- i) or anyone accompanying **You**, or who is receiving or is entitled to receive assistance in connection to **Your** cover, is behaving or has behaved in a threatening or abusive manner to **AA** employees, Patrols or agents, or to any third party contractor; or
- ii) have falsely represented that **You** are entitled to services that **You** are not entitled to; or
- iii) have assisted another person in accessing **AA** services to which they are not entitled; or
- iv) owe the **AA** money with respect to any services, spare parts or other matters provided by the **AA** or by a third party on the **AA's** instruction.

Additional services

4. Any additional services made available by the **AA** which are not described in these Terms and Conditions are provided on a purely discretionary basis and may be withdrawn at any time.

Use of agents

5. Service from dedicated **AA** Patrols is subject to availability and may be supplemented by use of appropriate agents. The **AA** will only accept responsibility for the actions of an agent where the agent is acting on the **AA's** instruction.

Requests for assistance

6. All requests for assistance must be made to the **AA** using the contact instructions provided by Bank of Scotland from time to time. If **You** contact a garage direct, **You** will have to settle its bill and the **AA** will be under no obligation to reimburse **You**.

Emergency nature of breakdown service

7. **AA** Patrols are trained and equipped to carry out emergency roadside repairs and are not in a position to comment on the general safety or roadworthiness of a vehicle after a **Breakdown** or an emergency repair. In addition, completion of an emergency repair cannot be taken to signify or in any way guarantee the general roadworthiness of the vehicle concerned.

Cancellation of Cover

8. The **Customer** has the right to cancel their **AA Breakdown** Cover but please note that as this cover has been provided as an integral part of their Bank of Scotland Account no refund is available. Cancellation/closure of **Your** Bank of Scotland Account will mean that **Your** rights to service from the **AA** will cease immediately.

The **AA** shall have the right to cancel any cover if:

9. a) the **AA** has been entitled to refuse service under clause 3g, page 70;
- b) the **AA** considers, and as a result of the **Customer's** conduct, that there has been a breakdown in its relationship with the **Customer**.
- c) excessive use of the service has occurred either through failure to seek permanent repair following any temporary repair effected by an **AA** Patrol or agent or due to lack of routine vehicle maintenance.

10. In the event that the **AA** is no longer Bank of Scotland's chosen **Breakdown** assistance cover provider or **Breakdown** assistance cover is no longer provided with **Your** Bank of Scotland Account, **Your Breakdown** Cover with Automobile Association Developments Limited (and, where applicable, Acromas Insurance Company Limited) will expire in accordance with the Terms and Conditions of **Your** Bank of Scotland Account and we shall have no further obligation to provide **You** with **Breakdown** assistance services.

Changes to Terms and Conditions

11. Bank of Scotland and/or the **AA** is entitled to change any of Terms and Conditions of cover during the subscription year, on the giving of reasonable notice, where it reasonably considers this necessary in order to comply with any applicable laws, regulations or the advice or instruction of any regulatory authority.

Matters outside the AA's reasonable control

12. While the **AA** seeks to meet the service needs of **Customers** at all times, its resources are finite and this may not always be possible. The **AA** shall not be liable for service failures where the **AA** is faced with circumstances outside its reasonable control. Events which might constitute circumstances outside the **AA's** reasonable control include (but are not limited to) Acts of God, outbreak of hostilities, riot, civil disturbance, acts of terrorism, acts of government

or authority (including the refusal or revocation of any licence or consent), fire, subsidence, explosion, flood, snow, fog or other bad weather conditions, vehicle, equipment or systems failures, roads that are not reasonably accessible by the **AA**, shortages of fuel or other necessary supplies, failure of telecommunications lines or systems, default of suppliers or subcontractors, theft, malicious damage, strike, lock out or industrial action of any kind.

Exclusion of liability for loss of profit etc

13. The **AA** shall not, in any event, and to the extent permitted by law, have any responsibility for

- a) any increased costs or expenses; or,
- b) any loss of:
 - i) profit; or
 - ii) business; or
 - iii) contracts; or
 - iv) revenue; or
 - v) anticipated savings; or
- c) for any special or indirect losses incurred as a result of or in connection with any service, whether resulting from tort (including negligence or breach of statutory duty), from breach of contract or otherwise. For the avoidance of doubt, nothing in this clause or these Terms and Conditions shall exclude or restrict the **AA's** liability for negligence resulting in death or personal injury.

Enforcement of Terms and Conditions

14. Failure to enforce or non-reliance on any of these Terms and Conditions by the **AA** will not prevent the **AA** from subsequently relying on or enforcing them.
15. None of the Terms and Conditions, or benefits, of **AA Breakdown** Cover are enforceable by anyone else other than the **Customer**. For the avoidance of doubt, and without limiting the above, any rights under The Contract (Rights of Third Parties) Act 1999, or any replacement or amendment of such act, are excluded.

16. **You** will not become members of the **AA** by virtue of only being entitled to any benefits. The **AA** and the bank may from time to time agree that specified **customers** may be entitled to certain offers available to **AA** Members.

Use of headings

17. The headings used in this Policy are for convenience only and shall not affect the interpretation of its contents.

Interpretation: use of English law and language

18. **Your AA Breakdown** Cover and these Terms and Conditions are governed and should be interpreted by the laws of England and Wales. The EEA State for the purpose of cover is the United Kingdom. The Terms and Conditions of cover are written in English and all correspondence entered into shall be in English.

AA Accident Management Service

Underwritten by Acromas Insurance Company Limited.

What is included

- ▶ Accident Management Service is a 24 hour helpline for **You** to call in the event of a motor road traffic accident, or act of vandalism, however minor, provided **You're** claiming on **Your** fully comprehensive motor insurance. If **Your** road traffic accident happens during normal office hours (Monday–Friday 8am to 6pm) a Personal Incident Manager is available to help **You** through **Your** motor insurance claim process.

This includes:

- ▶ arranging for **Your Vehicle**, provided it is less than five years old, to be repaired by an **AA** Accident Management approved repairer
- ▶ facilitating the provision of a replacement vehicle providing assistance with any associated correspondence. If **Your** motor road traffic accident happens outside of normal office hours, the **AA** can arrange recovery of **Your Vehicle** to a safe location until it can be delivered to a repairer. Where the

damage to **Your Vehicle** is restricted to windscreen damage, Accident Management can provide **You** with the telephone number of a windscreen supplier. Accident Management Service applies to motor road traffic accidents which occur in the UK only.

What is not included

- ▶ Assistance in relation to motor road traffic accidents which occur outside the UK.
- ▶ The cost of any recovery either in or out of normal office hours following a road traffic accident (any recovery will be at **Your** expense although the cost of this may be recovered under the terms of **Your** motor insurance policy).
- ▶ Any costs associated with the repair of **Your Vehicle**, which are subject to the terms and conditions of **Your** motor insurance policy.
- ▶ The provision of any courtesy car unless agreed to by an approved repairer, at their sole discretion. If a courtesy car is provided, the driver will be responsible for meeting the cost of insuring it.
- ▶ Any assistance where the vehicle has suffered only mechanical **Breakdown**, component failure or vandalism damage.
- ▶ Any assistance in relation to personal injuries resulting from a motor road traffic accident. In particular, Accident Management will not pay for, or arrange, any hospital treatment.

