

**Premier Account**

# **Guide to your benefits**

For use from 14 April 2025



**BANK OF  
SCOTLAND**

# Contents

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## Things you need to know

### Your Premier Account benefits

- ▶ Allianz Assistance Worldwide Family Travel Insurance Cover
- ▶ AA Breakdown Family Cover
- ▶ Mobile Phone Insurance
- ▶ Home Emergency Cover

3

6

7

10

12

14

## Benefits Terms & Conditions

- ▶ Worldwide Travel Insurance
- ▶ AA Breakdown Family Cover & AA Accident Assist
- ▶ Mobile Phone Insurance
- ▶ Home Emergency Cover

17

59

74

84

# Here to help

This guide gives you useful information about the benefits that come with your account together with the full terms and conditions. If there's anything we can do to help, please let us know.

- ▶ Call Premier Membership Services on **0345 603 3399**.  
If you need to call us from abroad, you can also contact us on **+44 131 335 0002**.
- ▶ Visit: **[bankofscotland.co.uk/bankaccounts/terms-conditions](https://bankofscotland.co.uk/bankaccounts/terms-conditions)**

Your Membership Number is your account number and sort code.

Please note our Premier Account is no longer available for new customers.

# Things you need to know

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



Allianz  
Assistance  
Worldwide  
Travel  
Insurance

## Some key benefits

- ▶ Worldwide multi-trip travel cover for you and your family (includes, if eligible, your spouse, civil partner, partner and children).
- ▶ Includes golf cover and cover for certain sports and leisure activities.
- ▶ Covers UK leisure travel when two or more nights' accommodation is pre-booked (five nights for business trips).
- ▶ Includes cover for:
  - Emergency medical (up to £10 million).
  - Cancellation or curtailment (up to £5,000).
  - Personal accident (up to £30,000).
  - Baggage (up to £2,500, with single item and valuables limits of £500).
  - Personal money (up to £750, with cash limit £300 or £50 if under 16).
- ▶ There's cover for you or someone covered under the policy if a booked trip needs to be cancelled because either you or they, or a companion you are travelling with is asked to quarantine on an individual basis because of exposure to a contagious disease.
- ▶ If you're abroad and need to speak to a doctor you'll have access to a 24/7 GP telephone service and to a video consultation service.
- ▶ There's cover for the children of you/your partner when travelling with either of you or another responsible adult, provided the children are 18 or under (24 or under if still in full time education). There's cover for a dependent child where they are staying with a responsible adult even if they were not accompanied during their travel to the destination.

## Some important exclusions

- ▶ All cover ends if the account is closed, the policy is cancelled or when the account holder turns 80, whichever is earlier.
- ▶ As long as you are aged under 80, your spouse, civil partner or partner will also be covered until they reach 80.
- ▶ The standard maximum trip limit is 62 consecutive days.
- ▶ A maximum 31 days cover is provided for winter sports for each person covered in any calendar year.
- ▶ A £75 excess per adult per incident may apply.
- ▶ Cover is only available to UK residents, registered with a doctor in the UK and who start and end trips in the UK. (UK includes Channel Islands/Isle of Man.)
- ▶ There is no cover for any amount recoverable from any other source such as your airline or your accommodation provider.
- ▶ Pre-existing medical conditions that you (and anyone else on your policy) have, or have had, are not covered, unless they are all on the 'No screen medical conditions' list or have been declared and cover agreed with the insurer. An extra premium may be payable to cover the medical condition(s).

## Some additional exclusions

- ▶ Claims for cancellation or curtailment relating to any undiagnosed pre-existing medical conditions.
- ▶ If following a medical screening the insurer does not provide cover for the medical condition(s) you declared, you will not be covered for any pre-existing medical conditions, even if one or more of them is on the 'No screen medical condition' list.
- ▶ You may not be covered for claims relating to a medical condition of someone not necessarily travelling with you, but upon whose health your trip plans depend, if you were aware of the medical condition when opening your account or booking any trip.
- ▶ Any claim if you do not follow any advice or recommendation made by any of the following: the Foreign, Commonwealth and Development Office (FCDO), World Health Organization (WHO) or any government or other official authority at any destination you are travelling from, through or to. This includes where:
  - Certain vaccinations or other preventative measures (such as malaria tablets) are recommended;
  - The FCDO have advised against all travel or all but essential travel (there is some guidance relating to essential travel within the 'Making a Claim' section);
  - You have travelled against the advice of a local authority at any destination you are travelling from, through or to.
- ▶ There is no cover if you cannot travel or choose not to travel because of a pandemic or epidemic causing the FCDO (or any other equivalent government body in a country **you** are travelling from, to or through) to advise against travel to that destination.
- ▶ There is no cover for any delayed departure unless you have been delayed for at least 12 hours (or 6 hours, for trips of three nights or less).
- ▶ You should take reasonable steps to protect and prevent the theft of your property whilst on holiday and if you fail to do so, your insurance may not cover you.
- ▶ Cover is excluded for certain sports and leisure activities (see the 'Sports and leisure activities' section on pages 27-30).
- ▶ Any claim relating to an epidemic or pandemic, unless stated as being covered on the policy.

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### Some key benefits



#### AA Breakdown Family Cover

- ▶ Roadside Assistance
- ▶ Cover for the account holders and eligible family members, not the vehicle
- ▶ There's cover for account holders and certain family members in vehicles, whether you or they are the driver or the passenger. Family members must live at the account holder's home address or, temporarily live away from that address, but still stay within the UK
- ▶ At Home
- ▶ National Recovery
- ▶ Onward Travel
- ▶ Service is only available in the UK, Channel Islands and Isle of Man

### Some important exclusions

- ▶ There may not be cover for the same or similar causes of breakdown to that which the AA attended within the previous 28 days
- ▶ The AA have the right to refuse to provide service if the vehicle is unsafe, un-roadworthy, unlawful or you've failed to maintain it (for example, no valid MOT, or continued failure to re-fuel or charge your vehicle)
- ▶ There is no cover for you/your eligible family member if you/they are involved in a road traffic accident and the AA will not recover the vehicle. The AA may be able to provide support in the event of an accident if you decide to use the AA Accident Assist service, you can find details below
- ▶ There's no cover when travelling in a car, van, minibus or motorcycle exceeding the weight restriction of 3.5 tonnes and max width restriction of 8ft 3in (2.55m)
- ▶ Does not cover vehicles for business or commercial use.

See pages 59-66 for detailed information and terms and conditions about AA Breakdown Family Cover.



#### AA Accident Assist

- ▶ Accident Assist may be available to help you as the account holder if you or another insured person is involved in an accident in your vehicle
- ▶ If you decide to use this service and an insurance claim is being made, then depending on who is at fault, you may be able to:
  1. Have the vehicle taken to an AA authorised garage to carry out the necessary repairs
  2. Get a replacement vehicle or small courtesy car whilst repairs are done
  3. Have the AA Accident Assist services handle the insurance claim for you
- ▶ This service works alongside your vehicle insurance and you must tell your insurer if you are involved in a motor accident
- ▶ Accident Assist is only available for accidents in England, Wales and mainland Scotland
- ▶ Accident Assist is not available for motorbikes or mopeds
- ▶ With this service there may be certain costs that you could be asked to pay. For example if the accident was your fault and you only wish to use the vehicle recovery service but do not wish the service to provide help with handling your insurance claim then you will be asked to pay the AA for recovery of your vehicle. Please read the terms and conditions carefully to make sure you understand what the service offers before you use it

We have included the AA Accident Assist terms and conditions with this pack so that you can read about the service in advance of using it. You will only be asked to agree to these terms if you choose to use the service. If you have a motor accident, and want to use the service call the AA on **0345 603 3399**. They will check to see if you are eligible, talk through your situation, describe the help the service can offer, as well as any costs that may be involved, so that you can decide if you want to go ahead.

See pages 68-73 for detailed information and terms and conditions about AA Accident Assist.

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	Some key benefits	Some important exclusions	Some additional exclusions
 <p>Mobile Phone Insurance Administered by Lifestyle Services Group Limited</p>	<ul style="list-style-type: none"> <li>▶ Insures up to two phones on a sole account and three phones for joint accounts</li> <li>▶ Repair or replacement phone up to a maximum value of £2,000 (including VAT)</li> <li>▶ Covers for loss, theft, damage, or breakdown (including faults)</li> </ul>	<ul style="list-style-type: none"> <li>▶ Excess is £100 for each successful claim</li> <li>▶ Maximum of 2 successful claims per account holder in any 12 month period</li> <li>▶ Replacement phones will be refurbished or re-manufactured devices, rather than brand new.</li> </ul>	<ul style="list-style-type: none"> <li>▶ Theft, loss, damage or breakdown where you have knowingly put your mobile phone at risk or you have not taken care of it. Examples are provided in the "What you are NOT covered for" section of the Policy Document</li> <li>▶ There is only cover for unauthorised network charges (subject to the policy limit) 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</li> <li>▶ 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</li> </ul>
 <p>Home Emergency Cover Underwritten by Inter Partner Assistance S.A.</p>	<ul style="list-style-type: none"> <li>▶ Covers temporary repairs for emergencies in a property owned and occupied by you and/or your family, either your primary residential property or a second/holiday/weekend home, such as plumbing, external locks and primary heating system (as defined by the policy)</li> <li>▶ A network of approved tradespeople across the UK</li> <li>▶ Call outs, parts, materials and labour cover (up to £1,000 inc VAT per emergency)</li> <li>▶ Overnight accommodation and/or transport up to a total of £250 inc VAT if the emergency makes your home unfit to stay in for the night</li> <li>▶ You are covered for emergencies inside the main home building and any integral garage or conservatory attached to it, which are used for domestic purposes</li> </ul>	<ul style="list-style-type: none"> <li>▶ Not covered for; domestic appliances, flat roofs and gutters, routine servicing and maintenance</li> <li>▶ No cover for emergencies in sheds, greenhouses, garages or outbuildings not attached to the home, or on the land in the boundary of your home</li> <li>▶ No cover for underfloor heating and its associated controls</li> <li>▶ If your home is unoccupied for more than 60 consecutive days, cover does not apply</li> <li>▶ If the boiler is beyond economic repair, cover for your primary heating system will cease until replaced. The insurer will contribute a maximum of £250 inc VAT towards the cost of you replacing it with a new boiler</li> <li>▶ Repairs made by anyone other than the tradesperson authorised by the insurer or costs incurred without the insurer's agreement are not covered</li> <li>▶ For cover to apply, the property must be in the UK and owned and occupied by you and/or your family at the time of the emergency. This also applies to any second or holiday home.</li> <li>▶ Not covered for shared roofs, or for shared water or shared external drainage pipes.</li> </ul>	

This table lists 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 Premier Account benefits

What's included	Am I already covered?	What should I do next?	Do I need anything?	Find out more
Allianz Assistance Worldwide Travel Insurance	 (unless age limits or medical conditions apply)	<p>Managing your policy is made easier by using your app or online banking. If you are having difficulties registering please contact Membership Services on <b>0345 603 3399</b>. All this can be done on the simple to use Allianz Assistance Hub, accessed through your app or using online banking.</p> <ol style="list-style-type: none"> <li>1. Check the policy provides the cover you need. Certain optional upgrades may be available by application to the insurers. An additional premium may be payable to them. Travel upgrades and medical screening cover is sold, administered and underwritten directly with the insurers through Allianz Assistance. Allianz Assistance are here to help if there's anything you do not understand.</li> <li>2. Declare any pre-existing medical conditions. This should be done when opening your account and annually after that (or before booking a trip if there are any changes to these medical conditions or any new medical conditions develop).</li> <li>3. Update your online personal information with details of your family members who are eligible for cover. This will assist the management of your policy and help Allianz Assistance to make swift payment of covered claims.</li> <li>4. Register the flight details of your trips to benefit from automatic delay claim settlement of eligible claims.</li> </ol> <p>You can also contact Membership Services to update personal information, declare any medical conditions and ask any queries regarding the policy.</p>	Your policy document is included in this welcome pack. Please keep it safe and print a copy to take away with you if you don't have online banking. Copies can be accessed on the Allianz Assistance Hub, together with all your relevant medical declaration and/or upgrade confirmation details.	Page 7
AA Breakdown Family Cover		Relax. You're already covered.	Your policy document is included in this welcome pack. Please keep it safe.	Page 10
Mobile Phone Insurance administered by Lifestyle Services Group Limited		You're already covered for Mobile Phone Insurance, but registering your mobile phone now helps improve the service if you make a claim. To register your mobile phone go to the Account Benefits tab in the your app or online banking or call Premier Membership Services.	<p>Have these details handy:</p> <ul style="list-style-type: none"> <li>▶ Your mobile number, make and model</li> <li>▶ Your mobile phone's IMEI number*</li> <li>▶ Your Premier Account details.</li> </ul>	Page 12
Home Emergency Cover (underwritten by Inter Partner Assistance S.A.)		Relax. You're already covered.	Your policy document is included in this welcome pack. Please keep it safe.	Page 14

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

# Worldwide Travel Insurance

## Useful Information

### Claim Notification

To make a claim under all sections please contact **0345 603 3399**.

For emergency medical assistance and repatriation claims please call **UK +44 208 239 4011**.

### Making yourself heard

Any complaint you may have should in the first instance be addressed to the relevant helpline as outlined within the policy wording.

If the complaint is still not resolved, you can approach the Financial Ombudsman Service. Referral to the Financial Ombudsman will not affect your right to take legal action. Full details of addresses and contact numbers can be found within the 'Complaints procedure' section.

## A family sized policy with winter sports cover

When you're planning a trip, your Premier Account includes comprehensive worldwide travel insurance.

- ▶ Multi-trip Worldwide family travel cover includes, if eligible, your spouse, civil partner or partner and children.
- ▶ Take as many trips as you like.
- ▶ There's cover for up to 62 consecutive days per trip.
- ▶ Covers certain winter sports (up to 31 days in any calendar year for each person covered).
- ▶ New-for-old replacement on baggage under two years old if it's lost or stolen (subject to cover limits).
- ▶ Travel disruption cover for added protection if your travel plans are disrupted due to cancellation or delay of your booked trip.
- ▶ Trips within the UK are covered provided accommodation is pre-booked for 2 consecutive nights or more for leisure trips (5 consecutive nights or more for business trips).
- ▶ Certain optional upgrades may be available by application direct to the insurer. An additional premium may be payable directly to the insurer.
- ▶ You can request cover for pre-existing medical conditions not on the list of no screen conditions for an extra premium see page 9 for important information on medical conditions and action you may need to take.

## 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 you and they are a UK resident and registered with a doctor in the UK.

Family cover provides cover for your children aged 18 or under (24 or under if in full time education). To be covered the children must also be travelling with you, your partner or another responsible adult. There's cover for a dependent child where they are staying with a responsible adult even if they were not accompanied during their travel to the destination.

You should also tell Allianz Assistance about any changes in your health and the health of anyone covered by the policy at every health check date, before booking a trip or renewing any upgrade. You should also declare any change of medication, including any repeat prescriptions.

Turn to pages 31–33 for important information on medical conditions.

## Your policy details

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

The Travel Insurance is underwritten by AWP P&C SA and administered in the UK by Allianz Assistance.

### Remember to pack your policy

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

## Upgrading your policy

Additional cover and upgrades may be available subject to your eligibility and payment of an extra premium. Upgrades and medical screenings are sold and administered by Allianz Assistance on behalf of the insurer AWP P&C SA.

In addition to the medical declaration and screening service, some of the upgrades that may be available include:

- ▶ **Additional traveller.** You can apply to Allianz Assistance to add cover for a travelling companion provided they are eligible. An additional premium will be payable.
- ▶ **Excess waiver.** A £75 excess per adult per incident may apply. For an extra premium, the excess waiver upgrade will remove this excess altogether.

To find out more about these and other upgrades visit the Allianz Assistance Hub, accessed through your banking app or using online banking or contact Allianz Assistance through Membership Services on **0345 603 3399**.

## Medical screening provided by Allianz Assistance

If you or anyone to be covered by the policy have pre-existing medical conditions that are not on the no screen medical conditions list in the policy, you need to contact Allianz Assistance to declare these, when declaring these you will also need to declare any conditions that are on the no screen list. The insurer may agree to cover these conditions but an extra premium may be payable.

You should also tell Allianz Assistance about any changes in your health and the health of anyone covered by the policy at every health check date, before booking a trip or renewing any upgrade. You should also declare any change of medication, including any repeat prescriptions

## Medical screening questions

Please refer to the 'Health declaration and health exclusions' section on page 31 of the policy for full details of when and how to declare your pre-existing medical conditions.

### Phone numbers

Allianz Assistance 24 hour emergency medical assistance helpline: **UK +44 208 239 4011**.

To make a claim call membership services on: **0345 603 3399**.

For personal assistance and information services, policy queries, declaring a medical condition and upgrade purchases, call membership services on: **0345 603 3399**.

To make a complaint you can call membership services **0345 603 3399** or contact Allianz Assistance on: **UK +44 208 603 9938**.

# AA Breakdown Family Cover

**Breakdown cover for account holders and certain family members in vehicles, whether you or they are the driver or the passenger.**

Your Premier Account automatically includes AA Roadside Assistance, At Home, National Recovery and Onward Travel. So whether you break down at home or on the road, help is only a phone call away.

## Roadside Assistance

There's 24/7 cover for breakdowns over a quarter of a mile from home. If the vehicle can't be fixed at the roadside, the AA will take the vehicle to their choice of relevant local repairer or to another local destination of choice provided it is no further.

## At Home

One in four breakdowns happen at home. This cover provides all the Roadside Assistance benefits, even if the account holder or their eligible family member is still on their driveway or within a quarter of a mile from home.

## National Recovery

If the breakdown is miles from home and it can't be fixed at the roadside, the AA will take the vehicle and up to seven passengers to a single UK destination of choice.

## Onward Travel

If a repair on the vehicle isn't possible, you or your eligible family members will get a choice of replacement hire car for up to 72 hours (with this option you need to exhibit a full valid UK driving licence at time of hiring the vehicle), overnight accommodation, or you could claim for reimbursement of reasonable onward public transport expenses.

## If you break down

- ▶ Call Premier Membership Services on **0345 603 3399** and we'll put you through to the AA.
- ▶ **Account Holder(s):**  
You will be asked for your membership number. This is your sort code and account number. You will need to show your Visa debit card when your AA patrol arrives.
- ▶ **Family member:**  
You will need to provide the account holder's full name, address and postcode. You will need to show a form of identification when your AA patrol arrives.