Please note: To qualify for Accident Management Service **You** will need to:

- ▶ agree to have **Your Vehicle** repaired within the **AA** Accident Management approved repairer network
- ▶ tell us **Your** account number and sort code so that the **AA** can identify **You**
- ▶ contact us to obtain all necessary authorisations before any work is started
- ▶ make a claim through **Your** insurers – if **You** are claiming directly from a third party the **AA** cannot provide assistance.

AA Accident Management Service – General Terms and Conditions

1. The Accident Management Service's Personal Incident Managers only operate during normal working hours (Monday to Friday 8am to 6pm), although, messages can be left at any time. If **You** have a motor road traffic accident out of working hours and **Your Vehicle** is mobile, **You** should call the Accident Management helpline and leave **Your** contact details on the voicemail. A Personal Incident Manager will then contact **You** during normal working hours. If **You** have a motor road traffic accident out of office hours and **Your Vehicle** is immobile, **You** should contact the Accident Management helpline and they can arrange to have **Your Vehicle** recovered to a place of safety overnight. The Accident Management helpline will also arrange for a Personal Incident Manager to contact **You** during normal working hours.
2. The use by **You** of any of the other **AA** services (for example Roadside Assistance, Home Start, Relay) is subject to the relevant terms and conditions.
3. The **AA** reserves the right to withhold or withdraw the Accident Management Service at any time if any repairs are begun before the work is authorised through the Accident Management Service.
4. The Accident Management Service is not available for use by, or for, any third parties involved in a road traffic accident (regardless of fault) with **You**.
5. Whilst the Accident Management Service can make all the necessary arrangements for the repair of **Your Vehicle** damaged as a result of a road traffic accident, the **AA** and Bank of Scotland give no guarantee or warranty as to the standard or quality of any such repair work performed or any replacement components fitted to **Your Vehicle**. The contract for repair will be between **You** (or, if appropriate, **Your** insurer) and the relevant repairer. Under no circumstances will the **AA** or Bank of Scotland be held responsible

for replacement components fitted by a vehicle repairer as a result of, or in connection with, the provision of the Accident Management Service.

6. It is **Your** responsibility (or, if appropriate, **Your** insurer's responsibility) to pay for the recovery costs and the cost of all vehicle repairs (both labour and parts) performed on **Your Vehicle** following a motor road traffic accident. Neither the **AA** nor Bank of Scotland will be responsible for any failure to pay the repairer for any work undertaken.
7. **You** (or, if appropriate, **Your** insurer) will be charged the current market price for any additional services **You** require (for example technical inspections, damage reports or vehicle delivery) which are arranged in connection with repairs which have been organised through the Accident Management Service.
8. Sections 1n, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17 and 18 of General Terms and Conditions – UK **Breakdown** Cover shall apply to this cover and any reference therein to **Breakdown** or **Breakdown** assistance or service shall be taken, as appropriate, to refer to accident or act of vandalism and/or to Accident Management.

Data Protection

We're The **AA** PLC, Fanum House, Basing View, Basingstoke, Hampshire, RG21 4EA. We are a data controller of **Your** personal data. We have a dedicated data protection officer. **You** can contact the DPO by writing to the above address for the attention of the Data Protection Officer or by using the contact details in **Your** policy documents.

Our full privacy notice is available at - <https://www.theaa.com/privacy-policy>

Personal information that we'll process in connection with all of our products and services, if relevant, includes - personal and contact details, **Your** date of birth, gender, details of beneficiaries and family members, Records of **Your** contact with us, products and

services, usage of our products and services, vehicle information, telematics and driving information (if relevant), information about **You** use of products of services held with our business partners, Information we obtained from third parties, Personal information which we obtain from Credit Reference and Fraud Prevention Agencies, fraud, debt and theft information, criminal records information, information about **You** health or if **You** are a vulnerable customer; Information about **You** property, financial details about **You**, Information about **You** employment status; Information about **You** property occupier status, **You** marital status, family, lifestyle or social circumstances, Information we buy or rent from third parties, insights about **You** and our customers, third party transactions, and tax information.

We'll collect personal information from the following general sources:

- ▶ From **You** directly, and any information from family members, associates or beneficiaries.
- ▶ Information generated about **You** when **You** use our products and services;
- ▶ From a broker or other intermediary
- ▶ **AA** Group companies,
- ▶ Business partners;
- ▶ From other sources such as Fraud Prevention or Credit Reference Agencies or other lenders (if relevant to the product), and
- ▶ We buy or rent information about **You** or customers generally from third parties.

We use **You** personal data for purposes including the following:

- ▶ Assessing an application for a product or service **You** hold with us.
- ▶ Managing products and services relating to the product or service, or application for one;
- ▶ Updating **You** records, tracing **You** whereabouts, and recovering debt;

- ▶ Managing any aspect of the product or service;
- ▶ To make automated decisions on whether to offer **You** a product or service, or the price, payment method, risk or terms of it;
- ▶ To perform and/or test the performance of our products, services and internal processes;
- ▶ To operate and improve the operation of our business and our business partners;
- ▶ To carry out checks at Credit Reference and Fraud Prevention Agencies;
- ▶ To monitor and to keep records of our communications with **You** and our staff (see below);
- ▶ Assessing and profiling aspects of **Your Vehicle**
- ▶ For direct marketing communications and related profiling
- ▶ To develop new products and services and to review and improve current products and services;
- ▶ To comply with legal and regulatory obligations, requirements and guidance;
- ▶ To provide insight and analysis of our customers both for ourselves and for the benefit of business partners either as part of providing products or services, helping us improve products or services, or assess or improve the operating of our businesses;
- ▶ To share information with business partners to provide our products and services or operating our business;
- ▶ To facilitate the sale of one or more parts of our business; and
- ▶ To enable other **AA** group companies to perform any of the above purposes.

We rely on the following legal bases to use **You** personal data:

1. Where it is needed to provide **You** with our products or services.
2. Where it is in our legitimate interests to do so, such as:

- a) Managing **You** products and services
 - b) To perform, test the performance of, our products, services and internal processes;
 - c) For management and audit of our business operations including accounting;
 - d) To carry out searches at Credit Reference Agencies
 - e) To carry out monitoring and to keep records of our communications with **You** and our staff (see below);
 - f) For market research and analysis and developing statistics;
 - g) For direct marketing communications and profiling to help us to offer **You** relevant products and services
 - h) to provide insight and analysis of our customers to business partners;
 - i) For some of our profiling and other automated decision making; and
 - j) When we share your personal information with these other people or organisations other than for providing products and services to **You**, as necessary for running our business or comply with legal or regulatory obligations.
3. To comply with our legal obligations.
 4. With **You** consent or explicit consent.
 5. For a public interest.

We may share information with the following third parties for the purposes listed above:

- ▶ **AA** Group companies and service providers;
- ▶ Business partners and account beneficiaries
- ▶ Governmental and regulatory bodies;
- ▶ Other organisations and businesses who provide services;
- ▶ Credit Reference and Fraud Prevention Agencies (see below); and
- ▶ Market research organisations who help us to develop and improve our products and services.

Where we're relying upon **Your** consent, **You** can withdraw this at any time by contacting us using the contact details in **Your** policy documents.

We're based in the UK, but sometimes **Your** personal information may be transferred outside the European Economic Area. If we do so, we'll make sure that suitable safeguards are in place unless certain exceptions apply.

We may monitor where permitted by law and we'll do this where the law requires it, or to comply with regulatory rules, to prevent or detect crime, in the interests of protecting the security of our communications systems and procedures, and for quality control and staff training purposes. This information may be shared for the purposes described above.

We sometimes make decisions about **You** using only technology, where none of our employees or any other individuals have been involved. For instance, we may do this to decide whether to offer **You** a product or service, to determine the risk of doing so, the price we will offer, whether to offer **You** credit, what terms and condition to offer **You**, assess lending, insurance and business risks, or to assess what payment methods we can offer **You**. For full details, please see our full privacy notice.

We kept personal data for as long as we have reasonable business needs, to provide goods and/or services to **You** and then for a long as someone could bring a claim against us; and/or in line with legal and regulatory requirements or guidance.

You have certain rights under data protection laws. Some of these only apply from May 2018:

- ▶ The right to have **Your** personal information corrected;
- ▶ The right to object to certain processing of **Your** personal information;
- ▶ The right to restrict processing of **Your** personal information;
- ▶ The right to have **Your** personal information erased
- ▶ The right to request access to **Your** personal information;
- ▶ The right to move, copy or transfer **Your** personal information
- ▶ Rights in relation to automated decision making.

You have the right to complain to the Information Commissioner's Office which enforces data protection laws: <https://ico.org.uk/> **You** can exercise these by using the using the contact details in **Your** policy documents.

You have the right to object to certain data uses. **You** can contact us using the contact details in **Your** policy documents to use these rights.

Changes to this policy

We may change this policy from time to time. We encourage **You** to check this policy for changes whenever **You** revisit our website - <https://www.theaa.com/>

Compliments and complaints

The **AA** aim to provide **you** with a high level of service at all times. However, there may be a time when **you** feel that their service has fallen below the standard **you** expect. If this is the case and **you** want to complain, the **AA** will do their best to try and resolve the situation.

a) There are several ways you can contact the **AA**:

Phone: **0345 607 6727**

Email: **customersupport@theaa.com**

Post: **Member Relations
The Automobile Association
Lambert House
Stockport Road
Cheadle, Cheshire
SK8 2DY**

Fax: **0161 488 7544**

Text Relay is available for deaf, hard of hearing or speech impaired **customers**.

The **AA** will either acknowledge **your** complaint within 5 working days of receipt, or offer **you** their final response if they have concluded their investigations within this period.

If the **AA** acknowledge **your** complaint, they will advise **you** who is dealing with it and when they expect to respond. The **AA** aim to respond fully within 8 weeks. However, if they are unable to provide a final response within this period they will write to **you** before this time and advise why they have not been able to offer a final response and how long they expect their investigations to take.

If **you** remain unhappy with the **AA's** final response, or they have not managed to provide a final response within 8 weeks of **your** complaint, **you** may be entitled to refer **your** complaint to the Financial Ombudsman Service for help and advice.

b) There are several ways **you** can contact them:

Phone: **0800 023 4567** or **0300 123 9 123**

Website: **www.financial-ombudsman.org.uk**

Email: **complaint.info@financial-ombudsman.org.uk**

Post: **Insurance Division
Financial Ombudsman Service
Exchange Tower,
London,
E14 9SR**

Financial Services Compensation Scheme (FSCS)

Acromas Insurance Company Limited (AICL), only, is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme if AICL cannot meet its obligations.

This depends on the type of business and the circumstances of the claim. Insurance arranging is covered for 90% of the claim without any upper limit.

For further information about the compensation provided by the FSCS (including the amounts covered and eligibility to claim) please ask at **your** local branch, refer to the FSCS website **www.FSCS.org.uk** or call the FSCS on **020 7741 4100** or **0800 678 1100**. Please note *only* compensation related queries should be directed to the FSCS.

AA company details

Automobile Association Developments Limited (trading as AA Breakdown Services) is an insurer of **breakdown** assistance services cover that is exempt from authorisation under the Financial Services and Markets Act 2000. Registered Office: Fanum House, Basing View, Basingstoke, Hampshire RG21 4EA. Registered in England and Wales number: 01878835.

Acromas Insurance Company Limited is authorised and regulated by the Commissioner of Insurance, Financial Services Commission, Gibraltar, and regulated by the Financial Conduct Authority, United Kingdom.

Acromas Insurance Company Limited is a member of the Association of British Insurers. Head Office: 57-63 Line Wall Road, Gibraltar. Registered Number 88716 (Gibraltar). UK branch address: Acromas Insurance Company Limited, Enbrook Park, Folkestone, Kent CT20 3SE.

Automobile Association Insurance Services Limited

is an insurance intermediary authorised and regulated by the Financial Conduct Authority. Registered Office: Fanum House, Basing View, Basingstoke, Hampshire RG21 4EA. Registered in England and Wales number 2414212.

Mobile Phone Insurance

Demands and needs statement

This Mobile Phone Insurance Policy has been provided to meet the demands and needs of mobile phone users covering your or your family member's phone against theft, loss, damage, breakdown (including faults) and unauthorised calls wherever you or your family members are in the world. To benefit from 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.

This mobile phone insurance cover is suitable for when you have a mobile phone that is not already covered under an insurance policy and you want to cover the cost of repairing or replacing your mobile phone against loss, theft, damage and breakdown subject to an excess payment for each accepted claim detailed in the section 'What you are NOT covered for'. You should consider this excess when deciding if this policy is suitable for you.

Important information

You are aware that you must take reasonable care to answer all questions honestly and to the best of your knowledge when applying for or making a claim under this policy. You have made a reasoned decision on the basis of the information provided in the Summary of Cover and can cancel this insurance at any time should you decide that the cover is no longer suitable.

Your Mobile Phone Insurance Policy

This is your mobile phone insurance policy; in this document you will find everything you need to know. Please read this carefully to make sure this policy is right for you, if you have any questions then visit bankofscotland.co.uk/ib or call us on **0345 602 0211**.

This policy constitutes an agreement between you and the insurer, Assurant General Insurance Limited. The insurer has appointed Lifestyle Services Group Limited to administer the policy. References to 'we/us/our' relates to Assurant General Insurance Limited and Lifestyle Services Group Limited.