To make it easier to report and track a breakdown, download the AA's App – search for 'The AA' on Google Play or the App Store.



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 **07860 027 999**.

To upgrade, make changes to or enquire about the AA Breakdown Family Cover, call **0345 603 3399**.

# Mobile Phone Insurance

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

Good news. Your Premier 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, includes cover for two mobile phones for sole Premier Account holders and up to three mobile phones for joint account holders.

To benefit from cover, the mobile phone must be owned by you, your partner 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.

**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. Replacements will be refurbished or re-manufactured devices, rather than brand new.

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

Provided you meet the notification requirements you're even protected against unauthorised network charges made on a lost or stolen phone:

- ▶ Up to £450 (including VAT) per claim for 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.

Maximum of 2 successful claims per account holder in any 12-month period.

### Changing your phone?

Don't forget to let us know about your new phone details.

You'll find all the terms, conditions and limitations of your cover from page 74.

## Register your handset(s) now

The good news is your mobile is automatically covered under this benefit. However, to make things easier when making a claim register your mobile phone details. Call us on Premier Membership Services or visit the Account Benefits tab in the Mobile Banking app or online banking and click through to LSG with this information:

- ▶ Your Premier Membership Number (your sort code and account number).
- ▶ The make, model and phone 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

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### If your phone is lost or stolen

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- ▶ 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 the your app or online banking and clicking through to LSG or by calling Premier Membership Services.

### If your phone is damaged

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- ▶ Report the incident to LSG via the Account Benefits tab on your app or online banking, or by calling Premier Membership Services.
- ▶ If LSG need you to send your phone to them, they will let you know.

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

# Home Emergency Cover

## Stop an emergency becoming a disaster.

Emergencies around the house can be time-consuming and difficult to deal with, especially if you don't have a reputable tradesperson to call on.

Service you can trust makes all the difference. That's why Home Emergency Cover (underwritten by Inter Partner Assistance S.A.) protects you up to the policy limit against the costs and inconvenience of unexpected domestic emergencies. This includes emergency cover for the big things like damage to your primary heating system, as well as smaller (but no less important) things like broken windows. You'll find your full terms and conditions of your cover in the small print booklet of this pack. For now though, here's a quick look at what is, and isn't, covered.

## What's an emergency?

As it applies to your Home Emergency Cover, an emergency is defined as a sudden or unforeseen event which was not expected by any of your family, which needs immediate action to:

- ▶ Make your home safe, secure and/or habitable again;
- ▶ Prevent any risk to your or your family's health;
- ▶ Avoid damage or more damage to your home; or
- ▶ Restore electricity, gas or water services to your home if they have failed. This includes some partial electrical failure where for example it is making your home unsafe to live in, such as the failure of wiring to your boiler.

## What does that mean?

It means if it's an on-going problem, it's not an emergency. And if you're left with alternative options available, then it isn't an emergency either. In most cases the repairs the policy will cover are temporary, to stop the immediate emergency from getting worse and making your home safe to live in again. Following the temporary repair, you will need to arrange a permanent fix.

## What's covered

Things that are typically covered (classed as an emergency):

- ▶ Blockages or damage to drains and waste pipes that cause water leaks or blockages inside the home.
- ▶ Your electrics tripping in your home so you're continually resetting the fuse board to maintain the electrical supply.
- ▶ Cracked or smashed external window(s) making your home insecure.
- ▶ A sudden and uncontrollable leak from an internal water pipe.
- ▶ A toilet that isn't flushing or it's blocked and there are no other accessible toilets in your home.
- ▶ Boiler repairs where you have no heat and/or hot water.

## Things that aren't typically covered

(Not classed as an emergency)

- ▶ Normal day to day maintenance.
- ▶ If you, or someone else, has tried to make a repair, but has only made matters worse, you won't be covered for any extra costs you may face. Our advice is always to call the experts first.
- ▶ Dripping taps, showers or leaks from pipes that are easily containable.
- ▶ Temporarily frozen pipes.
- ▶ Replacement of external overflows, any radiator, sanitary ware (including sinks, basins, shower trays), bath, shower.
- ▶ A blocked toilet if it is not the only toilet in the home.

- ▶ A front door won't unlock but it's secure and you can get in to your home through another door.

## In the event of an emergency

- ▶ In the event of such an emergency, there's cover for call-out charges, labour, parts and materials up to the value of £1,000 inc VAT per claim.
- ▶ There's no excess to pay and no limit to how many claims you can make.
- ▶ If an emergency means you are unable to stay in your home, the insurer will provide overnight accommodation and/or transport up to the value of £250 inc VAT.

## Got an emergency?

Get in touch

**Online** (if you're registered for online banking) by clicking on 'Account Benefits' under the 'Benefits and Extras' section

OR

**Call Us on 0345 603 3399**

For full Home Emergency terms, conditions and limitations please see from page 84. In particular, you should read the eligibility and exclusions criteria to make sure you're covered.

# Benefits terms and conditions



## Allianz Assistance Worldwide Family Travel Insurance Cover

Pages 17-58



## AA Breakdown Family Cover & AA Accident Assist

Pages 59-73



## Mobile Phone Insurance

Pages 74-83



## Home Emergency Cover

Pages 84-93

# Worldwide Travel Insurance

The words in bold throughout the travel insurance terms and conditions are defined terms. **You** can find the meaning of these words under the title 'Definition of words' within the travel insurance policy.

## Important contact details

When contacting **us**, please be ready to quote **your** Bank of Scotland Premier Account number and **your** branch sort code.

## The Allianz Assistance Hub

Accessing **your** policy information and maintaining it is made easier by using the Allianz Assistance Hub. Here **you** will be able to view **your** policy documents, declare **pre-existing medical conditions**, arrange and view **your** policy **upgrades**, register upcoming flights for automatic delay claim payments if they qualify (see below), submit an online travel claim or find out useful information for **your** trip. The Allianz Assistance Hub can be securely accessed through **your** banking app or by using online banking.

## Information

Customer services: **UK +44 345 603 3399** (for policy queries, amendments, **upgrades** or policy cancellations)

Personal information and assistance service:  
**UK +44 345 603 3399**

## Emergency assistance

24-hour emergency medical assistance:

**UK +44 208 239 4011**

(for medical emergencies or requests to come **home** early)

HealthHero 24-hour GP consultation service:

**UK +44 208 603 9957**

24-hour legal helpline: **UK +44 345 603 3399**

In a life-or-death situation, call the emergency services in the country **you** are visiting (for example 112 in the European Union or 911 in the USA).

## Claims

For Sections 1 to 15: **UK +44 345 603 3399**

For Section 16 - **Financial failure** cover:

**UK +44 (0)20 8603 9783**

## Registering flight details for automatic claim payment

As an alternative way of making a claim under the departure delay benefit of Section 3 - Travel disruption, **you** can set up **your** customer profile so that any departure delay claim payments **you** are due, can be paid directly and automatically into **your** Bank of Scotland Premier Account. **You** will need to pre-register **your** flight details on the Allianz Assistance Hub, which can be securely accessed through **your** banking app or by using online banking.

## Important information

### About your 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** are making a booking on behalf of other individuals who are not **insured person(s)** under this policy they should ensure they have their own travel insurance. This policy provides cover for the proportion of the **trip** costs for **you** and **insured person(s)** only, no matter who made the booking or any payment.

**Your** policy is evidence of the contract of insurance, as amended by any upgrades and endorsements, during the **period of insurance**. This policy does not cover everything. Please check carefully all the policy details and any upgrades and endorsements **we** have sent to **you** to make sure they meet **your** needs.

**You** must take care to provide **us** with accurate information which is correct to the best of **your** knowledge. If **you** think there is a mistake or **you** need to make changes, **you** should notify **us** immediately. Failure to provide correct information or inform **us** of any changes could adversely affect **your** cover. This could include invalidating **your** cover or any claims **you** make being rejected or not paid in full.

If **you** have purchased **upgrades** (see page 31) these will be validated by the issue of **your** upgrade schedule and are only valid as part of this policy.

If any of the covered events specified within this policy wording happen within the **period of insurance**, **we** will provide insurance cover in accordance with the applicable sections of **your** policy.

The conditions **you** must keep to as part of the contract are shown under the 'General conditions' section on pages 54-54. There are also special conditions that apply to claims which are shown within the section they apply to.

The things which are not covered by **your** policy are shown:

- ▶ under the 'General exclusions' section on pages 55-55; and
- ▶ under 'What is not covered' in each section of cover.

If **we** do not state that something is covered, **you** should assume that it is not covered.

Be aware some exclusions also apply to those people upon whom **your** decision to travel or return **home** depend, for example, a **relative** or **business colleague**.

If **you** would like more information or if **you** feel the insurance may not meet **your** needs, contact **us** by visiting the Allianz Assistance Hub, emailing [travelinfoUK@allianz.com](mailto:travelinfoUK@allianz.com) or calling **UK +44 345 603 3399**.

## How your policy works

**Your** policy will remain valid:

- ▶ as long as **you** have a Bank of Scotland plc Premier account at the time of the incident;
- ▶ while **you** are aged under 80 years;
- ▶ for **trips** lasting up to 62 days, unless **you** bought a **trip** extension; and
- ▶ for **trips** that commence and end at **your home** or usual place of business in the **UK**.

**You** must tell **us** as soon as **you** are reasonably able after booking **your trip** if any extra cover is required (as outlined on page 43) to ensure **your** desired level of cover is in place. The additional benefit provided by any **upgrade** will only be valid for new events occurring after **you** purchase the **upgrade**. All **upgrades** must be bought before **you** depart on a **trip**. This policy automatically covers all eligible Bank of Scotland plc Premier account holders and their **family**.

**Pre-existing medical conditions** are not covered unless agreed by **us** (an additional premium may apply). Cover under the policy for claims unrelated to **your** medical conditions will still be in force if **you** choose not to contact **us**, **you** choose not to pay the additional premium quoted by **us** or if **we** are unable to offer cover for **your** medical conditions.

## Insurer

**Your** travel insurance policy is underwritten by AWP P&C SA and administered by Allianz Assistance which is a trading name of AWP Assistance UK Ltd.

## Cancellation rights

**You** are free to cancel this policy at any time by closing **your** Bank of Scotland Premier Account or by changing it to another account type.

Refunds of any additional premiums **you** have paid to **upgrade** cover or to cover a **pre-existing medical condition** will only be considered during the 14-day cooling-off period after purchase. A refund will not be considered if **you** have travelled, made a claim or intend to make a claim or if **your** request is received after the 14-day cooling-off period.

## Demands and needs statement

This product meets the demands and needs of those under 80 years who want to insure themselves against medical emergencies, delayed or missed departures, cancellation, cutting a **trip** short, lost, stolen or delayed possessions, loss of travel money and passport, personal accident, personal liability and legal expenses when travelling.

Travel insurance does not cover everything. **You** should read this policy carefully to make sure it provides the cover **you** need.

## Governing law

The laws of the **UK** allow both parties to choose the law which will apply to this contract. However, unless agreed otherwise, the law which applies to this contract is the law of England and Wales. If there is any disagreement, **we** will use this policy wording over any other assurances or statements, unless they are confirmed in writing and form part of the policy. All communication between **you** and **us** will be in English.

## Premiums, fees and charges

Bank of Scotland collects **your** premiums on behalf of the **insurer** as part of the monthly maintaining the account fee for **your** bank account (except for **upgrades** and medical declarations, where the premium is collected by Allianz Assistance on behalf of the **insurer**). All premiums include Insurance Premium Tax (IPT) at the current rate.

The only additional fees or charges for this insurance or related services are for optional **upgrades you** purchase and/or any additional premiums that may be needed to cover **pre-existing medical conditions**. These **upgrades/additional** cover can be purchased directly from the **insurer** using the Allianz Assistance Hub, accessed through online banking or calling **UK +44 345 603 3399**.

## United Kingdom residents

This policy only covers losses suffered whilst **you** are a **United Kingdom** resident and are registered with a **doctor** in the **United Kingdom**.

## Policy excess

Under most sections of the policy, claims will be subject to an **excess**. This means that each insured adult 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 **excess** does not apply to **your dependent children**.

## 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 Allianz 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. Share information about **you** with Bank of Scotland plc.

## Automatic renewals

Cover under this policy will continue for as long as **you** remain eligible for cover. If **you** have purchased any **upgrade** or if **you** (or anyone else to be insured on the policy) have a **pre-existing medical condition** please note the following:

When **you** purchase any optional **upgrade**, **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, until **you** instruct **us** to stop. Please note **we** cannot take payment if **your** card has expired. Please contact **us** to update **your** card details before **your** renewal payment is due.

**We** will contact **you** at least 21 days before the **upgrade** expiry date. As long as **you** remain eligible for cover, **we** will automatically renew **your upgrade(s)**, using the latest payment 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 **upgrade**, **you** should let **us** know by visiting the Allianz Assistance Hub or calling **UK +44 345 603 3399** before **your** renewal date.

If **you** are no longer eligible for cover, **we** will not renew **your upgrade**. In all cases, **we** will contact **you** before **your** renewal date to advise **you** what to do next.

## Renewals which include a medical condition

**We** cannot automatically renew **your upgrades** or **pre-existing medical condition** endorsements if **you** (or anyone else to be insured on the policy) have a **pre-existing medical condition** that needs to be declared, even if **we** have provided cover in the past. Please see the 'Health declaration and health exclusions' section on page 31 for more details on cover for **pre-existing medical conditions**.

**We** will contact **you** at least 21 days before **your** annual **health check date** to advise what to do next, but **you** will have to contact **us** by visiting the Allianz Assistance Hub or calling **UK +44 345 603 3399** if **you** wish to renew **your** cover.

## Changes to cover, terms or price

From time to time it may be necessary to make changes to **your** travel insurance policy but this does not amend the other terms of the account holder's Bank of Scotland Premier Account. When changes occur, the account holder will be given at least two months' notice in writing unless these changes have to be made sooner by law or regulation (in which case **we** will give the account holder a reasonable and proportionate amount of notice).

Any change to the benefits, terms, cover or exclusions, which restrict **your** cover or benefits will not apply to any **trip** which began before 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 Bank of Scotland Premier Account Membership Services contact details shown on the back page of this booklet. This will be treated as notice that **you** wish to close or switch **your** Bank of Scotland Premier 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 the change(s) will apply when they come into force.

## Financial Services Compensation Scheme (FSCS)

**You** may be entitled to compensation from the Financial Services Compensation Scheme (FSCS) should the **insurer** be unable to meet its liabilities.

This depends on the type of business and the circumstances of the claim. Insurance cover provides protection for 90% of the claim, with no upper limit.

For further details please call the FSCS on **0800 678 1100** or **UK +44 (0)207 741 4100** or visit their website **[www.fscs.org.uk](http://www.fscs.org.uk)**

## Contracts (Rights of Third Parties) Act 1999

No part of this contract of insurance can be enforced by someone else under the Contracts (Rights of Third Parties) Act 1999.

## Summary of cover

Cover Section	Limit (up to)	Excess*
<b>1 Cancellation or curtailment</b>	£5,000	£75
<b>2 Emergency medical and associated expenses</b>	£10 million	£75
– Emergency dental treatment	£1,000	£75
– Medical confinement benefit	£1,000 (£50 per day)	Nil
– Cover within your home country (transfer costs only)	£500	Nil
<b>3 Travel disruption</b>		
Departure delay		
– Delay	£250 (£30 for the first 12 hours and £20 for each extra 12 hours after that)**	Nil
– Abandonment	£5,000	£75
– Replenishment of prescription medication	£200	Nil
Flight arrival delay due to diversion	£5,000	Nil
– Taxi/hire car limit	£200	
Missed departure	£5,000	Nil
– Taxi/hire car limit	£200	
Accommodation disturbance	£5,000	Nil
<b>4 Loss of important travel documents</b>	£600	£75
<b>5 Baggage and baggage delay</b>		
Baggage	£2,500	£75
– Single item, pair or set of items limit	£500	
– Valuables	£500	
Delayed baggage	£250	Nil
<b>6 Personal money</b>	£750	£75
– Cash limit if aged 16 or over	£300	
– Reduced cash limit if aged 15 or under	£50	
<b>7 Personal liability</b>	£2 million	£75

\*The **excess** may be removed altogether if the **excess** waiver **upgrade** has been purchased.

\*\*For **trips** of 3 nights or less, the qualifying delay period is reduced from 12 hours to 6 hours.

Cover Section	Limit (up to)	Excess*
<b>8 Personal accident</b>		Nil
Death benefit		
– Age 16 to 68 inclusive	£15,000	
– Age 15 and under or 69 and over	£1,000	
Loss of sight or limb		
– Age 16 to 68 inclusive	£30,000	
– Age 15 and under or 69 and over	£30,000	
Permanent total disablement		
– Age 16 to 68 inclusive	£30,000	
– Age 15 and under or 69 and over	£30,000	
<b>9 Disability benefit in New Zealand</b>		
– Age 16 and over	£250 per week	Nil
– Age 15 and under	No cover	N/A
<b>10 Legal advice and expenses</b>	£25,000	Nil
<b>11 Winter sports cover</b>		
Winter sports equipment		
– Own	£500	£75
– Hired	£400	£75
– Single item limit	£300	£75
Hire of winter sports equipment	£300 (£30 per day)	Nil
Loss of use of ski pack	£5,000	Nil
– Ski pass or lift pass limit	£350	
Piste closure	£300 (£30 per day)	Nil
<b>12 Golf cover</b>		
Golf equipment	£1,500	£75
– Single item limit	£500	£75
Hire of golf equipment	£175 (£35 per day)	Nil
Green fees	£300 (£75 per day)	Nil

\*The excess may be removed altogether if the excess waiver upgrade has been purchased.

Cover Section	Limit (up to)	Excess*
<b>13 Business cover</b>		
Business equipment	£1,000	£75
– Single item, pair or set of items limit	£300	
Replacement business colleague	Reasonable costs	£75
<b>14 Wedding/civil partnership cover</b>		
Wedding rings (per person)	£250	£75
Wedding gifts (per couple)	£1,000	£75
– Cash limit	£150	
Wedding attire (per couple)	£1,500	£75
Wedding video/photographs	£750	£75
<b>15 Personal assistance and information services</b>	Reasonable costs	Nil
<b>16 Financial failure</b>	£5,000	Nil

\*The **excess** may be removed altogether if the **excess** waiver **upgrade** has been purchased.

## Definition of words

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.

Wherever the following words and phrases appear in this policy they will always have these meanings. The following sections also have unique 'Special definitions' which can be found at the beginning of Section 3 - Travel disruption, Section 10 - Legal advice and expenses, Section 11 - Winter sports cover and Section 14 - Wedding/civil partnership cover.

### Accident(s)/Accidental

A sudden, unexpected, specific, violent, external, visible event that occurs at a single identifiable time and place and arises solely and independently of any other cause.

### Baggage

Each of **your** bags, suitcases (or containers of a similar nature) and their contents, items **you** are wearing or carrying which are owned by any of **your family**, or for which they are legally responsible, including **valuables** and keys (excluding keys to a hire vehicle).

### Bank account provider

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

### Bodily injury

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 will be considered to be **bodily injury**.

### Business colleague

A person employed by the same company as **you** and who **you** work closely with, where **your** and their absence from work at the same time prevents the proper continuation of the business.

### Business equipment

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

A **trip** taken wholly or in part for business purposes but excluding manual work.

### Computer system

Any computer hardware, software, communication system or electronic device (including smartphones, laptops, tablets and wearable devices), server, cloud, microcontroller or similar system (including any associated input, output or data storage device, networking equipment or backup facility).

### Curtail / Curtailment

Being unable to use **your** pre-booked, pre-paid accommodation and other travel arrangements due to a specific event that happens after **your trip** has started.

Please refer to 'Section 1 - Cancellation or curtailment' for full details of the covered reasons and benefits available.

### Cyber risk

- ▶ Any unauthorised, malicious or illegal act (or the threat of such an act), involving access to or the processing, use or operation of any **computer system**;
- ▶ Any error or omission involving access to or the processing, use, or operation of any **computer system**;
- ▶ Any partial or total unavailability or failure to access, process, use or operate any **computer system**; or
- ▶ Any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any data, including any amount relating to the value of such data.

### Dependent child/Dependent children

Any child, stepchild, adopted child or foster child aged 18 or under (24 or under if in full-time education) and for whom the account holder or their partner is a parent or legal guardian. Where an **upgrade** is purchased to add a child to the policy, this will extend to include that child.

### Doctor

A registered practising member of the medical profession recognised by the law of the country where they are practising, who is not **your relative** or a travelling companion.

### End supplier

The company that owns and operates the following services: scheduled airline, hotel, train operator including Eurostar, car ferries, villas abroad and cottages in the **UK**, coach operator, car or camper hire company, caravan sites, campsites, mobile home, safaris, excursions, Eurotunnel, theme parks or attractions.

### Epidemic

A contagious disease recognised by the World Health Organization (WHO) or an official government authority in **your home country** or **your trip** destination.

### Excess

The amount an insured adult has to pay when they make a claim. This amount is set out in the 'Summary of cover' section. Where a claim is made for the same incident under different sections of the policy and/or by more than one **insured person** for the same incident, only one **excess** will apply for each adult.

The **excess** does not apply to **dependent children** or other children added on to the policy by purchasing an **upgrade**. It can also be removed by purchasing the **excess** waiver **upgrade** (see page 31 for more details).

## Family

The account holder, their partner (both aged 79 or under) and **dependent children**.

## Financial failure

The **end supplier** becoming insolvent or having an administrator appointed and being unable to provide agreed services.

## Golf equipment

Golf clubs, golf balls, golf bag, golf trolley, golf shoes and essential clothes which **you** own or hire.

## Health check date

- ▶ The date shown on **your** renewal invitation.
- ▶ Before booking a **trip** if **your** health has changed (**your pre-existing medical condition** has deteriorated, **your** dosage or number of prescribed medications has increased or **you** have developed a new medical condition).

## Home

The place **you** usually live in the **UK**, including the Channel Islands or the Isle of Man.

## Home country

The following part of the **UK** in which **your home** is located:

- ▶ Great Britain and Northern Ireland (England, Scotland, Wales and Northern Ireland);
- ▶ Each individual Channel Island (Jersey, Guernsey, Alderney, Sark or Herm); or
- ▶ The Isle of Man.

## Insured person/You/Your

The holder(s) of the account and their **family**.

Cover can be extended to include an extra person travelling with the account holder and/or their partner, when the **upgrade** has been paid to include them on the policy.

## Insurer

AWP P&C SA.

## Pair or set

A number of items of personal **baggage** and **valuables** associated as being similar or complementary or can be used together.

## Pandemic

An **epidemic** that is recognised as being a **pandemic** by the World Health Organization (WHO) or an official government authority in **your home country** or **your trip** destination.

## Period of insurance

The date when **you** opened a new Bank of Scotland Premier Account, and ending when **your** Bank of Scotland Premier Account is closed, the policy is cancelled or **you** reach 80 years of age, whichever is the earlier.

Cover for cancellation under Section 1 begins on the date **you** open **your** Bank of Scotland Premier Account or book **your trip** (whichever is later) and ends when **you** start that **trip**.

Cover for all other sections runs for the length of **your trip** (up to the **trip** duration limit), unless **you** return **home** early when cover for that **trip** will end on the day **you** return.

## Personal money

Cash, travellers and other cheques, banker's drafts, electronic cash pre-payment cards, postal and money orders, current postage stamps, phone cards, coupons or vouchers which have a monetary value, event and entertainment tickets all held for private purposes.

## Pre-existing medical condition

Any disease, illness or injury for which **you** have experienced symptoms, consulted a **doctor** or been diagnosed with before opening **your** Bank of Scotland Premier Account or when renewing **your** medical screening declaration on the **health check date**.

## Public transport

Any publicly licensed aircraft, sea vessel, train or coach which operates to a scheduled timetable and on which **you** are booked to travel. It does not include private transport such as taxis.

## Quarantine

Mandatory confinement, intended to stop the spread of a contagious disease to which **you** or someone booked to travel with **you** has been exposed.

## Relative

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, grandparent-in-law, grandchild, step parent, step child, step sister, step brother, foster child, partner or fiancé/fiancée of an **insured person**.

## Responsible adult

A person aged 18 or over (not insured on this policy) whose duty is to care for and be in control of a child insured on this policy and, if necessary, make decisions in the absence of the parent/guardian. In the event of a claim, the Bank of Scotland Premier Account holder(s) will need to provide details of this person and confirm they had allowed them to act on behalf of their child during a **trip** that they had agreed to.

### Secure baggage area

Any of the following, as and where appropriate:

- ▶ Out of sight in the locked glovebox, boot or covered luggage area of a locked motor vehicle.
- ▶ Behind the rear seats of a locked motorised or towed caravan.
- ▶ A locked luggage box, locked to a roof rack which is itself locked to the vehicle roof.

### Terrorism

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

Any journey taken for leisure or business purposes to any worldwide destination during the **period of insurance**. This must commence and end at **your home** or usual place of business and have a maximum duration of 62 consecutive days. **You** may increase the maximum duration by purchasing a **trip extension upgrade** with **us** - see page 31 for more details.

**Note:** Leisure **trips** taken within **your home country** are covered if **you** have pre-booked accommodation for two nights or more. **Business trips** taken within **your home country** must have a minimum of five nights pre-booked accommodation to be covered.

The Allianz Assistance travel insurance includes cover whilst travelling on a cruise ship. The Allianz Assistance travel insurance is not a cruise-specific policy, for example it will not provide cover for missed ports of call or missed excursions due to a change of itinerary. If **you** require these benefits **you** would need to purchase specialist cruise travel insurance.

### Upgrade(s)

Any extra benefit or different level of cover **you** have purchased as detailed on **your upgrade** schedule.

See page 31 details of **upgrades** available.

No additional cover will apply unless **you** have paid the appropriate extra 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/UK

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

### Valuables

Jewellery, gold, silver, precious metal or precious or semi-precious stone items, 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 MP4 players, tablets, ebooks, CD's, DVD's, tapes, films, cassettes, cartridges and headphones), computer games and associated equipment, telescopes and binoculars, or drones.

### We/Us/Our

Allianz Assistance who administer this policy on behalf of the **insurer**.

### Winter sports equipment

Skis (including bindings), ski boots, ski poles, snowboards (including bindings), ice skates and essential clothes which **you** own or hire.

### You / Your

See definition '**Insured person / You / Your**'.

## Sports and leisure activities

This travel insurance policy provides cover for most activities and non-competitive sports on a recreational basis. If **you** are taking part in any sport or activity which is:

- ▶ not listed as covered in this section;
- ▶ part of a competition or organised tournament; or
- ▶ a team sport event

please contact **us** by visiting the Allianz Assistance Hub, emailing [travelinfoUK@allianz.com](mailto:travelinfoUK@allianz.com) or calling **UK +44 (0)345 603 3399** to make sure **you** are covered. **You** may need to purchase the Sports and activities **upgrade** for cover to apply.

Please be aware that **we** are unable to offer cover for the purposes of earning money or if taking part in sports on a professional or semi-professional basis.

Covered 	Covered if professionally organised and supervised plus you wear appropriate safety equipment and take appropriate safety precautions	Not covered 
Aerobics	Abseiling	Base jumping
Athletics (no racing)	Animal interaction experiences with wild animals – e.g. elephants/giraffes/koala/small primates and mammals**	BMX stunt riding
Badminton	Archery	Bouldering
Baseball	Banana boating and other inflatables towed behind a powerboat	Boxing (with contact)
Basketball	Black water rafting	Canyoning
Boogie/body boarding	Bungee jumping	Caving/Pot holing
Bowling	Camel riding	Climbing (except indoor climbing walls)
Bowls	Canoeing/kayaking (no white or black water)	Coasteering
Boxing (training only with no contact)*	Cheerleading (no stunting)	Cycle racing
Cricket	Clay pigeon shooting*	Flying except as a fare paying passenger
Croquet	Elephant riding	Free/high diving
Curling	Fencing	Gliding
Cycling (no racing)	Flotilla sailing* (with professional leader)	Hang gliding
Darts	Glacier walking	Horse jumping/hunting
Deep sea fishing	Go karting*	Hunting
Dinghy Sailing	Gymnastics	Judo/Karate/Martial arts
Fell walking		Kite surfing
Fishing		Lacrosse

\* No cover under Section 7 – Personal liability when taking part in these activities.

\*\* No cover under Section 8 – Personal accident when taking part in these activities.

Covered 

Covered if professionally organised and supervised plus you wear appropriate safety equipment and take appropriate safety precautions

Not covered 

Flying (as a fare paying passenger in a fully licensed passenger carrying aircraft)	High or low ropes courses	Manual work above 3 meters from the ground/floor or that involves machinery or heavy lifting
Football/Soccer (kick-arounds only – no matches)	Horse riding (no jumping or racing)*	Micro lighting
Golf	Hot air ballooning	Motor cycling unless <b>you</b> have held the required motorcycle driving licence for at least 3 years, are conviction free and are wearing a helmet*
Handball	Hoverboard riding*	Mountaineering
Ice skating	Indoor climbing wall (with belays)	Parachuting
Jogging	Jet biking*	Paragliding
Manual work (not above 3 metres from the ground/floor or involving machinery or heavy lifting)*	Jet boating (as a passenger)	Parascending over land
Marathon running (not ultramarathons)	Jet skiing*	Polo
Mountain biking on designated trail/route	Motor cycling if <b>you</b> have held the required motorcycle driving licence for at least 3 years, are conviction free and are wearing a helmet*	Rock climbing
Non-manual work*	Paint balling	Sailing outside territorial waters
Netball	Parascending over water	Scuba diving below 30m
Orienteering	Pony trekking*	Shark diving
Pedalo/Paddle boating	Quad biking	Street hockey
Racket ball	Rafting	Swimming – open water swimming over 1,500m is not covered
Rambling	River tubing (no white water)	Ultramarathons
Ringos	Segway riding*	Water ski jumping
Roller Skating/Blading (wearing pads and helmets)	Shooting sports (not hunting)*	Weightlifting
Rounders	Sleigh riding as a passenger	Wrestling
Rowing (except racing)	Swimming or snorkelling with dolphins, beluga whales, manatees, stingrays or turtles	
Running	Trampolining	
Safari trekking (must be organised tour)	Trekking/Hiking between 4,000m and 6,000m altitude	
Sailing within territorial or inland waters (if qualified and excluding racing)*		

\* No cover under Section 7 – Personal liability when taking part in these activities.

\*\* No cover under Section 8 – Personal accident when taking part in these activities.

**Covered** 

**Covered if professionally organised and supervised  
plus you wear appropriate safety equipment and  
take appropriate safety precautions** **Not covered** 

SCUBA diving (down to 30m accompanied by a qualified diver or instructor)

Skateboarding (wearing pads and helmets)

Snorkelling

Softball

Squash

Stand up paddle boarding

Surfing

Swimming – open water swimming is covered up to and including 1,500m

Table tennis

Tennis

Ten pin bowling

Trekking/Hiking up to 4,000m altitude

Volleyball

War games (if no live ammunition and wearing eye protection)\*

Walking

Water polo

Windsurfing (within territorial waters)\*

Yachting (if qualified and excluding racing)\*

Water skiing (no jumping)

White water rafting

Ziplining/Zipwiring/Zip trekking

Zorbing

\* No cover under Section 7 – Personal liability when taking part in these activities.

\*\* No cover under Section 8 – Personal accident when taking part in these activities.

## Winter Sports

If **you** are taking part in any sport or activity not listed in this section, please contact **us** by visiting the Allianz Assistance Hub, emailing [travelinfoUK@allianz.com](mailto:travelinfoUK@allianz.com) or calling **UK +44 (0)345 603 3399** to see if **you** can be covered.

You are covered for taking part in the following winter sports activities for up to a maximum of 31 days in any calendar year 		Examples of winter sports activities that are not covered 
Alpine skiing	Skidooring*	Bobsleighting
Airboarding	Skiing (on-piste** and off piste***)	Heli skiing
Big foot skiing	Ski racing arranged by ski schools for their pupils	Ice hockey
Blade skating	Ski run walking	Luging
Cross country skiing***	Ski touring	Use of skeletons
Dry slope skiing	Sledging/Tobogganing	Ski acrobatics
Glacier skiing/walking	Sleigh riding as a passenger (pulled by horse or reindeer)***	Ski jumping
Husky dog sledding (organised, non-competitive and with experienced local driver)	Snow biking*	
Ice cricket (wearing appropriate batting pads/ gloves/spiked shoes)	Snow blading	
Ice fishing	Snowboarding (on-piste** and off piste***)	
Ice go karting (within organisers guidelines)*	Snow bobbing	
Ice skating	Snowcat driving*	
Ice windsurfing*	Snow mobiling*	
Kick sledging	Snow scooting*	
Mono skiing	Snow shoe walking	
Nordic skiing	Snow tubing	
Ski biking*	Tandem skiing	
Ski blading	Telemarking	
Ski boarding	Winter walking (using crampons and ice picks only)	

\* No cover under Section 7 – Personal liability when taking part in these activities.

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

\*\*\* Off-piste must be within the resort boundaries and following local ski patrol guidelines.

## Upgrades

There are different levels of cover within this policy, some of which won't apply unless **you** have paid the appropriate **upgrade** premium. **Upgrades** are sold and administered on behalf of the **insurer** by **us**. 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 by visiting the Allianz Assistance Hub or calling **us** on **UK +44 (0)345 603 3399**.

### Additional adult or child

**You** may nominate one additional named adult and up to three additional named children as **insured persons**, when they are travelling on future **trips** with the Bank of Scotland Premier Account holder or with the account holder's partner.

### 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 Sports and leisure activities section on pages 27-30. If **you** wish to participate in any activity not mentioned under this section then please call **us** and **we** may be able to extend **your** cover.

### Trip extension

The **trip** duration limit may be extended to cover **you** for either 93, 186 or 279 consecutive days in each annual **period of insurance**. If any **trip** exceeds **your** chosen **trip** duration limit or a **trip extension upgrade** is purchased during the **trip** but after the limit has been exceeded, there is no cover under this policy for any part of the **trip** beyond the maximum **trip** duration that was covered when the **trip** started.

**Note: Upgrades** will not apply to claims arising from incidents that happened or could reasonably have been expected to happen before the purchase of the **upgrade**.

## Health declaration and health exclusions

**Your** policy does not automatically include cover for **pre-existing medical conditions**.

Before **you** travel, please take a good look at the medical screening questions below. To make sure **your** policy is not affected for any **trip**, **you** must declare all **pre-existing medical conditions** when:

- ▶ First opening **your** Bank of Scotland Premier Account;
- ▶ Renewing **your** medical screening declaration on the **health check date**;
- ▶ Before **you** book a **trip** if there are any changes in **your** health, including a change to any regularly prescribed medication (or repeat prescriptions).

**You** must also tell **us** about any **pre-existing medical conditions** affecting the health of the people travelling – **you**, **your family** or a person added on to the policy as an **upgrade**.

### Medical screening questions

**You** must provide **us** with further details about **your pre-existing medical condition(s)**, if both of the following apply:

- ▶ **You** answer yes to any of the following medical screening questions; and
- ▶ any of **your pre-existing medical condition(s)** are not on the 'No screen medical conditions' list.

To do this, please visit the Allianz Assistance Hub or call **us** on **UK +44 (0)345 603 3399**. If **you** fail to do this, it may mean **you** will not be covered for related claims.

In the last 6 months have/are **you** or any person to be insured on this policy:

1. Been prescribed medication (including repeat prescriptions)?
2. Received treatment, taken prescribed medication or consulted a **doctor** about any medical condition?
3. Attended a hospital or clinic as an out-patient or in-patient for any reason?
4. Been diagnosed as having a terminal condition?
5. Currently awaiting tests, investigations, treatment, surgery; are awaiting the results of any tests or investigations?

**We** may be able to include cover for **your pre-existing medical condition(s)**, however an extra premium may be required. **We** have the right to exclude cover or to not continue cover when **you** renew **your** medical declaration at **your health check date**.

## No screen medical conditions

If the only **pre-existing medical condition(s)** that **you** have is/are included on the list below, there is no need to contact **us** and **your pre-existing medical condition(s)** is/are covered. If **you** have any **pre-existing conditions** that are not listed **you** must declare all conditions (including those on the list) by contacting **us**.