Registering your mobile phone

To help us administer your policy more effectively and to help simplify the claims process, you can provide us with your mobile phone details. This can be done by completing the registration form when you take out your current account, through Internet Banking at bankofscotland.co.uk/ib or by calling **0345 602 0211**.

You will need the following information when registering your handset:

- ▶ Make.
- ▶ Model.
- ▶ IMEI number.
- ▶ Telephone number.

Who is this policy designed for?

Your Gold Account includes cover for one mobile phone for sole Gold Account holders and up to two phones for joint account holders. To benefit from 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.

For many of us, our mobile phone is much more than a device for making calls. It means you can stay in contact wherever you are, it stores valuable memories and so much more.

It is important to note that mobile phone insurance is offered on the understanding that you will take care of your mobile phone.

We do understand that every claim can be quite different and we will make every effort to take this into consideration when we review a claim.

This mobile phone insurance cover is designed for when you have a mobile phone that is not already covered under an insurance policy and you want to cover the cost of repairing or replacing your mobile phone against loss, theft, damage and breakdown subject to an excess payment for each accepted claim detailed in the section 'What you are NOT covered for.' You should consider this excess when deciding if this policy is suitable for you.

Having insurance does not mean that you can take risks with your mobile phone which you would not take if your mobile phone was not insured as doing so may result in your claim being declined. Further details can be found in the section '**What you are NOT covered for.**'

The cover you receive

Risks you are covered for

Your mobile phone and SIM card up to a maximum value of £2,000 (including VAT) per claim are covered against:

- ▶ **Loss**
- ▶ **Theft**
- ▶ **Damage**
- ▶ **Breakdown (including faults)**
occurring anywhere in the world.

Benefits you receive

Insurance cover for one phone and SIM card per account holder up to a maximum of two phones for a joint account.

If your mobile phone is damaged or breaks down we will either:

1. repair the mobile phone (where possible)
or
2. replace it with a mobile phone of the same make, model and memory size. If we cannot do this you will be given a choice of models with an equivalent specification.

If your mobile phone is lost or stolen we will replace it with a mobile phone of the same make, model and memory size. If we cannot do this you will be given a choice of models with an equivalent specification.

Replacements

1. Where we replace the mobile phone the replacement may be a remanufactured (not brand new) device.
2. We will attempt to replace your phone with one of the same colour but we can't guarantee to do this or replace any limited or special edition mobile phones.
3. Where we send you a replacement or repaired item, this will only be sent to a UK address.
If you are charged by your network for your replacement SIM card we will reimburse you.

If you make a successful claim for loss or theft and discover you have been charged for calls, texts or data as a result of someone else using your phone. These **unauthorised network charges** are covered up to a value of £1,500 (including VAT) if you have an airtime contract and £450 (including VAT) if you have Pay As You Go.

In the event that you are billed by your network provider as a result of your mobile phone being used after it has been lost or stolen, we will pay those charges incurred during the period between:

1. The moment the loss or theft occurred and
2. 24 hours after you discovered it missing.

For example, if your phone was stolen at 8am on Tuesday and you discovered it missing at 11am on Wednesday, you would be covered for charges made between 8am Tuesday and 11am Thursday, up to the following cover limits:

- ▶ £1,500 (including VAT) for contract handsets.
- ▶ £450 (including VAT) for Pay As You Go.

If your case, screen protector, headphones or Bluetooth headset are lost, stolen or damaged at the same time as your mobile phone you are covered for these up to a value of £250 (including VAT).

If your case, screen protector, headphones or Bluetooth headset are lost, stolen or damaged at the same time as your mobile phone we will replace them with items of a similar specification. If we are unable to provide a replacement of a similar specification, we will contact you to discuss an alternative settlement. We do not provide insurance cover for any other mobile phone accessories (for example Smartwatches, fitness trackers, portable speakers).

What you are NOT covered for

Summary	Description
Excess.	You need to pay a contribution of £100 every time you make a successful claim for loss, theft, damage or breakdown, this is the excess. Your excess is payable for every accepted claim and must be paid before your claim will be settled.
Loss, theft, damage or breakdown as a result of not taking care of your mobile phone.	<p>We know how important your mobile phone is to you and we expect that you will take care of your mobile phone. If you don't take care of your mobile phone then we may not pay your claim.</p> <p>Taking care of your mobile phone means:</p> <ul style="list-style-type: none">▶ Not knowingly leaving your mobile phone somewhere it is likely to be lost, stolen or damaged, just think would you leave your wallet or purse there?▶ If you need to leave your mobile phone somewhere then we expect you to lock it away out of sight if at all possible. If you cannot lock it away then you must leave it with someone you trust or concealed out of sight in a safe place.▶ Making reasonable enquiries to find your phone if you think you have lost it. <p>If you knowingly leave your mobile phone where others can see it but you cannot and your mobile phone is then lost or stolen we may not pay your claim.</p> <p>We will always take into account where you are and what you are doing when we assess whether you have taken care of your phone. If we believe you have not taken care of your mobile phone, and have knowingly taken a risk with it, we may decline your claim.</p> <p>If you knowingly leave your mobile phone somewhere you can't see it but others can, we may decline your claim for not taking care of your mobile phone – for example:</p> <ul style="list-style-type: none">▶ in a cafe or pub you leave your mobile phone on the table when you go to the bar to pick up your drink instead of taking it with you▶ leaving your mobile phone on display in your car▶ leaving your mobile phone in the care of someone you don't know well▶ if you are at the gym and you leave your mobile phone on a bench in the changing rooms rather than taking it with you or locking it in a locker▶ intentionally damaging your phone <p>All of these examples increase the risk of it being lost, stolen or damaged and may result in your claim being declined. The examples are to help you understand what's covered, and are not the only reasons a claim could be rejected.</p>
Cosmetic damage.	<p>We only cover damage if it stops the normal functioning of your mobile phone. If it is just a scratch or dent, and your mobile phone still works as expected, then we will not repair or replace it.</p> <p>We know scratches and scrapes to your mobile phone aren't nice but we are here to fix your mobile phone when it isn't working, so if it still functions as you would expect then we can't help. For example, a scratched screen would not be covered but a cracked screen would be covered.</p>

What you are NOT covered for (continued)

Summary	Description
More than 2 claims per account holder in any 12 month period.	<p>We insure your mobile phone for up to 2 successful claims per account holder in any 12 month period.</p> <p>If you have 2 successful claims in any 12 month period you will not be able to make any further claims for loss, theft, damage & breakdown that happens before the anniversary of when the first claim was originally submitted.</p> <p>For example if you submit a claim on 1st January which is successful and submit another claim on 1st May in the same year which is successful you will not be able to make any further claims against this policy that happen prior to 1st January of the following year.</p>
Contents of your mobile phone.	<p>We only cover the mobile phone, we don't cover the contents. This means that any pictures, software, downloads, apps, music or any other content is not covered by this policy so make sure you back it up regularly. This also means that if any of the data or information stored on your phone is used to access any existing accounts or opening new accounts through fraud, we do not cover any financial losses as a result of these acts.</p> <p>There are lots of ways to back up the contents of your mobile phone and we suggest you do this regularly so if you have a claim and you lose your mobile phone's contents as a result, you can download it on to your new mobile phone and be up and running again in no time.</p>
Other losses.	<p>Any cost or losses that can't be resolved by the repair or replacement of your mobile phone</p> <p>We don't cover any loss of profit, opportunity, goodwill or similar losses. We just cover the mobile phone, unauthorised network charges and accessories as specified in "The cover you receive" section.</p>
Any device that is not a mobile phone.	<p>This policy is only for mobile phones. This means we only cover handheld devices that are designed to make mobile phone calls and work independently from any other device.</p> <p>This policy isn't for tablet computers, Smartwatches or other wearable technology.</p>
Modifications.	<p>If your mobile phone has been modified in any way we will only replace the mobile phone, we do not cover the modifications that have been made.</p> <p>Modifications are anything that changes the way your mobile phone looks or operates from the original specifications. This includes things like adding gems, precious metals or making software changes such as unlocking your mobile phone from a network.</p>
Mobile phones passed into the care of a business or individual for the purpose of providing a service.	<p>Where your mobile phone is passed to a business or individual for them to provide a service, they are solely responsible for the safety of your mobile phone and are not covered under the terms of this policy. You must therefore be satisfied that your mobile phone is suitably covered for any theft, loss or damage that may occur while in their care. For example:</p> <ul style="list-style-type: none">▶ Delivery service such as a postal or courier service▶ Mobile phone customisation service▶ Mobile phone repair service

What you are NOT covered for (continued)

Summary	Description
Losses incurred as a result of the sale of your mobile phone.	<p>We do not cover any loss of your mobile phone or any loss of money expected from any transaction, from the sale or trade of your mobile phone. This is because the mobile phone will have been actively passed to an individual or business and, therefore, no loss or theft has taken place. We therefore recommend you take precautions if you sell your mobile phone, such as;</p> <ul style="list-style-type: none">▶ waiting for payment (including waiting for cheques to clear) before releasing your mobile phone,▶ using a secure payment service,▶ not accepting cash payments from people you don't know (who could be using forged banknotes), and;▶ ensuring your mobile phone is sent using a reliable and suitably insured delivery service.
Counterfeit Mobile Phones.	<p>We do not cover any mobile phones that are manufactured in a way to resemble mobile phones made by another company in breach of any copyright laws, or devices that are created by using parts from a number of different phones.</p> <p>Where we receive a claim for any mobile phones that fall into this category we will return the mobile phone to you unrepaid and the claim will be declined.</p>

Actions you will need to take on loss, theft, breakdown or damage to your mobile phone

Summary	Description
Tell your airtime provider if your mobile phone is lost or stolen as soon as you can.	<p>As detailed in 'The cover you receive' section, we only pay for unauthorised network charges from the point your mobile phone is lost or stolen and for up to 24 hours after you discover the loss or theft.</p> <p>If you don't tell your airtime provider within 24 hours you will be responsible for any further charges.</p> <p>If you make a claim for unauthorised network charges you will need to provide either the monthly mobile phone bill showing the charges and the bill for the month prior to the unauthorised network charges or proof of your mobile phones balance prior to the theft or loss.</p>
If your mobile phone is lost or stolen report it to the Police.	<p>Tell the Police about any lost or stolen mobile phone as soon as you can, we will ask you to provide the Police reference number before we will pay any claim for theft.</p> <p>If you have difficulty reporting your incident to the police please contact us and we can help to guide you.</p>
Report any loss or theft to the place you believe it has been lost in or stolen from.	<p>We also expect you to report your mobile phone as lost or stolen to the place it was lost or you think it has been stolen from.</p> <p>Often mobile phones are found and handed in to the place they were found at. We expect you to report the loss or theft of your mobile phone to the place you think it was lost in or is most likely to be handed back to. We may ask you to provide the details of where your handset was lost or stolen from and may ask of the actions you have taken to try to recover it.</p> <p>If your Mobile Device has the functionality, activate any location finder app or software to help you in retrieving it. This may also enable you to lock and wipe the data stored on your mobile device.</p>

Actions you will need to take on loss, theft, breakdown or damage to your mobile phone (continued)

Summary	Description
Report your claim to us as soon as you can.	<p>Tell us about a claim as soon as you can. We expect you to tell us about any claim as soon as possible after discovery of the loss, theft, breakdown or damage.</p> <p>If you don't do this we will still consider your claim, however it makes it difficult for us to investigate your claim, recover your mobile phone if it is lost or stolen or stop any further damage to your mobile phone.</p> <p>You can log your claim online or by telephone, it is really simple.</p>
Proof of ownership.	<p>We need to know that the mobile phone, SIM card and accessories you are claiming for are yours. Therefore you may need to provide some form of proof of ownership.</p> <p>You will need to be able to tell us the make and model of your mobile phone, SIM card and accessories. We may ask to see something that tells us that the items you are claiming for belong to you and confirms the make, model, memory size and IMEI number of your mobile phone. The IMEI number is the unique serial number for your mobile phone. You can find it by inputting *#06# into your mobile phone. It should also be noted on the documentation that came with your mobile phone when you purchased it. Your airtime provider may also be able to provide it to you.</p> <p>Proof of ownership could include a till receipt or documentation from your airtime provider. If you don't have any proof of ownership we may decline your claim.</p>

How to make a claim

Summary	Description
Step One:	Please make sure you have read the 'Actions you will need to take on loss, theft, breakdown or damage to your mobile phone' section as this tells you what we may need from you in order to settle your claim.
Step Two:	You should tell us about your claim as soon as you can, you can do this by contacting us at bankofscotland.co.uk/ib or by calling 0345 602 0211 .
Step Three:	We will walk you through the simple claims process and tell you what information you will need to provide for us to assess your claim.
Step Four:	You will need to pay your excess for every accepted claim. Your excess can be paid by Visa, MasterCard and debit cards (We do not accept American Express cards or Diners Club cards).
Step Five:	<p>We will either repair your mobile or send you a replacement.</p> <p>In the event of your mobile device being lost or stolen we will blacklist the mobile device to prevent it from being used. When returning any items in order for repair to be carried out, please ensure that you have removed any locking mechanism (e.g. 'Find my iPhone') before you send your device to us. If this isn't removed this will affect the processing of your claim and the handset may be returned to you for the block to be removed before the claim can be assessed.</p> <p>We may not be able to complete a claim until we can confirm the security features have been removed.</p>

What you need to know about the claims process

- ▶ Repairs may be made using readily available parts, or we may provide refurbished products which may contain parts, which are of similar or equivalent specification, and which may include unbranded parts. This policy is provided in addition to any manufacturer's warranty that applies to your mobile phone ("applicable manufacturer's warranty"). Nothing in this policy is intended to affect your rights under the applicable manufacturer's warranty or your statutory rights. If any repairs authorised by us under this policy invalidate the applicable manufacturer's warranty, we will repair or replace your mobile phone, as necessary, in accordance with the terms of the applicable manufacturer's warranty for the unexpired period of the applicable manufacturer's warranty.
- ▶ The cost of postage in sending a device to us for repair is not covered under this insurance policy.
- ▶ If we are unable to replace your phone with the same make and model, we will contact you to discuss an alternative claim settlement.
- ▶ If any lost, stolen or damaged items are recovered after the claim is approved, they shall become the property of the insurer and must be returned to us immediately. Damaged mobile phones and accessories, parts and materials replaced by us shall become the property of the insurer.
- ▶ Lifestyle Services Group Limited handle all claims on behalf of the insurer.