- ▶ Achilles tendon injury
- ▶ Acid excess
- ▶ Acid reflux
- ▶ Acne
- ▶ ADHD (Attention Deficit Hyperactivity Disorder)
- ▶ Allergy (requiring no prescriptive treatment only)
- ▶ Allergy (with Epi-pen if prescribed)
- ▶ Alopecia
- ▶ Anal fissure/fistula
- ▶ Arthritis
- ▶ Asthma
- ▶ Athlete's foot
- ▶ Bell's palsy
- ▶ Benign prostatic enlargement
- ▶ Blepharitis
- ▶ Blindness
- ▶ Broken bone (not head or spine)
- ▶ Carpal tunnel syndrome
- ▶ Cataracts
- ▶ Chicken pox
- ▶ Coeliac disease
- ▶ Colitis (no hospital admission in last 12 months)
- ▶ Common cold/influenza
- ▶ Corneal graft
- ▶ Cosmetic surgery
- ▶ Crohn's disease
- ▶ Cuts and abrasions (non self-inflicted)
- ▶ Cyst – breast
- ▶ Cyst – sebaceous
- ▶ Cyst – testicular
- ▶ Cystitis
- ▶ Deafness
- ▶ Diabetes
- ▶ Diarrhoea and/or vomiting
- ▶ Dislocations (no joint replacement or hospital admission needed)
- ▶ Diverticulitis
- ▶ Dry eye syndrome
- ▶ Dyspepsia
- ▶ Eczema
- ▶ Epididymitis
- ▶ Epilepsy
- ▶ Essential tremor
- ▶ Fungal nail infection
- ▶ Gastric reflux
- ▶ Glandular fever (not within three months of the planned **trip**)
- ▶ Glaucoma
- ▶ Glue ear
- ▶ Goitre
- ▶ Gout
- ▶ Haemorrhoids
- ▶ Hayfever
- ▶ Hernia
- ▶ High blood pressure
- ▶ High cholesterol
- ▶ HIV (Human Immunodeficiency Virus, if viral load is undetectable)
- ▶ Hives
- ▶ Hyperthyroidism (overactive thyroid)
- ▶ Hypothyroidism (underactive thyroid)
- ▶ Hysterectomy (provided carried out more than six months ago)
- ▶ IBS (Irritable Bowel Syndrome)
- ▶ Impetigo
- ▶ Infections (only if fully resolved and no reoccurrence in the last 12 months)
- ▶ Insomnia
- ▶ 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
- ▶ Raynaud's disease
- ▶ Reflux oesophagitis
- ▶ Retinal detachment
- ▶ Rheumatism
- ▶ Rhinitis
- ▶ Rosacea
- ▶ RSI (Repetitive strain injury/tendinitis)
- ▶ Shingles
- ▶ Shoulder injury
- ▶ Sinusitis
- ▶ Sleep apnoea
- ▶ Tendon injury
- ▶ Tendinitis
- ▶ Testicular torsion (twisted testicle)
- ▶ Thrush
- ▶ Tinnitus
- ▶ Tonsillitis
- ▶ Urticaria
- ▶ Varicose veins – legs only (if **doctor** has confirmed fitness to travel)
- ▶ Vertigo

## Health exclusions

In all instances, **you** will not be covered for:

1. Any **pre-existing medical condition** **you** have at a **health check date** that **you** are aware of and have sought, but not received, a diagnosis.
2. Any **pre-existing medical condition** **you** have in respect of which a **doctor** has advised **you** not to travel or would have done so had **you** sought their advice.
3. Any **pre-existing medical condition** **you** have and for which **you** are not taking the recommended treatment or prescribed medication as directed by a **doctor**.
4. Any **pre-existing medical condition** **you** have and for which **you** are travelling intending to obtain treatment outside **your home country**.
5. **You** travelling against any health requirements stipulated by the carrier, their handling agents or any other **public transport** provider.

## 24-hour emergency medical assistance

Please tell **us** as soon as possible about any serious illness or **accident** abroad where **you** have to go into hospital or **you** may have to return **home** early or extend **your** stay because of any illness or injury. If **you** are unable to do this because the condition is life, limb, sight or organ threatening, **you** should contact **us** as soon as **you** can. **You** must also tell **us** if **your** medical expenses are over **£500**. If **you** are claiming for a minor illness or **accident** **you** should, where possible, pay the costs and reclaim the money from **us** when **you** return. **You** can call 24 hours a day 365 days a year or email.

Phone: **UK +44 (0)208 239 4011**

Email: **medicalassistanceUK@allianz.com**

Please make sure **you** have **your** Bank of Scotland Premier Account number and **your** branch sort code to hand when **you** call. Below are some of the ways the 24-hour emergency medical assistance service can help.

### Confirmation of payment

**We** will contact hospitals or **doctors** abroad and guarantee to pay their fees, providing **you** have a valid claim.

### Repatriation

If **our** medical advisers think it would be in **your** medical interests to bring **you** back to **your home** or to a hospital or nursing home in **your home country**, **you** will normally be transferred by regular airline or road ambulance. Where medically necessary in very serious or urgent cases, **we** will use an air ambulance. **We** will consult the treating **doctor** and **our** medical advisers first. If **you** need to go **home** early, the treating **doctor** must provide a certificate confirming that **you** are fit to travel. Without this the airline can refuse to carry any sick or injured person.

**You** can contact **us** at any time, day or night. **You** will be answered by one of **our** experienced assistance co-ordinators who **you** should give all relevant information to. Please make sure **you** have details of **your** policy before **you** call.

## State-provided healthcare arrangements

### European/Global Health Insurance Card (EHIC and GHIC)

- ▶ If **you** already have a valid EHIC, it will continue to entitle **you** to reduced-cost, sometimes free, medical treatment that becomes necessary while **you** are in a European Economic Area (EEA) country or Switzerland. The EEA consists of the European Union (EU) countries plus Iceland, Liechtenstein and Norway. Cover will end on the expiry date of **your** EHIC.

- ▶ If **you** do not have a valid EHIC or it is due to expire before **you** travel, **you** can apply for a GHIC. This entitles **you** to reduced-cost, sometimes free, medical treatment that becomes necessary while **you** are in a European Union (EU) country.
- ▶ These cards give access to state-provided medical treatment only. Remember, this might not cover all the things **you** would expect to get free of charge from the NHS in the **UK**. **You** may have to contribute to the cost of **your** care.
- ▶ **You** may apply for a GHIC online at **www.ghic.org.uk** or by calling **UK +44 (0)300 330 1350**.

### Australia

- ▶ If **you** are travelling to Australia **you** can enrol in Medicare which will entitle **you** to subsidised hospital treatments and medicines. **You** can do this by contacting a local Medicare office in Australia.
- ▶ All claims for refunds under the Medicare scheme must be made before **you** leave Australia. For more information on Medicare visit: **www.medicareaustralia.gov.au** or email: **medicare@medicareaustralia.gov.au**

If **you** make use of these arrangements or any other worldwide reciprocal health arrangement which reduces **your** medical expenses, **you** will not have to pay an **excess** under Section 2 - Emergency medical and associated expenses.

## HealthHero 24/7 GP telephone and video consultations

We are pleased to offer **you** a 24/7 GP telephone and video consultation service as part of the medical cover provided by the policy.

If, while **you** are overseas, **you** have a medical issue that **you** would like to speak to a qualified GP about, **you** can book an appointment, through HealthHero Solutions Ltd (HealthHero), to receive GP advice by telephone or video. The telephone service is available 24 hours a day, seven days a week. The video service is available daily between 8am and 10pm (UK time), except for Christmas Day.

### Expert medical advice

Get the expert medical advice **you** need through a private telephone or video service with a UK GP, whenever **you** are outside the UK, wherever **you** are in the world.

HealthHero has a team of experienced UK GPs who can offer **you** advice, diagnosis, reassurance or a second opinion for a wide variety of symptoms, conditions and injuries.

Within the Allianz Assistance Hub (which is accessed through **your** app or online banking) **you** will have direct access to HealthHero. This will allow **you** to use the 24/7 GP advice service. **You** can either arrange a video or telephone appointment with a GP through the website or by calling UK +44 (0)208 603 9957.

▶ If **you** are travelling outside of the UK and the GP feels **you** need a private prescription for medication, **you** will be issued with a UK prescription issued by a General Medical Council (GMC) registered GP. Although **we** cannot guarantee that prescriptions will be dispensed by pharmacies outside of the UK, HealthHero will assist **you** subject to the local rules and regulations.

**You** will have to pay the cost of the medication and delivery.

▶ If the GP feels **you** would benefit from further specialist assessment, HealthHero can send **you** a private, open referral letter for the consultant specialism **you** require. HealthHero will send **you** the referral letter securely by email.

For more information on prescribing abroad and referrals, go to: [www.healthhero.com/terms-and-conditions/](http://www.healthhero.com/terms-and-conditions/)

### Length of consultation

There is no time limit on a consultation.

### The GPs

All HealthHero GPs are registered with the GMC and work in the NHS. They are experienced GPs who use patient feedback and monitoring systems to make sure that they offer the very best service possible. Each GP's performance is continually monitored to make sure it is consistent with best practice.

### Quality assurance

HealthHero Solutions Ltd is regulated by the Care Quality Commission in England.

### Privacy statement

**Your** medical records will be held privately.

When **you** book an appointment and speak to a GP, details of **your** medical history will be recorded during the consultation, including details of allergies and medication where relevant. This information will help the GP when making their recommendations. Each time **you** talk to one of HealthHero GPs, they will make notes. Where appropriate and with **your** permission, the GP will share the notes with **your** own NHS GP to make sure **you** have a full medical record.

For the full privacy policy, go to: [www.healthhero.com/privacy-policy/](http://www.healthhero.com/privacy-policy/)

## Making a claim

### For Sections 1 to 15

To claim, please visit the Allianz Assistance Hub, where **you** can complete an online claim form, alternatively **you** can ask for a claim form by:

Email: [travelclaimsUK@allianz.com](mailto:travelclaimsUK@allianz.com)

Phone: UK +44 (0)345 603 3399 or

Writing to: Allianz Assistance, Travel Insurance Claims Department, PO Box 7807, Bilston WV1 9QS.

### For Section 16 – Financial failure cover

Sedgwick International UK are appointed by AWP P&C S.A. to handle claims relating to financial failure.

Any occurrence which may give rise to a claim should be advised as soon as reasonably practicable:

Write to: Sedgwick International UK  
Oakleigh House,  
Park Place, Cardiff  
CF10 3DQ

Phone: UK +44 (0)208 603 9783

Email: [allianzpartners@uk.sedgwick.com](mailto:allianzpartners@uk.sedgwick.com)

Please quote **your** Bank of Scotland Premier Account number, **your** branch sort code and reference ESFI-V1.21 for **Financial failure** claims.

**You** should fill in the form and send it to **us** as soon as possible with all the information and documents **we** ask for. **You** must provide **us** with as much detail as possible to enable **us** to handle **your** claim quickly. Please keep copies of all information **you** send **us**.

**You** will need to obtain some information about **your** claim while **you** are away. Below is a list of 'General claims information required' to deal with all claims. Other information or documents that are specific to certain claims are listed within the appropriate section, under the heading 'Special conditions relating to claims'.

## General claims information required

- ▶ **Your original trip** booking invoice(s) and travel documents showing the dates and times of travel.
- ▶ Original receipts and accounts for all out-of-pocket expenses **you** have to pay.
- ▶ Original bills or invoices **you** are asked to pay.
- ▶ Details of any other insurance **you** may have that may cover the same loss, such as household or private medical.
- ▶ As much evidence as possible to support **your** claim.
- ▶ If **you** have decided to travel despite the Foreign, Commonwealth and Development Office advising against all but essential travel, **we** will need evidence of why **you** believe **your** travel should be considered essential.

Examples of what **we** consider to be essential travel are if:

- A **relative** is in intensive care in hospital or has unexpectedly been given a terminal prognosis with a short life expectancy;
- A **relative** has died and **you** need to attend the funeral;
- **Your** property abroad has been seriously damaged and **you** need to arrange and/or oversee professional repairs;
- **You** have an urgent work matter that cannot reasonably be cancelled, postponed or delayed;
- **You** have a full-time but short-term placement at a recognised educational establishment where attendance must be in person.

If **you** are unsure whether the purpose of **your** travel would be considered as essential or want to discuss any other aspect of the policy cover, please contact **us** by visiting the Allianz Assistance Hub, alternatively Email: [travelinfoUK@allianz.com](mailto:travelinfoUK@allianz.com) phone: **UK +44 (0)345 603 3399** or write to: Allianz Assistance, 102 George Street, Croydon, CR9 6HD.

## Section 1 – Cancellation or curtailment

Cancellation cover applies where **you** are prevented from beginning **your** trip.

Curtailment cover applies where **you** are unable to use **your** pre-booked, pre-paid accommodation and other travel arrangements due to a specific event that happens after **your** trip has started.

### What is covered

**We** will pay **you** up to £5,000 (inclusive of any valid claim payable under Section 3 – Travel disruption cover and Section 11 – Winter sports (Ski pack)) for **your** proportion of irrecoverable unused travel and accommodation costs (including excursions and other pre-paid charges) which have been paid or are contracted to be paid together with any reasonable additional travel expenses, due to any of the following necessary and unavoidable events:

- ▶ **Your** cancellation of the trip; or
- ▶ **You** fully curtail (cut short) **your** trip before completion or partially curtail (interrupt) **your** trip for more than 48 hours; or
- ▶ **You** have to make an early return home

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) A **relative** of **you** or any person with whom **you** are travelling or have arranged to travel with;
- d) Any person with whom **you** have arranged to reside temporarily; or
- e) **Your business colleague**.

#### **Note:**

- For **a**, **b**, and **c** above, this will include being diagnosed with an **epidemic** or **pandemic** disease, such as COVID-19.
  - For partial **curtailment** due to **your** admittance to hospital or confinement to **your** accommodation, **we** will provide cover for one other **insured person** to stay with **you**, if **we** have agreed that this is medically necessary.
2. **You** or any person with whom **you** are travelling or have arranged to travel with being held in **quarantine** by order or another requirement of a government or public authority, based on their suspicion that **you** or they, specifically, have been exposed to a contagious disease (including an **epidemic** or a **pandemic** disease such as COVID-19). This does not include any **quarantine** that applies generally or broadly to some or all of a population, vessel or geographical area, or that applies based on where **you** are travelling to, from or through.
  3. **You** or any person with whom **you** are travelling or have arranged to travel with being called for jury service attendance or being called as a witness at a Court of Law.

4. Compulsory 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 after a continuous working period of at least two years with the same employer and at the time of booking the **trip** there was no reason to believe anyone would be made redundant.
5. **You** or any person with whom **you** are travelling or have arranged to travel with are a member of the Armed Forces, Police, Fire, Nursing or Ambulance Services or employees of a Government Department and have **your**/their authorised leave cancelled for operational reasons, provided that such cancellation or **curtailment** could not reasonably have been expected at the time **you** open **your** account or book **your trip** whichever occurs later.
6. The Police requesting **you** to remain at or return to **your home** due to serious damage to **your home** caused by fire, aircraft, explosion, storm, flood, subsidence, malicious persons or theft.
7. Medical complications as a result of your pregnancy or the pregnancy of anyone you have arranged to travel or stay with during the trip.

**Note:**

The cover under point 8 applies only where you curtail (cut short) your trip after it has started and does not apply to the cancellation of a trip before it begins.

8. A government directive that came into force after **your trip** started, prohibiting all travel to, or recommending evacuation from, the country or area **you**:
  - a) were staying in; or
  - b) had pre-booked accommodation in and/or transport to during a later part of **your trip**.

9. **You** or any person with whom **you** are travelling or have arranged to travel with being refused boarding of the **public transport** on which **you** are booked to travel, on the order of any government, public authority or carrier, due to **you** or they displaying symptoms of a contagious disease (including an **epidemic** or a **pandemic** disease such as COVID-19).

If the same expenses are also covered under Section 3 – Travel disruption, **you** can only claim for these under one section for the same event.

### What is not covered

1. The policy **excess** of £75 per incident, per adult.
  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 Bank of Scotland Premier Account or at the time of booking any **trip**.
    - b) Circumstances known to **you** prior to the date **you** opened a new Bank of Scotland Premier Account or at the time of booking any **trip** which could reasonably have been expected to give rise to cancellation or **curtailment** of the **trip**.
  4. The costs **you** may incur in providing all information and assistance that **we** may reasonably require (including, where necessary, medical certification).
5. More than the lowest market value of equivalent accommodation, transport charges and other travel expenses, if **you** paid for them using frequent-flyer points, Avios, loyalty-card points vouchers or another similar scheme.
  6. Claims relating to any undiagnosed **pre-existing medical conditions**.
  7. Any claim related to an **epidemic** or **pandemic**, except as expressly stated as being covered.
  8. Any additional cancellation charges incurred as a result of **you** failing to notify the travel agent, tour operator or provider of any booked transport, accommodation or excursions as soon as it is found necessary to cancel the **trip**.
  9. Any proportion of **trip** expenses for anyone other than **you** or another **insured person(s)**, regardless of who paid for these. This includes any irrecoverable unused travel and accommodation costs (including excursions and other pre-paid charges) for use by multiple persons where some are not covered under this policy, even if **you** or another **insured person(s)** have paid their proportion of the cost.
  10. The cost of any passports, motor insurance green cards, vaccination fees or recommended preventative medication. The cost of any visas, visa waivers except in cases where **you** can prove that the visa has been issued for the specific dates of the **trip** only, is not valid for a longer period and is not transferable.
  11. The cost of **your** unused original tickets where **we** have arranged and paid for **you** to come **home** following **curtailment** 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**.

12. Partial **curtailment** (interruption) claims where **you** were not admitted to hospital for longer than 48 hours or where the treating **doctor** has not confined **you** to **your** accommodation for at least 48 hours.
13. Any claim arising from a reason not listed in the 'what is covered' section.
14. Any claim for management fees, maintenance costs or exchange fees associated with timeshares, holiday property bonds or similar arrangements.
15. Anything mentioned in the General exclusions or General conditions sections on pages 54-56.

### Special conditions relating to claims

1. If **you** think **you** may have to come **home** early, **we** must be told as soon as possible (see under the heading '24-hour emergency medical assistance' on page 33 for more information).
2. **You** must obtain **our** prior approval to confirm the necessity to return **home** prior to **curtailment** of the **trip** due to death, **bodily injury** or illness. **We** will ask **you** to supply a medical certificate from the treating **doctor** to support **your** claim.
3. On condition that **you** contact **us** first, and that **we** make all the travel arrangements, **we** will pay all the necessary travel costs incurred in returning **you** **home** in the event that **you** have a valid **curtailment** claim. If the situation permits, and the period of **your** original booked **trip** has not expired, **we** will also pay necessary additional travel costs in transporting **you** back to the location abroad.
4. 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**.