What if your claim is rejected?

If you're not happy with the claims decision, we want to hear from you as soon as possible. Please follow the complaints process.

Tell us when your details change

If you change your mobile phone, please help us keep our records up to date, this can be done quickly and easily online via bankofscotland.co.uk/ib

Fraud

We do not tolerate any aspect of fraudulent activity. We work closely and share data with other insurers, law enforcement agencies, fraud prevention agencies, public bodies and airtime providers to identify fraud and support prosecution where appropriate evidence exists.

We, and other organisations, may access and use the information recorded by fraud prevention agencies, from both the UK and from other countries. It is important that when applying for insurance, or submitting a claim you or anyone acting on your behalf must take reasonable care to answer all questions honestly and to the best of your knowledge. Failure to do so may affect the validity of your policy or the fulfilment of your claim.

If false or inaccurate information is provided and fraud is identified then we may:

- ▶ Reject the claim and we may cancel your policy. If an excess has been paid this will be returned.
- ▶ Report you to relevant authorities and take legal action, if necessary, to recover any money already paid to you under this insurance policy.
- ▶ Pass the details onto your network or our distribution partner providing this service as part of a wider offering.
- ▶ Share details of the fraudulent claim with a number of industry wide fraud prevention databases. A list of participants and the name and address of the operators are available on request.
- ▶ Pass details to fraud prevention agencies.

- ▶ Law enforcement agencies may access and use this information. We and other organisations may also access and use this information to prevent fraud and money laundering, for example, when:
 - Checking details on applications for credit and credit related accounts or facilities.
 - To prevent and detect fraud.
 - Managing credit and credit related accounts or facilities.
 - Checking details on proposals and claims for all types of insurance.
 - Checking details of job applicants and employees.

We and other organisations may access and use from other countries the information recorded by fraud prevention agencies. Please contact us at 0345 124 1400 for details of the relevant fraud prevention agencies.

Duration of this Policy

This insurance is provided as a benefit of your Bank of Scotland Gold Account and the cost is included in the monthly fee you pay for this Account.

Price of your insurance

This insurance is provided as a benefit of your Bank of Scotland Gold Account and the cost is included in the monthly fee you pay for this Account.

Cancelling your insurance

You have the right to cancel your insurance at any time. If you or Bank of Scotland close your account, or Bank of Scotland terminates the cover provided through the account, cover will stop immediately unless you are moving from one qualifying account to another.

Making an enquiry or complaint

We will always try to be fair and reasonable. If you believe we have not provided you with a satisfactory level of service, please tell us so that we can do our best to resolve the problem. The easiest way to contact us is to call us on **0345 602 0211**. We will do everything possible to ensure that your query is dealt with promptly. Alternatively, you can write to:

Customer Services,
Lifestyle Services Group Limited,
PO Box 98,
Blyth
NE24 9DL

Please quote your mobile phone number in any correspondence.

Lifestyle Services Group Limited handle all queries and complaints on behalf of the insurer.

If you are not happy with our decision you can, within 6 months of our final decision, refer your complaint for an independent assessment to:

The Financial Ombudsman Service,
Exchange Tower,
London,
E14 9SR.

Telephone: **0800 023 4567/0300 123 9123**,

Email: complaint.info@financial-ombudsman.org.uk

Web: financial-ombudsman.org.uk

Nothing in these terms, including referral to the Financial Ombudsman Service affects your statutory rights.

Choice of law

English law applies to this policy. It's written in English and all communication with you will be in English.

If we need to change the terms of the policy

In the event that the insurer needs to change the terms, we will give you 30 days' notice in writing to your last known address. This will only be for valid reasons such as to respond proportionately to changes in the law or decisions of the Financial Ombudsman Service, to meet regulatory requirements, industry guidance or codes of practice, to proportionately reflect other legitimate cost increases or reductions associated with providing the cover, or where we choose to change the level of cover.

Financial Services Compensation Scheme (FSCS)

Assurant General Insurance Limited is covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation from the scheme in the unlikely event they cannot meet their liabilities to you. General insurance contracts are covered for 90% of the entire claim with no upper limit. Further information is available from the FSCS by calling **0800 678 1100** and online at fscs.org.uk

Status disclosure

This Policy has been arranged and is administered by Lifestyle Services Group Limited (Financial Services Register no. 315245) with the insurer: Assurant General Insurance Limited (Financial Services Register no. 202735). Assurant General Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Lifestyle Services Group Limited is authorised and regulated by the Financial Conduct Authority. All firms' register details can be checked on the Financial Services Register by visiting the FCA's website www.fca.org.uk/register

How we handle your personal information

Assurant General Insurance Limited (part of the Assurant, Inc. group companies), is committed to preserving the privacy of our customers. Please read the following privacy notice to understand how we, as a data controller, collect, use and protect the personal information that you (“Policyholder” or “you”) provide to us for purposes of providing the insurance policy (“Policy”) to you.

Personal information that we collect from you

We collect and use the following personal information from you as part of providing your Policy to you:

- ▶ Name and contact details (e.g., postal address, telephone number, mobile number, email address, etc.);
- ▶ Policyholder information (e.g., policy number, certificate number, billing and payment history, etc.);
- ▶ Claims information (e.g., claim number, date of loss and reason, call history, loss details, Police reference number and supporting documentation, covered device information (including make, model, serial number, IMEI), etc.);
- ▶ Records of any correspondence regarding any specific enquiry; and
- ▶ Feedback that you provide on our services (including through customer experience surveys).

You can choose whether or not you provide this information to us, but if you decide not to do so, we will be unable to provide services under this Policy to you.

This information is intended to be used by Assurant General Insurance Limited for the following purposes:

- ▶ Performance of our obligations under the Policy and provision of the benefits under this Policy and including claims management. We use your information for these purposes where necessary for the performance of your contract of insurance with us.

- ▶ For statistical analysis, customer experience surveys (where permitted and in compliance with applicable laws), performing internal administrative functions, handling customer enquiries, managing customer relationships and evaluating the appropriateness of this Policy and its benefits. We use your information for these purposes where necessary for pursuit of our legitimate interests (monitoring and improving our offerings and our customer experience and administering our internal processes).
- ▶ Risk evaluation and management (including operational risk), debt recovery, fraud and payment default prevention and evidence management. We use your information for these purposes where necessary for pursuit of our legitimate interests (protecting our business from fraudulent activity and recovering sums due).
- ▶ Anti-money laundering, anti-terrorism efforts and sanctions screening. We use your information for these purposes where necessary for compliance with our legal obligations.

Personal information that we collect from other sources

We also collect and use personal information about you from third parties. We will receive your name, contact information (including postal address and telephone number), customer number and policy information (e.g., level of cover), and bank account information (such as sort code and account number) from your bank or financial institution (through whom you have procured this insurance product) to enable us to administer and perform your contract of insurance with us. We also receive information about you (relating to your identity and previous claims made) from fraud prevention agencies, financial institutions and similar organisations to help us to make decisions on insurance policies and claims for you; trace debtors, recover debt, prevent fraud and to manage your insurance policy and any claims; check your

identity to prevent money laundering; and undertake additional fraud searches, where necessary in pursuit of our legitimate interests in protecting our business from fraudulent activity and recovering sums due.

Who we share your personal information with

Your personal information will be disclosed to other Assurant group companies, our service providers (such as Lifestyle Services Group Limited, an Assurant group company located in the United Kingdom), other insurance companies (e.g., reinsurers), and to any other entity or service provider contractually obligated to us for the purpose of performing tasks that directly relate to the above-described purposes.

To fulfil your claim, we also share your name, contact details (including postal address, email address and mobile number), and IMEI of your covered device with the manufacturer. For example if you have an iPhone then we will share this information with Apple.

In order to prevent or detect fraud or other criminal activity we share information about you with other organisations and public bodies including law enforcement agencies; within the Assurant group companies and with other insurers; with recognised centralised insurance industry claims review systems, where your details may be checked and updated; with fraud prevention agencies and databases - if you give us false or inaccurate information and we suspect fraud, we record this with fraud prevention agencies.

Your personal information will also be disclosed to public bodies and organisations in order to satisfy our legal and regulatory obligations, where required.

Where we send your personal information

With respect to the aforementioned purposes, your personal information may be transferred outside the European Economic Area to countries that do not have equivalent data protection laws (for example, if we share your data with Apple Distribution International that data will be processed and managed by Apple, Inc. which is located in the United States). To ensure an adequate level of security and protection, these transfers will be secured by standard contractual clauses adopted by the European Commission, in line with applicable law. The Policyholder may request information about these international transfers, and/or request access to a copy of our standard contractual clauses using the contact details provided below.

How long we keep your personal information

Your personal information will be retained as long as necessary for the performance of the contract of insurance and for as long as required or permitted by applicable law or regulation.

How and why we will contact you

We may contact you by post, mobile phone, text, or email to obtain your views on our services and to let you know about important changes to the services which we are providing or to ask you to complete a customer satisfaction survey. Any information that you provide to us in response to these communications will not be used or disclosed other than in accordance with this privacy notice, or without your permission, unless required by law. If you would prefer us not to contact you to obtain your views and feedback on the service or you change your mind in the future and would like us to stop contacting you for this purpose, you can request this at any time by calling us on 0345 602 0211 or in writing to: Lifestyle Services Group Limited, PO Box 98, Blyth, NE24 9DL.

Your rights

Pursuant to the General Data Protection Regulation and/or applicable local law, you have a right of notice, access, data portability, rectification, restriction of processing, erasure of the information we hold about you, as well as an objection right which you may exercise at any time by sending your request in writing to: Lifestyle Services Group Limited, PO Box 98, Blyth, NE24 9DL.

You may also submit your request in writing to Data Protection Officer, PO Box 98, Blyth, NE24 9DL, or by sending an email to **DataProtectionOfficer@assurant.com**

Please note that the exercise of such rights is not absolute and is subject to the limitations provided by applicable law.

You may address a complaint or question concerning the processing of your personal information at the above-mentioned contact details. You may also lodge a complaint with your local data protection authority, which in the UK is the Information Commissioner's Office, in the country where you live, work, or where you consider the problem has occurred.

Card Loss Assistance

The service is provided by Citymain Administrators Ltd registered in England and Wales company number 03979666. Registered office: 3000 Lakeside, North Harbour, Western Road, Portsmouth, PO6 3EN.

Protecting Your Card

Losing **your** debit and credit card could be costly and inconvenient. That's why we've got together with Citymain to offer **you** comprehensive assistance for **you** and other members of **your family** living with **you**.

You do not need to register **your** cards to access these benefits, however if **we** already have **your** details on file **we** will be able to help **you** more quickly.

To register for Card Loss Assistance, please call your membership services number or log on to the Account benefits tab in Internet Banking.

Benefit Summary

Card Loss Assistance

- ▶ Card registration.
- ▶ 24-hour helpline for reporting the loss of cards and arranging for replacements to be requested.

Card Loss Assistance Service

Terms and conditions of the Card Loss Assistance Service

1. a) General information:

This service is included as a benefit of **your** Gold Added Value Current Account. The cost of this Card Loss Assistance service is included as part of **your** standard monthly account fee.

We recommend that **you** review the benefits of this service to ensure it continues to meet **your** needs. If **you** or Bank of Scotland close **your** account, or Bank of Scotland terminates the service provided through **your** account, the service will stop immediately unless **you** are moving from one qualifying account to another which also includes this service.

This Card Loss Assistance service is provided by Citymain Administrators Ltd (part of the SPB UK & Ireland Group Companies), registered in England and Wales, Company No: 03979666. Registered office: 3000 Lakeside, North Harbour, Western Road, Portsmouth, PO6 3EN.

b) Definitions

we/us:

Citymain Administrators Ltd. whose registered office details are stated above.

you/your:

The holder(s) of the current account stated above.

your family:

Any of the following people providing they normally live with **you**:

- **your** husband, wife, civil partner or partner;
- **your** children (including foster children);
- **your** relatives; and
- **your** domestic employees

2. Scope of service:

Card Loss Assistance gives you a 24/7 helpline to cancel lost or stolen cards and sort out replacements in just one call. It provides assistance for **you** and **your family**. **You** can also securely register Passport and Driving Licence numbers, for **you** and **your family**, with **us** for easy access should you lose them. Please note contact in relation to this service can only be made by **you**.

NOTE: No insurance cover is included with this service which means it does not provide **you** with any cover for any financial loss incurred due to the loss or theft of **your** cards.

2.1 Registering Your Cards:

It is not compulsory for **you** to register **your** cards but if **you** do choose to register **your** cards with **us** it will make it quicker and easier for **us** to complete a loss report on **your** behalf if they ever go missing. Register all **your** financial cards, including credit, debit, bank and building society cards and store cards and those of **your family**. **We** recommend **you** do this as soon as possible.

You can do this by calling **us** on **0345 602 0211** or **+44 (0) 1313 33 33 10** if you're abroad and have all the cards to hand. **You** also have the facility to register these online via internet banking.