5. **Curtailment** claims will be calculated from the day **you** returned to **your home country**. Partial **curtailment** (interruption) claims will be calculated from the day **you** were admitted to hospital or confined to **your** accommodation and will be based on the number of complete days for which **you** were hospitalised, **quarantined** or otherwise confined to **your** accommodation on the advice of a **doctor**.
6. In addition to the 'General claims information required' shown under the 'Making a claim' section on page 34, where appropriate, **you** must also provide **us** with:
  - a) the tour operator's cancellation invoice or unused flight tickets;
  - b) written confirmation that no refund is available in respect of privately booked accommodation and evidence of payment for that accommodation;
  - c) a medical certificate from a **doctor** to confirm that **you** or **your** travelling companion are not fit to travel or that they have recommended **you** or **your** travelling companion do not travel as a result of a **relative's** medical condition;
  - d) confirmation from the clerk of the courts office that **you** are required for jury service;
  - e) confirmation from **your** employer/**your** partner's employer/**your** travelling companion's employer of **redundancy** and period of employment or the cancellation of leave (as appropriate);
  - f) confirmation from a relevant authority that **you** have been instructed to stay at/return **home**; or
  - g) a copy of a death certificate, where appropriate.

## Section 2 – Emergency medical and associated expenses

### What is covered

**We** will pay **you** up to £10 million 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** (including being diagnosed with an **epidemic** or **pandemic** disease, such as COVID-19):

1. Emergency medical, surgical, hospital, ambulance and nursing fees and charges incurred outside of **your home country**.
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 country**.
3. In the event of **your** death outside **your home country** the reasonable additional cost of funeral expenses abroad plus the reasonable cost of conveying **your** ashes to **your home**, or the additional costs of returning **your** body to **your home**.
4. A medical confinement benefit of £50 a day (up to a maximum of £1,000) for every complete period of 24 hours **you** are admitted to hospital as an in-patient or are confined to **your** accommodation outside of **your home country**, on the advice of a treating **doctor**.
5. Reasonable additional transport and 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 **our** prior authorisation, reasonable additional

transport and accommodation expenses for a friend or **relative** to remain with **you** or travel to **you** from **your home country** or escort **you** and additional travel expenses to return **you** to **your home** if **you** are unable to use the return ticket.

6. With **our** prior authorisation, the additional costs incurred in the use of air transport or other suitable means, including a medically qualified escort, 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 **we** agree otherwise; and
  - b) in the event of **your** hospitalisation more than 50 miles from **your home** during a **trip** solely within **your home country**, limited to £500.
7. A single journey air ticket, of 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 country** following **your** medical repatriation or death during a **trip**.
8. Additional travel and accommodation costs for **your dependent children** to return **home** (if they are under 18 years of age and are insured under the policy) and for a friend or **relative** to travel to **your** location to accompany them, if **you** are incapacitated and there is no other **responsible adult** to supervise them.

## What is not covered

1. The **excess** of £75 per incident, per adult, unless a state-provided healthcare agreement has been used to contribute towards the cost of **your** treatment (please see under the heading 'State-provided healthcare arrangements' on page 33 for more information).

2. The cost of private treatment, unless authorised specifically by **us**.
3. Any claims arising directly or indirectly in respect of:
  - a) The costs of telephone calls, other than calls to and from **our** 24-hour emergency medical assistance service and for which **you** are able to provide a receipt or other evidence to show the cost of each call and which includes the number the call was to and from.
  - b) Any taxi fare, except where medically necessary and **we** have given prior authorisation.
  - c) Any pre-planned or pre-known medical, dental treatment or diagnostic procedure.
  - d) Treatment for cosmetic purposes, unless **our doctor** agrees that such treatment is necessary and cannot wait until **you** return **home**, as the result of an **accident** covered under this policy.
  - e) Dental treatment involving the provision of dentures or artificial teeth or the use of precious metals.
  - f) The cost of treatment or surgery, including exploratory tests, which are not directly related to the **bodily injury** or illness which required **you** to be admitted into hospital.
  - g) Any expenses which are not usual, reasonable or customary to treat the **bodily injury** or illness **you** required treatment for.
  - h) Any form of treatment or surgery which, in **our** opinion (based on information provided by the **doctor** in attendance), can be delayed reasonably until **your** return to **your home country**.
  - i) Expenses incurred in obtaining or replacing medication, which **you** were taking or knew would be required or needed to be continued outside **your home country**, when **you** started **your trip**.

- j) Additional costs arising from single or private room accommodation.
  - k) Treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre unless agreed by **us**.
  - l) Any expenses incurred after **you** have returned to **your home country**, other than in connection with transporting **you** or **your** remains **home** from abroad.
  - m) Any expenses incurred in the **United Kingdom** which are:
    - i) for private treatment;
    - ii) are funded by, or are recoverable from the health authority in **your home country**; or
    - iii) are funded by a state-provided healthcare agreement between these countries and/or islands.
  - n) **Your** failure to obtain any recommended vaccines, inoculations or medications prior to **your trip**.
  - o) **Your** decision not to be repatriated after the date when, in **our** opinion, it is safe to do so.
  - p) Any additional period of hospitalisation relating to treatment or services provided by a convalescent or nursing home or any rehabilitation centre.
4. The costs **you** may incur in providing all information and assistance that **we** may reasonably require (including, where necessary, medical certification).
  5. Normal pregnancy without any accompanying unexpected **bodily injury**, illness, disease or complication. This section is designed to provide cover for unforeseen events and normal childbirth would not constitute an unforeseen event.

6. The cost of **your** unused original tickets where **we** (or **you** with **our** prior consent) have arranged and paid for **you** to return to **your home**, if **you** cannot use **your** original 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**.
7. Anything mentioned in the General exclusions or General conditions sections on pages 54-56.

## Special conditions relating to claims

1. If **you** are taken into hospital, **you** think **you** may have to come **home** early or extend **your trip** because of illness, **bodily injury** or **accident**, or **your** medical expenses are over £500, **we** must be told as soon as possible (see under the heading '24-hour emergency medical assistance' on page 33 for more information).
2. **You** must give **us** notice as soon as possible of any **bodily injury** or illness which requires **you** to be admitted 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 **our** opinion (based on information provided by the treating **doctor**), **you** can be moved safely and/or travel safely to **your home country** or a suitable hospital nearby to continue treatment.
4. The section provides cover for emergency medical/surgical/dental treatment only and does not cover treatment or surgery that can be reasonably delayed until **your** return to **your home country**. **Our** decisions regarding the treatment or surgery that **we** will pay for (including repatriation to **your home country**) 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 of the policy (Section 1 – Cancellation or **curtailment**, Section 2 – Emergency medical and associated expenses and Section 8 – Personal accident) and refuse to deal with claims from **you** for any further treatment and/or **your** repatriation to **your home country**. Cover under all other sections of the policy would continue for the remainder of **your trip**.
5. In addition to the 'General claims information required' shown under the 'Making a claim' section on page 34, where appropriate, **you** must also provide **us** with:
  - a) hospital, **doctor**, dentist, pharmacist receipts and all receipts for additional expenses;
  - b) a copy of **your** European Health Insurance Card (EHIC) or Global Health Insurance Card (GHIC);
  - c) written confirmation from the treating **doctor** of the dates and reason **you** have to be confined on medical advice to a hospital or **your trip** accommodation;
  - d) a copy of a death certificate, where appropriate.

## Section 3 – Travel disruption

This section of **your** policy explains the cover **we** provide for travel delay, missed departure or accommodation disturbance whilst on **your trip**. Defined words are printed in bold type and can be found in the 'Definition of words' section and also under the 'Special definitions applying to this section' below.

**Note:** If **you** are a resident of Northern Ireland, cover under this section is extended to include international departures from ports/airports within the Republic of Ireland.

### Special definitions applying to this section

#### Departure point

The airport, coach/train station, or port where:

- ▶ the outward journey of **your trip** begins;
- ▶ **your** return journey back **home** begins; and
- ▶ any pre-booked transport leaves from, during **your trip**.

#### Pre-paid charges

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.

### What is covered

#### Departure delay

The benefit provided below is intended to provide compensation if **you** are delayed at **your departure point** and is only applicable if **you** have travelled to the **departure point** and checked-in. If **you** have not travelled to **your departure point** **you** will not be covered, even if **you** have checked-in online. The only exception is if **you** are outside of **your home country** and the **departure point** has been closed due to severe weather or a natural disaster.

1. A delay of **your** pre-booked **public transport** (including flights that are cancelled after **you** have checked in) resulting in **you** departing at least 12 hours after **your** original scheduled departure time; or
2. **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
3. Abandonment of **your trip** following 12 hours of delay at **your** first international **departure point** in the **UK**;

**We will pay you:**

1. £30 as a benefit for the first complete 12 hours of **your** delay, then £20 (up to a maximum of £250) as a benefit for every complete 12 hours of delay after that, if **you** continue to travel on **your trip**; or
2. Up to £5,000 for either:
  - a) The refund of **your** share of the cost of **your trip** that **you** cannot claim back from any other source as a result of the abandonment of **your trip**; or
  - b) **Your** reasonable additional travel (including up to £200 for taxis and hire cars) and accommodation expenses, which are of a similar standard to that of **your** pre-booked travel and accommodation and which cannot be claimed back from any other source, if **you** have to make alternative arrangements to reach **your** destination.
3. Up to £200 for the cost of emergency replenishment of **your** prescription medication outside of the **UK** if **your** existing supplies run out after **your** scheduled return date due to a delay on **your way** back to the **UK**.

**Note:** If **your trip** is for a duration of three nights or less, the number of hours delay is reduced to six hours for cover to apply.

#### Flight arrival delay due to diversion

If **you** cannot reach **your trip** destination within 12 hours of **your** scheduled arrival time due to the flight **you** are travelling on being:

1. Diverted after take-off; or
2. Re-directed after take-off

**We will pay you** up to £5,000 for:

**Your** reasonable additional travel (including up to £200 for taxis and hire cars) and accommodation expenses, which are of a similar standard to that of **your** pre-booked travel and accommodation and which cannot be claimed back from any other source, if **you** have to make alternative arrangements to reach **your** destination or to return **home**.

#### Missed departure

The benefit provided below is intended to provide compensation if **you** do not reach **your departure point** until after the latest time permitted by the carrier for check-in or boarding.

If **you** arrive too late (as shown on **your** ticket or itinerary) to board **your** pre-booked **public transport** at any of **your trip** departure points as a result of:

1. **Public transport** services failing to get **you** to **your departure point** due to strike, industrial action, adverse weather conditions, mechanical failure or direct involvement in an **accident**; or
2. The motor vehicle in which **you** are travelling being directly involved in an **accident** or breaking down on **your way** to **your departure point**.
3. Unforeseen heavy traffic/road closures where a delay period of at least 2 hours can be evidenced, regardless of the type of transport **you** are travelling in.

4. **You** being involuntarily denied boarding on a preceding flight because there are too many passengers for the seats available and no suitable alternative could be provided to **your** end destination, either within 12 hours or without additional charge.

**We will pay you** up to £5,000 for:

**Your** reasonable and necessary extra travel (including up to £200 for taxis and hire cars) and accommodation expenses, which are of a similar standard to that of **your** pre-booked travel and accommodation, to allow **you** to continue to **your trip** destination or to return **home**.

#### Accommodation disturbance

**We will pay you** up to £5,000 for:

**Your** unused travel, accommodation and other **pre-paid charges** that **you** cannot claim back from any other source together with any reasonable and necessary extra travel (including up to £200 for taxis and hire cars) and accommodation expenses, which are of a similar standard to that of **your** pre-booked travel and accommodation, if **you** have to:

1. Move to other accommodation at any point during **your trip** if **you** cannot use **your** booked accommodation as a result of:
  - a) fire, flood, earthquake, explosion, volcanic eruption and/or volcanic ash clouds, tsunami, landslide, avalanche, hurricane, storm; or
  - b) an outbreak of an infectious disease.
2. Cut short **your trip** with prior authorisation from **our** 24-hour medical emergency assistance service, if **you** cannot use **your** booked accommodation and **you** need to be repatriated to **your home** as a result of:
  - a) fire, flood, earthquake, explosion, volcanic eruption and/or volcanic ash clouds, tsunami, landslide, avalanche, hurricane, storm; or

- b) an outbreak of food poisoning or infectious disease; or
- c) the Foreign, Commonwealth and Development Office (FCDO) or the equivalent regulatory authority in the country **you** are in recommending evacuation from the country or specific area **you** have travelled to, providing that advice came into force after **you** left **your home country** to commence the **trip**.

### What is not covered

1. The **excess** of £75 per incident, per insured adult for claims due to abandoning or cutting short **your trip**.
2. Any claim unless **you** have written confirmation from the carrier or their handling agents detailing the reason for the delay, the scheduled departure time and the actual departure time.
3. Any claim where the carrier or their handling agents can provide alternative transport which departs within 12 hours of the original scheduled departure time.
4. Any claim as a result of a strike or industrial action, delays or disruptions arising from weather conditions which had started or were publicly declared on or before the date **you** opened **your** Bank of Scotland Premier Account or booked **your trip**, whichever is later.
5. Any claim as a result of **your** failure to check-in at **your departure point** by the time shown on **your** travel itinerary except in those circumstances outlined under 'What is covered' above.
6. Any claim as a result of **your** failure to allow sufficient time for the **public transport** to arrive on schedule and deliver **you** to **your departure point**.

7. Any claim as a result of a deliberate, unlawful, malicious or wilful act or omission by **you**.
8. Any claim as a result of **your** private motor vehicle in which **you** are travelling not having been properly serviced and maintained, in the event of vehicle breakdown.
9. Any claim where **you** did not have pre-booked accommodation or transport for the part of the **trip you** are claiming for.
10. Any claim relating to the **financial failure** of any carrier, accommodation provider or travel company.
11. Anything mentioned in the General exclusions or General conditions sections on pages 54-56.

**Note:** **You** cannot claim under this section and Section 1 - Cancellation or **curtailment**, or Section 11 - Winter sports cover (under ski pack) for the same event or series of events.

### Special conditions relating to claims

In addition to the 'General claims information required' shown under the 'Making a claim' section on page 34, where appropriate, **you** must also provide **us** with:

1. The tour operator's cancellation invoice or unused flight tickets;
2. Written confirmation that no refund is available in respect of privately booked accommodation and evidence of payment for that accommodation;
3. Confirmation from the carrier of the reason and duration of **your** delay;
4. Confirmation from a garage/motoring organisation that breakdown assistance was provided and when this was;

5. Confirmation of the delay to **public transport** from the company involved; or
6. Confirmation from the police (if involved) of the circumstances giving rise to the claim.

## Section 4 – Loss of important documents

### What is covered

1. Loss or theft of **your** passport;
2. Loss or theft of **your** driving licence; and
3. Loss or theft of **your** visa or travel tickets.

**We** will pay **you** up to £600 to:

1. Obtain a temporary replacement passport whilst on **your trip**;
2. Obtain a replacement passport when **you** are back in the **UK**;
3. Replace or restore **your** driving licence or visa; and
4. Reimburse **you** for the necessary and reasonable additional travel and accommodation expenses required in order to obtain replacements of the above documents to enable **you** to continue **your trip** or return **home**.

## What is not covered

1. The **excess** of £75 per incident, per adult.
2. Any loss or theft of documents left **unattended** at any time (including in a vehicle or the custody of carriers) unless deposited in a hotel safe, safety deposit box or left in **your** locked accommodation.
3. Any claim for the loss of **your** passport not reported to the police and the consular representative of the relevant issuing country within 24 hours of discovery or as soon as possible after that or where no written report has been obtained from them.
4. Any claim for the loss or theft of **your** driving licence, visa or travel tickets if not reported to the police within 24 hours of discovery, or as soon as possible after that, or where a written report has not been obtained from them.
5. Anything mentioned in the General exclusions or General conditions sections on pages 54-56.

## Special conditions relating to claims

In addition to the 'General claims information required' shown under the 'Making a claim' section on page 34, where appropriate, **you** must also provide **us** with:

1. An original police report, obtained within 24 hours of the incident or as soon as possible after that; or
2. Written confirmation from the appropriate embassy, consulate or government agency of when the loss or theft of **your** document(s) was reported; and
3. Original receipts for obtaining temporary documents (including receipts from the consulate, where applicable).

## Section 5 – Baggage and

### baggage delay

#### What is covered

##### Baggage

In the event of accidental loss, theft or damage during **your trip**, we will pay up to £2,500 in total for **your baggage** (including **valuables**).

The maximum **we** will pay for the following is:

- ▶ £500 for any one item, **pair or set** of items.
- ▶ £500 in total for all **valuables**.

Claims will be considered on a 'new for old' basis provided the item is less than 2 years old at the date of the incident and **you** can provide the original purchase receipt. All other items will be subject to a suitable deduction for wear, tear and depreciation, including where proof of age cannot be provided.

Alternatively, **we** may at **our** option replace, reinstate or repair the lost, stolen or damaged **baggage**.

If items of **baggage** (including **valuables**) are also covered under Section 14 - Wedding/civil partnership cover, **you** can only claim for these under one section of the policy for the same items.

##### Baggage Delay

**We** will pay **you** up to £250 for the purchase of essential items if **your baggage** is lost or misplaced by the carrier on the outward journey of a **trip** for a period in excess of 12 hours. **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.

## What is not covered

1. The **excess** of £75 per incident, per adult.
2. Loss, theft of or damage to **valuables** left **unattended** at any time (including in a vehicle or 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 gain entry into the vehicle; and
  - c) evidence of such entry is available.
4. Loss or damage due to delay, confiscation or detention by customs or any 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, **winter sports 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 equipment**, samples, work tools, motor accessories and other items used in connection with **your** work.
  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 or General conditions sections on pages 54-56.
3. Provide receipts for items lost, stolen or damaged. Damaged items should be retained, as these will help **you** to substantiate **your** claim.
  4. Take suitable precautions to secure the safety of **your baggage** (including **valuables**), and must not leave any items unsecured, **unattended** or beyond **your** reach at any time in a place to which the public have access.
  5. Report the loss or theft of any mobile phone or other electronic item containing a sim card to the network provider within 24 hours and ask them to block/bar the device and the sim card. **You** will need to obtain written confirmation of the reporting and blocking/barring from them.

## Special conditions relating to claims

In addition to the 'General claims information required' shown under the 'Making a claim' section on page 34, where appropriate, **you** must also:

1. Report any loss, theft or attempted theft to the local Police within 24 hours of discovery, or as soon as possible after that, and obtain a written report.
2. If **baggage** is lost, stolen or damaged while in the care of a carrier, transport company, tour operator, authority, hotel or other rented accommodation provider, **you** must report it to them, giving details of the loss, theft or damage and obtain written confirmation of the report. If **baggage** is lost, stolen or damaged whilst in the care of an airline **you** must:
  - a) obtain a Property Irregularity Report (PIR) 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); and
  - c) retain all travel tickets (physical or electronic) and tags for submission if a claim is to be made under this policy.

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 any other authority.
5. Loss or damage due to depreciation in value, variations in exchange rates or shortages due to error or omission.
6. Loss, theft or damage of **personal money** unless **you** can provide receipts and evidence of account withdrawals for the amount **you** had.
7. Anything mentioned in the General exclusions or General conditions sections on pages 54-56.

## Section 6 – Personal money

### What is covered

We will pay **you** up to £750 for the accidental loss of, theft of or damage to **your personal money**.

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

- ▶ £300 in total for cash (bank notes, other currency notes and coins).
- ▶ £50 in total for cash (bank notes, other currency notes and coins) if **you** are under the age of 16.

### What is not covered

1. The **excess** of £75 per incident, per adult.
2. Loss, theft of or damage to **personal money** left **unattended** at any time (including in a vehicle or the custody of carriers) unless deposited in a hotel safe, safety deposit box or left in **your** locked accommodation.

## Special conditions relating to claims

In addition to the 'General claims information required' shown under the 'Making a claim' section on page 34, where appropriate, **you** must also:

1. Report any loss, theft or attempted theft to the local Police within 24 hours of discovery, or as soon as possible after that, and obtain a written report.
2. Report the details of any loss, theft or damage of **personal money** while in a hotel or other rented accommodation to the property management and obtain written confirmation from them of the report.
3. Provide evidence of **your** ownership, such as (but not limited to) bank or credit card statements, withdrawal slips and currency exchange receipts.

## Section 7 – Personal liability

### What is covered

**We** will pay up to £2 million (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** to or death of any person who is not in **your** employment or who is not a person with whom **you** are travelling or have arranged to travel with, a **relative** or a 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 **relative**, any person with whom **you** are travelling or have arranged to travel with, anyone in **your** employment or any member of **your** household other than any temporary holiday accommodation occupied (but not owned) by **you**.

### What is not covered

1. The policy **excess** of £75 per incident, per adult.
2. 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).
3. Any claim arising in connection with a **trip** solely within **your home country**.
  4. Anything mentioned in the General exclusions or General conditions sections on pages 54-56.

### Special conditions relating to claims

1. **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.
2. **You** must give **us** written notice as soon as possible of any incident, which may give rise to a claim.
3. 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.

4. **You** must not admit any liability or pay, offer to pay, promise to pay or negotiate any claim without **our** written consent.
5. In addition to the 'General claims information required' shown under the 'Making a claim' section on page 34, where appropriate, **you** must provide **us** with:
  - a) Any claim form, letters, court claim form, summons or other legal documents as soon as **you** receive them.
  - b) Any reasonable information or help **we** need to deal with the case and **your** claim.

## Section 8 – Personal accident cover

### Special definitions which apply to this section only

#### Loss of limb

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

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

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 doing any relevant paid work for the rest of **your** life.

### What is covered

We will pay one of the benefits shown below if **you** sustain an accidental **bodily injury** which, solely and independently of any other cause, results in **your** death, **loss of limb**, **loss of sight** or **permanent total disablement** within two years of the date of the **accident**.

Benefit	Up to age 15 years inclusive	Age 16 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

### What is not covered

- Any claim which does not occur within 24 months of the **accident**.
- Your** sickness, disease or gradually occurring condition, physical or mental condition that is gradually getting worse.
- Any claim:
  - Under more than one of the insured events arising from the same **accident**.
  - For **permanent total disablement** until one year after the date **you** sustain the **bodily injury**.
  - For **permanent total disablement** if **you** are able or may be able to carry out any paid work.
- Anything mentioned in the General exclusions or General conditions sections on pages 54-56.

## Special conditions relating to claims

1. Our appointed **doctor** may examine **you** as often as they deem necessary in the event of a claim.
2. In addition to the 'General claims information required' shown under the 'Making a claim' section on page 34, where appropriate, **you** must also provide **us** with:
  - a) A detailed initial medical report from **your doctor**; and
  - b) Updated medical reports from **your doctor**, when requested, to confirm the ongoing status of **your bodily injury** (where applicable); or
  - c) A death certificate (where applicable).
3. The benefit payable following **death** will be paid into the deceased **insured person's** estate.

## Section 9 – Disability benefit in New Zealand

### What is covered

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
Temporary total disablement	Not covered	£250 per week	£250 per week

### What is not covered

1. For the first seven days of such disablement or for more than 52 weeks from the date **you** sustain **bodily injury**.
2. If **you** are in paid work and are able or may be able to carry out a large part of **your** paid work (whether on a full-time or part-time basis).
3. If **you** are not in paid work and are not necessarily confined to a hospital, nursing home or similar establishment or a private residence.
4. Anything mentioned in the General exclusions or General conditions sections on pages 54-56.

## Special conditions relating to claims

1. Our appointed **doctor** may examine **you** as often as they deem necessary in the event of a claim.
2. In addition to the 'General claims information required' shown under the 'Making a claim' section on page 34, where appropriate, **you** must also provide **us** with:
  - a) updated medical reports, when requested, from the treating **doctor** to confirm the ongoing status of **your bodily injury**.
  - b) a copy of the full vehicle rental agreement and evidence of the road traffic **accident**, such as a police report or report from the vehicle rental company.

## Section 10 – Legal advice and expenses

You can call our 24-hour legal helpline for advice on a travel related legal problem to do with **your trip** on: UK +44 (0)345 603 3399.

### Special definitions applying to this section

#### Legal action

Work carried out to support a claim that **we** have agreed to. This includes settlement negotiations, hearings in a civil court, arbitration and any appeals resulting from such hearings, other than an application by **you**:

1. to the European Court of Justice, European Court of Human Rights or similar international body; or
2. to enforce a judgment or legally binding decision.

#### Legal costs

Fees, costs and expenses (including Value Added Tax or the equivalent local goods and services tax) which **we** agree to pay for **you** in connection with **legal action**. Also, any costs which **you** are ordered to pay by a court or arbitrator (other than damages, fines and penalties) or any other costs **we** agree to pay.

#### Representative(s)

The solicitor or appropriately qualified person, firm or company, including **us**, who is chosen to act for **you** in **your** claim for compensation.

### What is covered

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

### 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** or any **representatives** or agents, someone **you** were travelling with, another **insured person** or a person related to **you** or them.
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 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 made by **you** other than in **your** private capacity.
13. Anything mentioned in the General exclusions or General conditions sections on pages 54-56.

### Special conditions relating to claims

1. **We** shall have complete control over the legal case through **representatives we** nominate, by appointing **representatives** of **our** choice on **your** behalf with the expertise to pursue **your** claim.
2. **You** must follow **our representative'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 to **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**.
7. In addition to the 'General claims information required' shown under the 'Making a claim' section on page 34, where appropriate, **you** must also provide **us** with:
  - a) All the facts regarding the incident and copies of any correspondence **you** receive, including any claim settlement offers made to **you**.

## Section 11 – Winter sports cover

Each person insured has cover under this section for up to 31 days in any calendar year when taking part in any of the permitted winter sports activities listed on page 30.

### Special definition applying to this section

#### Ski pack

Ski school fees, ski passes, lift passes and hired winter sports equipment.

### What is covered

#### Winter sports equipment

1. Loss or theft of or damage to **your winter sports equipment**.
2. The necessary costs to hire **winter sports equipment** because of point 1 above.
3. The necessary costs to hire **winter sports equipment**, because **your winter sports equipment** is lost or delayed by **your** carrier on **your** outward journey for more than 12 hours.

We will pay **you** up to:

1. £500 (£400 if **winter sports equipment** is hired) for point 1 above.
2. £30 per day (up to a maximum of £300) for **your** hire of **winter sports equipment** for points 2 and 3 above.

Claims for loss, theft or damage will be considered on a new for old basis, provided the item is less than 2 years old at the date of the incident and **you** can provide the original purchase receipt. All other items will be subject to a suitable deduction for wear, tear and depreciation or **we** may, at **our** option replace, reinstate or repair the lost, stolen or damaged **winter sports equipment**.

**Note:** **we** may not pay **your** claim if **you** are unable to provide any original receipts, proof of purchase, insurance valuations (issued before the loss, theft or damage) or proof of hire. **You** must retain all damaged items for inspection, if required.

#### Ski pack

1. The unused portion of **your ski pack** as a result of **your bodily injury** or illness (including being diagnosed with an **epidemic** or **pandemic** disease such as COVID-19); and
2. Loss or theft of **your** ski pass and/or lift pass;

We will pay **you** up to:

1. £5,000 (but no more than £350 for **your** ski pass or lift pass) to reimburse **you** the proportionate value of any unused **ski pack**.
2. £350 to replace or reinstate **your** ski pass and/or lift pass in the event of loss or theft.

#### Piste closure

We will pay **you** £30 per day (up to a maximum of £300) as a benefit or towards transportation costs to travel to an alternative site if **you** are unable to ski for a continuous period of more than 12 hours as a result of:

1. Lack of snowfall
2. Excessive snowfall
3. Bad weather.

### What is not covered

1. The policy **excess** of £75 per incident, per adult, for claims as a result of loss, theft or damage to **winter sports equipment**. The **excess** does not apply to claims for hire of **winter sports equipment** following delay or under the Ski pack or Piste closure benefits.

2. More than £300 for one single item, **pair** or **set** of items.
3. Any claim as a result of participation in off-piste skiing whereby **you** are outside of ski resort boundaries or have not followed local ski patrol guidelines.
4. Any **trip** that takes place outside of the ski resort's official opening dates.
5. 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.
6. Loss, theft of or damage to any items 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 gain entry into the vehicle
  - c) evidence of such entry is available.
7. Loss, theft of or damage to any items left unsecured or **unattended** or beyond **your** reach at any time in a place to which the public have access.
8. Any claim for unused **ski pack** unless **we** agree it is medically necessary and where a medical certificate has been obtained from the treating **doctor** confirming that **you** are unable to take part in **winter sports** or use the **ski pack** facilities.
9. Any claim as a result of piste closure which is not substantiated by a report from the resort management or **your** tour operator confirming the number of days the skiing facilities were closed in **your** resort and the reason for the closure.

10. Any claim as a result of piste closure where the cause for closure is known to **you** on or before the date **you** opened **your** Bank of Scotland Premier Account or booked **your trip** (whichever is later).
11. The unused portion of **your** ski pass and/or lift pass, if either are lost or stolen and **we** have paid for the reinstatement or replacement.
12. Anything mentioned in the General exclusions or General conditions sections on pages 54-56.

**Note:** **you** cannot claim under the **ski pack** part of this section as well as Section 1 – Cancellation or **curtailment** and Section 3 – Travel disruption, for the same costs.

## Special conditions relating to claims

In addition to the 'General claims information required' shown under the 'Making a claim' section on page 34, where appropriate, **you** must also:

1. Report any loss, theft or attempted theft to the local Police within 24 hours of discovery, or as soon as possible after that, and obtain a written report.
2. Report if items are lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or other rented accommodation provider, to the company or authority, giving details of the loss, theft or damage and obtain written confirmation of the report. If items are lost, stolen or damaged whilst in the care of an airline **you** must:
  - a) obtain a Property Irregularity Report (PIR) 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); and
  - c) retain all travel tickets (physical or electronic) and tags for submission if a claim is to be made under this policy.

3. Provide receipts for items lost, stolen or damaged, as these will help **you** to substantiate **your** claim.
4. Retain damaged items for **our** inspection, should **we** need to do this, and provide written estimates for the cost of repair or written confirmation that the item is damaged beyond repair, where appropriate.
5. Provide written confirmation from the treating **doctor** of **your** confinement either to a hospital or **your trip** accommodation on medical grounds.

## Section 12 – Golf cover

### What is covered

#### Golf equipment

1. Loss or theft of or damage to **your golf equipment**.
2. The cost of hiring **golf equipment**.

**We** will pay **you** up to:

- a) £1,500 for **your** lost, stolen or damaged **golf equipment**.
- b) Up to £35 per day (up to a maximum of £175 in total) for the reasonable cost of replacing or hiring **golf equipment** as a result of the accidental loss, theft, damage to or temporary loss by the carrier of **your** own **golf equipment** for a period in excess of 24 hours on the outward journey of **your trip**.

Claims will be considered on a new for old basis provided the item is less than two years old at the date of the incident and **you** can provide the original purchase receipt. All other items will be subject to a suitable deduction for wear and tear and depreciation or **we** may at **our** option replace, reinstate or repair the lost, stolen or damaged **golf equipment**.

**Note:** **We** may not pay **your** claim if **you** are unable to provide any original receipts, proofs of purchase, insurance valuations (issued before the loss, theft or damage) or proof of hire. **You** must retain all damaged items for inspection, if required.

#### Green fees

**We** will pay **you** up to £75 per day (up to a maximum of £300) for the loss of pre-booked and non-refundable green fees if the pre-booked course at **your trip** destination becomes unplayable due to adverse weather conditions.

### What is not covered

1. The policy **excess** of £75 per incident, per adult, for claims as a result of loss, theft or damage to **golf equipment**.
2. More than £500 for one single item of **golf equipment**.
3. Any loss or theft of **your golf equipment** that **you** do not report to the police within 24 hours of discovery or as soon as possible after that and for which **you** do not get a written report from them.
4. Any loss or theft of or damage to **your golf equipment** whilst in the custody of an airline or other carrier unless **you** report it immediately on discovery to the carrier and get a written report. In the case of an airline **you** will need a Property Irregularity Report (PIR).
5. 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.

6. Loss, theft of or damage to any items 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 gain entry into the vehicle
  - c) evidence of such entry is available.
7. Loss, theft of or damage to any items left unsecured or **unattended** or beyond **your** reach at any time in a place to which the public have access.
8. Anything mentioned in the General exclusions or General conditions sections on pages 54-56.

## Special conditions relating to claims

In addition to the 'General claims information required' shown under the 'Making a claim' section on page 34, where appropriate, **you** must also:

1. Report any loss, theft or attempted theft to the local Police within 24 hours of discovery, or as soon as possible after that, and obtain a written report.
2. Report if items are lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or other rented accommodation provider, to the company or authority, giving details of the loss, theft or damage and obtain written confirmation of the report. If items are lost, stolen or damaged whilst in the care of an airline **you** must:
  - a) obtain a Property Irregularity Report (PIR) 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); and

- c) retain all travel tickets (physical or electronic) and tags for submission if a claim is to be made under this policy.
3. Provide receipts for items lost, stolen or damaged, as these will help **you** to substantiate **your** claim.
4. Retain damaged items for **our** inspection, should **we** need to do this, and provide written estimates for the cost of repair or written confirmation that the item is damaged beyond repair, where appropriate.
5. Provide a report from the course manager or club professional, confirming the dates of the course closure, the reason and whether any refunds or compensation can be provided, will be required for claims for green fees.

## Section 13 – Business cover

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 5 – **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**).
2. **We** will also pay reasonable additional accommodation and travelling expenses incurred in arranging for a **business colleague** to take **your** place on a pre-arranged **business trip** if:
  - a) retain all travel tickets (physical or electronic) and tags for submission if a claim is to be made under this policy.

- a) **You** die;
- b) **You** are unable to make the **business trip** due to **your** being hospitalised or totally disabled as confirmed in writing by a **doctor**; or
- c) **Your relative** or **business colleague** in **your home country** dies, is seriously injured or fall seriously ill.

### What is not covered

1. In respect of cover 1 above:
  - a) The policy **excess** of £75 per incident, per adult.
  - b) More than £300 for one single item, **pair** or **set** of items.
  - c) Any loss or theft of **your business equipment** that **you** do not report to the police within 24 hours of discovery or as soon as possible after that and for which **you** do not get a written report from them.
  - d) Any loss or theft of or damage to **your business equipment** whilst in the custody of an airline or other carrier unless **you** report it immediately on discovery to the carrier and get a written report. In the case of an airline **you** will need a Property Irregularity Report (PIR).
  - e) 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.
  - f) Loss, theft of or damage to any items contained in an **unattended** vehicle unless:
    - The items are locked out of sight in a **secure baggage area**;
    - Forcible and violent means have been used by an unauthorised person to gain entry into the vehicle;
    - Evidence of such entry is available.

- g) Loss, theft of or damage to any items left unsecured or **unattended** or beyond **your** reach at any time in a place to which the public have access.
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 the **business trip** was arranged.
    - b) Additional costs under **2 b** and **2 c** above if **you** were aware of circumstances at the time the **business trip** was arranged 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 General exclusions or General conditions sections on pages 54-56.

## Special conditions relating to claims

In addition to the 'General claims information required' shown under the 'Making a claim' section on page 34, where appropriate, **you** must also:

1. Report the loss, theft or attempted theft of all **business equipment** to the local Police within 24 hours of discovery, or as soon as possible after that, and obtain a written report.
2. Report if **business equipment** is lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or other rented accommodation provider, to the company or authority, giving details of the loss, theft or damage and obtain written confirmation of the report. 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); and
  - c) Retain all travel tickets and tags for submission if a claim is to be made under this policy.
3. Provide receipts for items lost, stolen or damaged, as these will help **you** to substantiate **your** claim.
  4. Retain damaged items for **our** inspection, should **we** need to do this, and provide written estimates for the cost of repair or written confirmation that the item is damaged beyond repair, where appropriate.

## Section 14 – Wedding/civil partnership cover

### Special definitions which apply to this section only

#### You/Your/Insured person

Each person travelling to be married or to enter into a civil partnership both of whom are eligible for cover on this policy.

#### Insured couple

The couple travelling to be married or to enter into a civil partnership both of whom are eligible for cover on this policy.

#### Wedding

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

#### Wedding attire

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 banknotes and currency notes) taken or purchased on the **trip** for the **insured couple**.
  - c) £1,500 for the **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 **your** 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 5 – **Baggage** and **baggage** delay, Section 6 – **Personal money** for loss of, theft of or damage to the same items of **baggage** shown above arising from the same event.