We recommend that **you** register any details relating to **your family** by telephone so that family members don't have to share their details with **you**. And if card details change it is important to let **us** know as soon as possible. Up to date card details make it easier for **us** to make a loss report on **your** behalf so that **we** can take steps to cancel the cards as soon as possible with the card issuer(s). These can be updated online or on the phone.

You also have the option of registering Passport and Driving Licence Numbers for **you** and **your family**. **We** can then provide **you** with these document numbers should **you** need them for any reason in the future. Information on how to register these details are provided above.

It is important that **you** check the card numbers **you** are registering are correct as any errors may cause delays to **you** during the loss notification process.

2.2 Reporting lost or stolen cards:

If cards are lost or stolen, please call as soon as possible:

- to report the cards lost or stolen in the UK call **0345 602 0211**
- to report the cards lost or stolen whilst abroad **+44 (0) 1313 33 33 10**.

This service is open 24 hours a day, 7 days a week, 365 days a year.

When **you** call, **we** will complete a loss report on **your** behalf and contact the relevant card issuer(s) to request cancellation and re-issue of the cards should any of the card issuers require **you** or **your family** to contact them separately, **we** will notify **you** accordingly.

3. Our liability:

In order to enable **us** to provide this service, **we** will rely on **you** giving **us** accurate information about the cards and on the card issuers accepting and carrying out our request to cancel and replace those cards on **your** behalf.

This service does not cover any costs associated with a card loss, such as any fees charged by the card issuer in connection with lost or stolen cards, including but not limited to any amounts which may have to be paid for, a replacement card, and/ or any courier costs associated with delivering an emergency replacement card. It is also important to note that as there is no insurance cover included with this service, **we** have no liability for any financial loss incurred due to the loss or theft of the cards.

The service will be provided to **you** in accordance with these terms and will be carried out with reasonable skill and care.

We cannot be liable or responsible for any failure or delay in performance of the services that is caused by an event occurring outside of our control. This means an event beyond our reasonable control, including without limitation strikes, lock-outs or other industrial action by third parties, civil commotion, riot, invasion, terrorist attack or threat of terrorist attack, war (whether declared or not) or threat or preparation for war, fire, explosion, storm, flood, earthquake, subsidence, epidemic or other natural disaster, or failure of public or private telecommunications networks or impossibility of the use of railways, shipping, aircraft, motor transport or other means of public or private transport.

Nothing in these terms will affect any other rights **you** may have in law. The laws that will apply to this service are the laws of England and Wales.

4. Already benefit from card cancellation service?

You may want to check the details of any card cancellation service **you** may already have with another provider against the Card Loss Assistance service **we** offer with **your** account to ensure **you** are not paying unnecessarily for the same service.

5. How to complain:

We set high standards and seek to provide levels of service that **you** have the right to expect. However, things can go wrong and if they do, **we** want **you** to tell **us** about them. If **you** have a complaint about this service please let **us** know:

- Call **us** on **0333 999 7940** (local rate call) or,
- Write to the Customer Relations Manager at Citymain Administrators Ltd, 3000 Lakeside, North Harbour, Western Road, Portsmouth, PO6 3EN or,
- Email **us** at customerrelations@citymain.com

We aim to resolve any issues as quickly as possible and **you** will be advised of our complaints process at the time of contact, alternatively **you** may request a copy of our complaints process at any time by contacting **us** on the options above.

6. Changes to the service

The document tells **you** what **you** need to know about this service. These terms and conditions can be subject to change from time to time.

You will be provided with at least two months' notice of any change by letter or electronically, in statement messages or inserts or in any other way which is sent to **you** individually.

7. Data Protection – Your Information

Citymain Administrators Ltd (part of the SPB UK & Ireland Group Companies), whose registered office is 3000 Lakeside, North Harbour, Western Road, Portsmouth, PO6 3EN, is committed to preserving the privacy of our customers. Please read the following privacy policy to understand how **we** will use and protect the information that **you** provide to **us**.

This service is included as a benefit of **your** Gold Current Account and therefore **you** consent to the collection, sharing of and use of **your** information under the terms of this privacy policy with **your** account provider. **We** will also share **your** information with **your** card issuer when making a loss report on **your** behalf. **We** may collect and use the following information:

- **your** name and contact information (including e-mail address and mobile phone number) and any other contact details;
- **your** date of birth;
- financial information including card details;
- driving licence and passport numbers;
- records of any correspondence with **you** regarding any specific enquiry **you** make.

The information **you** provide will be used by **us** to supply **you** with the services. **We** may use the information to contact **you** to obtain **your** views and feedback on the service and to let **you** know about important changes to the services **we** offer and for statistical analysis. **We** may anonymise personal information and provided individuals are not and cannot be identified from data by itself or when combined with any other data held by us or other persons as relevant, that data will not be subject to this notice or data protection laws. **We** may use anonymised data for analysis of statistical trends.

We may contact **you** by post, telephone or email in relation to this service. **Your** information will not be used or disclosed other than in accordance with this privacy policy, or without **your** permission, unless required by law. If **you** would prefer **us** not to contact **you** to obtain **your** views and feedback on the service or **you** change **your** mind in the future and would like **us** to stop contacting **you** for this purpose, please write to: Citymain Administrators Ltd, 3000 Lakeside, North Harbour, Western Road, Portsmouth, PO6 3EN.

We may co-operate with the Police and any other relevant authorities or organisations in connection with any misuse or suspected misuse of the services provided by **us** or any member of our group of companies. If necessary, **we** may divulge information about **you** for this purpose. **You** have a right to ask for a copy of the data held about **you** and **you** may ask **us** to make any necessary changes to ensure that it is accurate and kept up to date. If **you** wish to do this, please either write to: Citymain Administrators Ltd, 3000 Lakeside, North Harbour, Western Road, Portsmouth PO6 3EN or email us at customerrelations@citymain.com

We employ security measures to protect **your** information from access by unauthorised persons and against unlawful processing, accidental loss, destruction and damage. **We** will retain **your** information for a reasonable period or as long as the law requires. Any changes to our privacy policy will be notified to **you** in the appropriate way. All comments, queries and requests relating to our use of **your** information are welcomed and should be addressed as specified above.

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](https://www.bankofscotland.co.uk/contactus/complain)**

Important information

Call us, go online or visit one of our branches for more information on all fees and interest rates.

Account opening is subject to our assessment of your circumstances. You must be 18 or over to apply.

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.

Not all Telephone Banking services are available 24 hours a day, 7 days a week. Please speak to an adviser for more information.

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Get in touch

 [bankofscotland.co.uk/
bankaccounts](https://bankofscotland.co.uk/bankaccounts)

 0345 602 0211

 Visit your local branch

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

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) or via Textphone on 0345 600 9644 (lines are open 9am to 5.30pm, 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

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We adhere to The Standards of Lending Practice which are monitored and enforced by the LSB:

www.lendingstandardsboard.org.uk

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

Information correct as of January 2019.

1/4520384-0 (01/19)