## What is not covered

1. The policy **excess** of £75 per incident, per adult.
2. Loss, theft of or damage to **valuables** or cash (banknotes, currency notes and coins) 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; and
  - c) evidence of such entry is available.
4. Loss or damage due to delay, confiscation or detention by customs or any 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, **winter sports 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 the 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, trade tools and other items used in connection with **your** work.
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 or General conditions sections on pages 54-56.

## Special conditions relating to claims

1. **You** must take suitable precautions to secure the safety of **your baggage** (including **valuables**), and must not leave any items unsecured, **unattended** or beyond **your** reach at any time in a place to which the public have access.
2. In addition to the 'General claims information required' shown under the 'Making a claim' section on page 34, where appropriate, **you** must also:
  - a) Report any loss, theft or attempted theft to the local Police within 24 hours of discovery, or as soon as possible after that, and obtain a written report.

- b) Report if items are lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or other rented accommodation provider, to the company or authority, giving details of the loss, theft or damage and obtain written confirmation of the report. If **baggage** is lost, stolen or damaged whilst in the care of an airline **you** must:
  - i) obtain a Property Irregularity Report (PIR) from the airline;
  - ii) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy); and
  - iii) retain all travel tickets (physical or electronic) and tags for submission if a claim is to be made under this policy.
- c) Provide receipts for items lost, stolen or damaged, as these will help **you** to substantiate **your** claim.
- d) Retain damaged items for **our** inspection, should **we** need to do this, and provide written estimates for the cost of repair or written confirmation that the item is damaged beyond repair, where appropriate.
- e) Provide written confirmation from the professional photographer of the reason they cancelled **your** booking and that they have not provided **you** with a refund.

## Section 15 – Personal assistance and information services

### What is covered

We will provide the following information services in respect of any **trip**. You can visit the Allianz Assistance Hub, email [travelinfoUK@allianz.com](mailto:travelinfoUK@allianz.com) or call us on **UK +44 (0)345 603 3399**.

#### Information about your destination

We can provide information on:

1. Current entry permit requirements for any country, but if **you** hold a passport from a country other than the **United Kingdom**, we may need to refer **you** to the **United Kingdom** embassy or consulate of that country;
2. Current requirements for inoculations and vaccinations for any country in the world and advice on current World Health Organization warnings;
3. Climate;
4. Local languages;
5. Time differences;
6. Main bank opening hours, including whether or not a bank holiday falls within **your** intended **trip**;
7. Motoring restrictions, regulations, Green Card and other insurance issues.

#### Transfers of emergency funds

We can provide information on how **you** can arrange money transfers from friends or family in the **UK** to **your** location, in the event **you** have an immediate, urgent need.

#### Non-emergency medical referral

We can provide the names and addresses of local **doctors**, hospitals, clinics and dentists when consultation or minor treatment is required.

If **you** require in-patient hospital treatment or think **your** condition may necessitate **your** early return **home**, **you** must contact us as soon as possible and before **you** incur substantial charges.

**Note:** This is not private medical insurance and no cover is provided for non-emergency medical expenses.

#### Replacement travel documents

We can help provide **you** with the necessary contact details for **your** travel provider if **you** need to replace lost or stolen tickets and travel documentation.

### What is not covered

1. Any circumstances **you** were aware of at the time of opening a new Bank of Scotland Premier Account or at the time of booking any **trip**.
2. Any legal liability or other financial loss, damage or additional expense arising from the provision of or any delay in providing the information services.
3. Anything mentioned in the General exclusions or General conditions sections on pages 54-56.

**You** can call us for help up to seven days after **you** have returned **home** from a **trip**.

## Section 16 – Financial failure cover

### What is covered

The **insurer** will pay up to £5,000 in total, for costs **you** incur as a result of the insolvency of an **end supplier** that **you** made travel arrangements with prior to departure.

#### Financial failure prior to departure

Irrecoverable sums paid prior to the **financial failure** of an **end supplier** not forming part of an inclusive holiday; OR

#### Financial failure after departure

In the event of the **financial failure** of an **end supplier** after **your** departure:

- ▶ additional pro-rata costs incurred by **you** in replacing that part of the **end suppliers** travel arrangements to a similar standard of transportation as enjoyed prior to the **curtailment** of the travel arrangements; or
- ▶ if **curtailment** of the **trip** is unavoidable – the cost of return transportation to the **UK**, the Channel Islands or the Isle of Man to a similar standard of transportation as enjoyed prior to the **curtailment** of the travel arrangements.

### What is not covered

- ▶ Scheduled flights, travel or accommodation not booked within the **UK**, the Channel Islands or the Isle of Man prior to departure.
- ▶ Any costs resulting from the **financial failure** of:
  - Any **end supplier** which is, or which any prospect of **financial failure** is known by **you** or widely known publicly at the date **you** opened **your** Bank of Scotland Premier Account or booked **your trip**, whichever is later.
  - Any loss or part of a loss which at the time of the happening of the loss is insured or guaranteed by any other existing policy, policies, bond, or is capable of recovery under section 75 of the Consumer Credit Act or from any bank or card issuer or any other legal means.
- ▶ The **financial failure** of any travel agent, tour organiser, booking agent or consolidator with whom **you** have booked a scheduled flight, travel or accommodation.
- ▶ Any losses which are not directly associated with the incident that caused **you** to claim. For example, loss due to being unable to reach a pre-booked hotel, villa, car hire or cruise following the **financial failure** of an airline.

## Special conditions relating to this section

1. Cover will not apply if by **us** making a payment of any claim or providing any benefit **we** would breach any sanction, prohibition or restriction imposed by law or regulation.
2. No title, right or interest under this policy may be assigned, transferred, conveyed or removed without the written agreement of the **insurer**. Any attempt to assign rights or interests without the **insurers** written agreement is null and void.

## General conditions

The following General conditions apply to the whole of **your** policy:

1. Cover under this policy only applies if **you** are aged 79 years or under.
2. The maximum duration of any one **trip** is 62 consecutive days. **You** may increase this limit by purchasing the **trip** limit **upgrade**. If any **trip** exceeds **your** chosen **trip** duration limit, **we** will not provide cover for any part of that **trip** beyond the covered **trip** duration. This includes not providing cover for any claims where **you** cannot provide evidence that the incident date occurred before the expiry of the covered **trip** duration. Please see page 31 for more details on the **upgrades** available.
3. Cover under this policy is only available if **you** are a **UK** resident and **your home country** is the **UK**.
4. **Your** policy is only valid for **trips** commencing from and returning to the **UK**.
5. Cover under this policy is automatically extended if **you** are unable to return **home** by the end of the **period of insurance** due to a reason covered by this policy.
6. Cover for permitted winter sports activities is provided up to a maximum of 31 days in total for each **insured person** in any calendar year. See page 30 for more details of the activities **we** cover.
7. **Your** policy is only valid for leisure **trips** taken within **your home country** if **you** have pre-booked accommodation for two nights or more. **Business trips** taken within **your home country** must have a minimum of five nights pre-booked accommodation.
8. **Dependent children** are only covered when travelling with the account holder(s) or a **responsible adult**. This does not include where **dependent children** are staying with a **responsible adult** for the duration of their stay at their destination but are not accompanied at all times by a **responsible adult** on transportation to and from the destination.
9. **We** and **your bank account provider** may cancel **your** policy at any time by giving **you** 30 days' notice in writing to **your** last known address.
10. **We** promise to act in good faith in all **our** dealings with **you**.
11. **We** may not pay **your** claim if **you** do not:
  - a) take all possible care to safeguard against **accident**, injury, loss, damage or theft; and
  - b) give **us** full details of any incident which may result in a claim under **your** policy as soon as is reasonably possible; and
  - c) pass on to **us** every claim form, summons, legal process, legal document or other communication in connection with the claim; and
  - d) provide all information and assistance that **we** may reasonably require at **your** expense (including, where necessary, medical certification).
12. **You** must not admit liability for any event, or offer to make any payment, without **our** prior written consent.
13. The terms of **your** policy can only be changed if **we** agree (please see 'Changes to cover terms or price' on page 20 for more information). **We** may require **you** to pay an additional premium before making a change to **your** policy **upgrade** or **pre-existing medical condition** endorsement.
14. **Your account provider** may from time to time notify **you** of a change of insurer in relation to the travel insurance included as part of **your** bank account. By accepting the terms and conditions, **you** agree to the new insurer supplying **you** with insurance services to replace the cover provided. Any significant changes to **your** cover will be communicated to **you**, please ensure **you** carefully review **your** policy documents.
15. **You** agree that **we** can:
  - a) cancel the policy if **you** tell **us** something that is not true, which influences **our** decision as to whether cover can be offered or not; and
  - b) cancel the policy and make no payment if **you**, or anyone acting for **you**, make a claim under this policy knowing it to be dishonest, intentionally exaggerated or fraudulent in any way, or if **you** give any false declaration or deliberate misstatement when making a medical declaration, applying for **upgrades** or supporting **your** claim. **We** may in these instances report the matter to law enforcement agencies including the police, fraud prevention agencies and public bodies such as the Department for Work and Pensions; and
  - c) refuse to provide cover for the following **upgrades** during a **trip** **you** are already on when the **upgrade** is purchased:

- i) **excess** waiver
  - ii) additional adult or child
- Cover will be provided for future **trips** only; and
- d) refuse to provide cover for **upgrades** for **trip** extensions during a **trip** **you** are already on if the **upgrade** is purchased after the **trip** duration limit has been exceeded. Cover for the **trip** extension **upgrade** will apply for future **trips** only; and
  - e) share information with other insurers to prevent fraudulent claims via a register of claims. A list of participants is available on request. Any information **you** supply on a claim, together with the information **you** supplied at the inception of **your** policy and other information relating to a claim, may be provided to the participants of this register; and
  - f) share information with **your bank account provider**; and
  - g) take over and act in **your** name in the defence or settlement of any claim made under **your** policy; and
  - h) take proceedings in **your** name but at **our** expense to recover for **our** benefit the amount of any payment made under **your** policy; and
  - i) obtain information from **your** medical records (with **your** or **your** personal representative's permission) to deal with relevant claims. This could include a request for **you** to be medically examined or for a post-mortem to be carried out in the event of **your** death. No personal information will be disclosed to any third party without **your** prior approval.

- 16. We will not pay **you** more than the amounts shown in the Summary of cover section on pages 21-23 per **trip**.
- 17. **You** agree that **we** only have to pay a proportionate amount of any claim where there is another insurance policy in force covering the same risk. **You** must give **us** details of such other insurance.

## General exclusions

The following apply to the whole 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:
  - a) Section 2 – Emergency medical and associated expenses
  - b) Section 8 – Personal accident 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. Any **epidemic** or **pandemic** except when stated as being covered under Section 1 – Cancellation or **curtailment** and Section 2 – Emergency medical and associated expenses.
- 5. **Cyber risks** of any kind.
- 6. **Your** engagement in or practice of the following, unless **you** have received **our** prior agreement in writing:
  - a) manual work in connection with a profession, business or trade;
  - b) professional entertainment
  - c) flying except as a fare paying passenger in a fully-licensed passenger carrying aircraft; or
  - d) 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 (including winter sports) or activity that is not in the list of covered Sports and leisure activities on pages 27-28, 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 **doctor**, but not for the treatment of drug addiction), and putting **yourself** at needless risk (except in an attempt to save human life).
- 9. Any **pre-existing medical condition** and associated conditions (unless terms are agreed in writing by **us**).

10. Any claims where as part of any claim investigation, **your doctor** confirms they would not have recommended **you** to travel either on the date **you** opened **your** Bank of Scotland Premier Account, **you** booked **your trip**, or at the time **you** travelled (whichever is later).
11. **You** drinking too much alcohol or alcohol abuse where it is reasonably foreseeable that such consumption could result in an impairment of **your** faculties and/or judgement resulting in a claim. **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.
12. **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 part of the building or another building (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.
13. **Your** own unlawful action or any criminal proceedings against **you**.
14. Confiscation or destruction of property by any customs, government or other authority of any country.
15. 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.
16. Operational duties of a member of the Armed Forces.
17. **You** not following any advice or recommendations made by the Foreign, Commonwealth and Development Office (FCDO), the World Health Organization, or any government or other official authority. This includes where:
  - Certain vaccinations or other preventative measures (such as malaria tablets) are recommended;
  - The FCDO have advised against all travel or all but essential travel (there is some guidance relating to essential travel within the 'Making a Claim' section);
  - **You** have travelled against the advice of a local authority at any destination **you** are travelling from, through or to.

**Note:** If **you** have travelled against FCDO advice or of a local authority at any destination **you** are travelling from, through or to **we** will not pay for any claim (irrespective of whether or not the claim was related to the reason for the FCDO advising against travel).
18. **We** will not provide cover, be liable to pay any claim or provide any benefit where doing so would expose **us** to:
  - a) Any sanctions, prohibitions or restrictions under United Nations resolutions; or
  - b) The trade or economic sanctions, laws or regulations of the European Union, **United Kingdom**, or United States of America.
19. Any unused or additional costs incurred by **you** which are recoverable from anywhere else, including:
  - a) The providers of the accommodation, their booking agents, travel agent or other compensation scheme;
  - b) The providers of the transportation, their booking agents, travel agent, compensation scheme, ABTA (The Travel Association) or Air Travel Organisers' Licensing (ATOL);
  - c) **Your** credit or debit card provider or Paypal; or
  - d) Any excursion provider, event ticketing agent or promoter.

## Complaints

We aim to provide a first-class policy and service. If **you** feel that **we** have not done so, please tell **us** so that **we** can do **our** best to solve the problem. Making a complaint does not affect **your** right to take legal action against **us**.

### Step 1

For all sections other than Section 16 - Financial failure cover

Write to: Customer Service, Allianz Assistance, 102 George Street, Croydon, CR9 6HD.

Phone: **UK +44 (0)208 603 9938**

Email: **customersupportUK@allianz.com**

Please give **us your** name, address, **your** Bank of Scotland Premier Account number and branch sort code and/or claim number (if **you** have one), and enclose copies of relevant correspondence between **you** and **us**, as this will help **us** to deal with **your** complaint as quickly as possible.

For Section 16 - Financial failure cover

Write to: Sedgwick International UK, Oakleigh House, Park Place, Cardiff, CF10 3DQ

Phone: **02920 386966**

Email: **Allianzpartners@uk.sedgwick.com**

### Step 2

If **you** are not satisfied with the final response **you** get to **your** complaint, **you** can refer it to the UK Financial Ombudsman Service.

Write to: Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Phone: **0800 023 4567** or

**UK +44 (0)300 123 9123**

Email:

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

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

## Data protection notice

We care about **your** personal data.

This summary and **our** full privacy notice explain how Allianz Assistance protects **your** privacy and uses **your** personal data. **Our** full privacy notice is available at **www.allianz-assistance.co.uk/privacy-notice/**

If a printed version is required, please write to Customer Service (Data Protection), Allianz Assistance, 102 George Street, Croydon CR9 6HD.

### ► How will we obtain and use your personal data?

We will collect **your** personal data from a variety of sources including:

- Data that **you** or other people named on the policy or **your** representative(s) provide to **us**; and
- Data from **your** insurance arranger (including Bank of Scotland plc) or partners, such as brokers, other insurers or other companies who act as insurance distributors including the provider of goods and services associated with this insurance; and
- Data that may be provided about **you** from certain third parties, such as event ticket sellers in the instance of a missed event policy.

We will collect and process **your** personal data to comply with **our** contractual obligations and/or for the purposes of **our** legitimate interests including:

- Entering into or administering contracts with **you**;
- Informing **you** of products and services which may be of interest to **you**.

### ► Who will have access to your personal data?

We may share **your** personal data:

- With public authorities, other Allianz Group companies, industry governing bodies, regulators, fraud prevention agencies and claims databases, for underwriting and fraud prevention purposes and to comply with **our** legal and contractual obligations;
- With **your** insurance arranger (including Bank of Scotland plc) or partners such as brokers, other insurers or other companies who act as insurance distributors including the provider of goods and services associated with the insurance for contractual, regulatory and legal obligations including for the performance of **our** services;
- With other service providers who perform business operations on **our** behalf;
- Organisations who **we** deal with which provide part of the service to **you** such as in the event of a claim;
- To meet **our** legal obligations including providing information to the relevant ombudsman if **you** make a complaint about the product or service that **we** have provided to **you**.

We will not share information about **you** with third parties for marketing purposes unless **you** have specifically given **us your** consent to do so.

### ► How long do we keep your personal data?

We will retain **your** voice recordings for a maximum of two years and **your** other personal data for a maximum of ten years from the date the insurance relationship between **us** ends. If **we** can do so, **we** will delete or anonymise certain areas of **your** personal data as soon as that information is no longer required for the purposes for which it was obtained.

▶ **Where will your personal data be processed?**

Your personal data may be processed both inside and outside the **United Kingdom (UK)** or the European Economic Area (EEA).

Whenever **we** transfer **your** personal data outside the **UK** or the EEA to other Allianz Group companies, **we** will do so based on Allianz's approved binding corporate rules (BCR). Where Allianz's BCR do not apply, **we** take steps to ensure that personal data transfers outside the **UK** or the EEA receive an adequate level of protection.

▶ **What are your rights in respect of your personal data?**

You have certain rights in respect of **your** personal data. You can:

- Request access to it and learn more about how it is processed and shared;
- Request that **we** restrict any processing concerning **you**, or withdraw **your** consent where **you** previously provided this;
- Request that **we** stop processing it, including for direct marketing purposes;
- Request that **we** update it or delete it from **our** records;
- Request that **we** provide it to **you** or a new insurer; and
- File a complaint.

▶ **Automated decision making, including profiling**

**We** carry out automated decision-making and/or profiling when necessary.

▶ **How can you contact us?**

If **you** would like a copy of the information that **we** hold about **you** or if **you** have any queries about how **we** use **your** personal data, **you** can contact **us** as follows:

By post: Customer Service (Data Protection), Allianz Assistance, 102 George Street, Croydon CR9 6HD

By email: [AzPUKDP@allianz.com](mailto:AzPUKDP@allianz.com)

This travel insurance is underwritten by AWP P&C S.A., a company registered in France with ID No. 519490080 RCS Paris, registered office 7 Rue Dora Maar, 93400 Saint-Ouen, France acting through its UK Branch, AWP P&C (UK Branch), Registered Branch No. BR015275, registered office 102 George Street, Croydon CR9 6HD. AWP P&C S.A. is authorised and regulated by L'Autorité de Contrôle Prudenciel et de Résolution. Deemed authorised by the Prudential Regulation Authority (PRA). Subject to regulation by the Financial Conduct Authority (FCA) and limited regulation by the PRA.

The services described in sections 1 to 15 of the travel insurance are administered in the UK by Allianz Assistance, a trading name of AWP Assistance UK Ltd. Registered in England, registration No. 1710361, registered office: 102 George Street, Croydon CR9 6HD. AWP Assistance UK Ltd is authorised and regulated by the FCA under registration no. 311909.

Section 16, Financial Failure cover: Sedgwick International UK are appointed by AWP P&C S.A. to handle claims and complaints relating to financial failure. Sedgwick International UK registered in England, Registration No. 00159031 Registered Office 30 Fenchurch Street, London EC3M 3BD. Sedgwick International UK is an Appointed Representative of Sedgwick UK Regulated Activities Limited registered in England under the Financial Conduct Authority register number 845686.

Allianz Assistance acts as an agent for AWP P&C S.A. for receiving money from customers, settling claims and handling premium refunds.

# AA Breakdown Family Cover

**Breakdown cover for account holders and certain family members in vehicles, whether you or they are the driver or the passenger.**

## Phone numbers:

If you break down call the AA on: **0345 603 3399**.

To make it easier to report and track a breakdown or accident, download the AA's App - search for 'The AA' on Google Play or the App Store.

SMS text messaging is available for use by deaf, hard of hearing or speech impaired customers in a breakdown situation by sending a text message to **07860 027 999**.

### ▶ Account Holder(s):

You will be asked for your membership number.

This is your sort code and account number.

You will need to show your Visa debit card when your AA patrol arrives.

### ▶ Family member:

You will need to provide the account holder's full name, address and postcode. You will need to show a form of identification when your AA patrol arrives.

To upgrade, make changes to or enquire about the AA Breakdown Family Cover call: **0345 603 3399**.

To make a complaint you can call membership services on **0345 603 3399**, or contact the AA on **0344 209 0556**.

## Roadside Assistance

There's 24/7 cover for breakdowns over a quarter of a mile from home. If the car can't be fixed at the roadside, the AA will take the vehicle to their choice of relevant local repairer or to another local destination of choice provided it is no further.

## National Recovery

If the AA is unable to fix the vehicle at the roadside or at your home, they'll take the driver, the vehicle and up to seven passengers to a single destination of choice.

## At Home

One in four breakdowns happen at home. This cover provides all the Roadside Assistance benefits, even if the account holder or their eligible family member is still on their driveway.

## Onward Travel

Choice of onward travel options if the AA is unable to fix the vehicle at the roadside or arrange a prompt local repair.

**All of the terms, conditions and limitations of the cover are included on the following few pages.**

If you have existing policies that give the same or similar cover elsewhere, you'll need to consider whether you may be paying for duplicate cover.



Save these phone numbers in your mobile phone in case you need to contact the AA.

# AA Breakdown Family 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, At Home and National Recovery, and Acromas Insurance Company Limited for Onward Travel or either or both of those insurer(s), as the context requires or allows.

**'Breakdown'** means an event (excluding an accident): where a vehicle suffers a mechanical or electrical fault that prevents it from being driven or continuing a journey safely.

This does not include faults that are not emergencies or deliberate damage such as vandalism.

**'Customer'** means the person to whom the AA Breakdown Family Cover documentation is addressed.

**Please note:** Any contract for AA Breakdown Family Cover is between the person to whom the cover documentation is addressed and the AA.

**'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.

**'Family Member'** means and is limited to the spouse, partner, civil partner, fiancé/fiancée, parents, stepparents, foster parents, father-in-law, mother-in-law, children, stepchildren, foster children, sons-in-law, daughters-in-law, grandparents, grandchildren, brothers, sisters, step-brothers, step-sisters, brothers-in-law, sisters-in-law, aunts, uncles, nieces, nephews, and first cousins.

**'The Bank of Scotland Policy'** means the Customer's Bank of Scotland AA Roadside Assistance policy.

**'UK'** means England, Scotland (including islands) Wales, Northern Ireland, Channel Islands and the Isle of Man.

**'You', 'Your'** means the Customer including any Joint account holder or a Family Member who lives at the Customer's Home Address or temporarily living away from the Home address but within the UK. For example a Family Member would include a student living in other accommodation during term time.

**'Your Vehicle'** means the vehicle that You are traveling in at the time of the relevant Breakdown provided always that any such vehicle meets the vehicle specifications set out below.

## Your AA Breakdown Family Cover policy

Your AA Breakdown Family Cover includes:

- ▶ Breakdowns either at home or on the road.
- ▶ National Recovery service to take You, Your car and up to seven passengers to Your Home or any other single UK mainland destination, if the AA is unable to fix Your car at the roadside following a Breakdown.
- ▶ 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.
- ▶ A choice of Onward Travel options if the AA is unable to fix the vehicle at the roadside or arrange a prompt local repair.

## Vehicle specifications

Breakdown Assistance is only available for cars, vans, minibuses or motorcycles which meet the specifications set out below and that are being used for private and domestic use only. 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:** 8ft 3in (2.55m).

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 Family Cover provides a number of levels of Breakdown Assistance which are outlined below. Please refer to pages 10-11 for details of the level of AA cover You hold with Your Account

This cover does not provide support in the event of an accident. Accident Assist may be able to provide you with help. Please refer to the terms and conditions on pages 68-73.

## 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.
  - ▶ 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 Family 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

- ▶ Fuel and parts (unless these are carried by the AA or its appointed 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/or in the case of parts those that are required to carry out the repair for which assistance was requested and cost £5 or less based on the AA's retail prices);
  - oil;
  - keys;
  - other materials required to repair Your Vehicle;
  - any supplier delivery service or call-out charges related to these items, and
  - the provision of service on private property without the relevant permission;
  - storage costs.
- ▶ 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.
- ▶ 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 64).
- ▶ Assistance following a Breakdown 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 pages 54-56).

## At Home

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

### What is covered

- ▶ At Home is available only if You opened a Bank of Scotland Account at least 24 hours before the Breakdown occurred.
- ▶ At Home provides access to the same service as is available under 'Roadside Assistance', following a Breakdown 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.

## National Recovery

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

### What is covered

- ▶ National Recovery is available when the AA provides either Roadside Assistance or At Home service and the AA cannot repair Your Vehicle at the roadside or at Your home.
- ▶ National Recovery 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 (see also General Terms and Conditions, clause 1g, page 64).

### What is not covered

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

- ▶ A second or subsequent recovery in relation to the same Breakdown event, after Your Vehicle has been recovered by the AA. For example, if the location that You originally asked the AA to take You to is closed or inaccessible and they therefore take You to a different location, the National Recovery service will not be available, or if You later ask the AA to take You back to Your original preferred location, You will need to pay for that recovery.
- ▶ Recoveries not arranged at the time of Breakdown.

## Compassionate National Recovery Assistance

The AA may be prepared to make National Recovery 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 National Recovery Assistance is given at the AA's absolute discretion and subject to the production of any proof of illness that the AA reasonably requires.

## Onward Travel

Underwritten by Acromas Insurance Company Limited.

### What is covered:

- ▶ Onward Travel is available if Your Vehicle is immobilised following a Breakdown which the AA has attended under Roadside Assistance or At Home and where the AA cannot arrange a prompt local repair. Customers with Onward Travel 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:

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

## Onward Travel 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 plus insurance, for up to 72 consecutive hours from an AA chosen supplier. Where possible, and unless the receipt of the replacement 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 replacement vehicle is not taken at that time, You are responsible for arranging drop off direct with the relevant supplier. The AA may be prepared to assist in the making of these arrangements. A collection and drop off 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 drop off. A minimum of two hours' notice is required by the suppliers to arrange the drop off of a vehicle. The collection and drop off service will only be available to mainland UK destinations and to a maximum drop off distance of thirty miles. You are responsible for making arrangements for the return of the replacement vehicle to the supplier.

#### What is not covered:

- ▶ Other charges arising from Your use of the replacement vehicle, such as (without limitation) fuel costs (including those resulting from collection and/or drop off of the replacement 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 National Recovery 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 UK driving licence valid at the time of issue of the replacement vehicle;
- ▶ Limits on acceptable endorsements;
- ▶ 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, and for any under the age of 21, a replacement vehicle will be subject to the use of their own insurance. A temporary insurance policy may be needed. The AA will not cover any additional costs for insurance.
- ▶ Under this policy drivers aged at 18–21 years are restricted to a hatchback type vehicle.
- ▶ If the AA's chosen supplier refuses hire for any reason, You have a pay and claim option which must be authorised by the Onward Travel 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, Plant, Basing View, Basingstoke, RG21 4HG.

## 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, in travelling to a single UK destination. Costs must be agreed at the time of Breakdown by the Onward Travel team.

Claims should be made in writing and sent together with proofs of purchases and receipts to: The AA, Plant, Basing View, Basingstoke, RG21 4HG.

## 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). 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 Family Cover

### General exclusions

1. AA Breakdown Family Cover does not provide for:

#### a) Any vehicle servicing or re-assembly

Routine vehicle servicing or putting right work that You, a garage or third party (other than the AA) have undertaken.

#### b) Garage labour costs

The AA will not provide any Breakdown service where Your Vehicle is in the garage or repair shop having work done on it.

#### c) Vehicles at a garage or repair shop

The AA will not provide any Breakdown service where Your Vehicle is in the garage or repair shop having work done on it.

#### d) Fuel draining

Putting it right if You put in the wrong fuel or oil or add other incorrect fluids (such as fuel additives) or put fluids in the incorrect reservoir. We can offer You our Fuel Assist service (which You will need to pay for). The only service 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.

#### e) Vehicle storage

If the AA have to store it for any reason (for example the repairing garage is not open at the time of recovery), they will inform You in advance and You will be responsible for paying the storage costs and the vehicle will be stored at Your risk.

#### f) Vehicles on private property

The AA won't provide any service to the vehicle on private property unless You have the permission of the owner.

#### g) Excess passenger loads

The AA won't arrange transport at the time of Breakdown for more passengers than there are seats in Your Vehicle up to a maximum of eight people in total.

#### h) Commercial use

The AA won't provide service to vehicles that are used to carry items or people for money. This includes any use in relation to the motor trade.

#### i) Vehicles with trade plates or recently purchased at auction

The AA won't provide service to vehicles bearing trade plates or vehicles that they have reason to believe have just been bought at auction.

#### j) Transporting from trade premises

The AA won't provide service if You are moving Your Vehicle as part of a commercial activity.

#### k) Locksmiths, tyre, glass or bodywork specialists costs

The AA won't cover locksmiths, tyre, glass, body work or specialist (such as lifting equipment) costs. The AA can arrange these services at Your request and at Your cost.

### l) Transporting animals

The AA may agree to transport an animal, at their sole discretion and if they agree to do so it'll be at Your risk and it is Your responsibility to secure any animal being transported. They won't recover horses or livestock.

### m) Assistance Animals

The AA will transport assistance dogs, unless this is not possible for health and safety reasons. It is helpful to tell the AA about your situation so they can arrange additional adjustments and further tailored support. In these instances they would ask you to call them on **0800 262 050**, text phone users can prefix any of these numbers with 18001. Alternatively make the call handler aware at the time of reporting your breakdown.

### n) Participation in sporting events

The AA won't attend Your Vehicle if it's been involved in motor racing, off-road driving, rallies, track days, duration or speed tests. This does not include events where participants are required to comply with the normal rules of the road.

## 2. Accident Recovery:

- a) If following a road traffic accident You do not want to use the AA Accident Assist service, the AA can still arrange the recovery of Your Vehicle. In such circumstances, You will be responsible for paying the AA's charges for the recovery. To help the AA arrange a recovery, You must give them any relevant information they reasonably request. If You decide to use the AA Accident Assist service, recovery is included as part of that service. See page 67 for more details.
- b) Where a recovery is arranged and specialist equipment is required, the AA will inform You of the cost of the specialist equipment in advance and You will be responsible for paying these costs.
- c) Where You do not request the services from us at the time of the incident and/or where You arrange for assistance and recovery services to be provided by another provider, we will make no contribution toward the cost of these (either to You or the provider).
- d) If following an accident, You require one of the Onward Travel services (and You have Onward Travel), 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.

## 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' 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

This is a repeat Breakdown that occurs within 28 days of the AA attending a Breakdown caused by the same or a similar fault (including running out of fuel/charge). Any service given for the same or similar fault within 28 days will be chargeable unless You can provide proof that You have had a permanent repair carried out by a garage.

### b) Unattended vehicles

You must be with Your Vehicle when the AA attends to provide service.

### c) Unsafe, unroadworthy, unlawful vehicles

Before the relevant Breakdown Your Vehicle was:

- dangerous (such as steering or braking system malfunctions and worn or unsafe tyres);
- overladen (including incorrectly or dangerously loaded/overloaded vehicles);
- unroadworthy; or
- otherwise unlawful to use in the reasonable opinion of the attending patrol (taking into account relevant law).

And before the relevant Breakdown or accident Your Vehicle was:

- untaxed (and an exemption does not apply – see the DVLA website for more information);
- without a valid MOT (and an exemption does not apply – see the DVLA website for more information); and/or

– uninsured (no valid motor insurance in place at the time of the Breakdown)

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

The AA can't provide help if it would involve breaking the law or a breach of their health and safety duties, for example, working on post-production conversions from conventional fuel to electric, if they can't confirm this to be safe.

**e) Delay in reporting**

The AA reserve the right not to attend where the Breakdown is not reported within 24 hours of You becoming aware of the Breakdown.

**f) Cannot verify cover**

Where You cannot produce a valid Bank of Scotland debit card (or appropriate receipt) or, for Family Members, some other form of identification. If these cannot be produced, and the AA is unable to verify that the appropriate AA Breakdown Family Cover entitlement is held, the AA may, at their discretion, offer service on the immediate payment (by credit or debit card) of the usual price for the relevant cover required, plus a supplementary charge for joining while already requiring assistance. The cost of this will be confirmed to You prior to purchase. 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 Breakdown. No refunds will be given if entitlement to Breakdown cover cannot be proved, or simply because Your Vehicle cannot be fixed at the roadside.

Any services provided under Onward Travel must be paid for in advance by You and will be fully refunded if it can be established that entitlement to Onward Travel was held at the time of the Breakdown.

**g) Unreasonable behaviour**

Where You or anyone accompanying You:

- is behaving or has behaved in a threatening or abusive manner; or
- have falsely represented entitlement to services that You are not entitled to; or
- have assisted another person in accessing the services they are not entitled to; or
- owe the AA money with regards to any services, spare parts or other matters

**h) The recovery of unaccompanied children**

The recovery of anyone under the age of 16 years must be accompanied by someone over the age of 16.

**i) Excessive usage**

Regardless of Your level of cover, where, in our opinion, Your service use is deemed excessive we reserve the right to investigate Your entitlement to the service. If we reasonably suspect You are seeking to use the service in breach of these Terms and Conditions, You may be notified that any further assistance provided by us will be chargeable.

**j) Failure to maintain vehicle**

Including, but not limited to, failure to seek a permanent repair following any temporary repair carried out by the AA, or due to lack of routine vehicle maintenance or continued failure to maintain fuel or charge in Your Vehicle.

**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 Family 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.** The AA has been entitled to refuse service under clause 3g.

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 AA Breakdown Family 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 Family 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 Family Cover and these Terms and Conditions are governed and should be interpreted by the laws of England and Wales. The Terms and Conditions of cover are written in English and all correspondence entered into shall be in English.

# AA Accident Assist

The AA Breakdown Family Cover that comes with Your account currently only provides assistance in the event of a breakdown, but not in the event of an accident.

This service from the AA may be able to help You as the account holder, if You or another insured person is involved in an accident in Your Vehicle. The service is available in England, Wales or mainland Scotland and the parties involved would need to have existing motor vehicle insurance. Unlike AA Breakdown Family Cover, AA Accident Assist can't help You in an accident where You are riding a motorbike or moped.

With this service, depending on whether the accident is the fault of the account holder or another person, You may be able to:

- ▶ Have the vehicle taken to an AA authorised garage to carry out the necessary repairs;
- ▶ Get a replacement vehicle or small courtesy car whilst the repairs are done;
- ▶ Have the AA Accident Assist service handle the insurance claim and associated costs for You.

The AA Accident Assist terms and conditions on pages 68-73 of this document explain more, including the services that are available, what exclusions apply, and any costs that may be charged.

If You have any questions about the service, You can speak to the AA on **0345 603 3399**.

## Contact Details

If You have an accident, call the AA on **0345 603 3399**.

To make it easier to report, download the AA's App - search for 'The AA' on Google Play or the App Store. SMS text messaging is available for use by deaf, hard of hearing or speech impaired customers in an accident situation by sending a text message to **07860 027 999**.

### ▶ Account Holder(s):

You will be asked for Your membership number.  
This is Your sort code and account number.

To make a complaint You can call membership services on **0345 603 3399**.

All of the terms, conditions and limitations of the service are included on the following few pages.



Save these phone numbers in Your mobile phone in case you need to contact the AA.

# AA Accident Assist Terms and Conditions

## Definitions

We use defined terms in this booklet to make our terms and conditions as clear as possible, so the words in the table below have the following meaning:

'AA'	the relevant provider of Your cover being AA Underwriting Insurance Company Limited for AA Accident Assist.
'AA Approved Repairer'	a repairer carefully selected by Us to provide the repair element of the AA Accident Assist service to You.
'At-Fault Accident'	an accident which is not a Non-Fault Accident and where the AA consider liability/fault rests with You.
'Courtesy Car'	means a car provided by the repairing garage.
'Non-Fault Accident'	an accident where We consider liability/fault rests with the other person.
'Replacement Hire Vehicle'	means a replacement Vehicle similar to Your own Vehicle.
'Vehicle'	means a Vehicle (with 4 wheels with no more than 9 seats including the driver's seat, no more than 2.55m wide and weighing no more than 3.5 tonnes) which You are the registered owner of and that has a current valid motor insurance policy to the minimum level required under UK law, a valid road fund license (unless exempt) and a current MOT test certificate (unless exempt).
'We', 'Us', 'Our'	means the AA.
'You', 'Your'	means the Bank Account holder if they are an insured person on the Vehicle involved in the accident.

AA Accident Assist is an accident claims service which is available 24 hours a day, 365 days a year as an additional service with the AA Breakdown Family Cover. As part of this service, the AA will handle Your insurance claim on Your behalf, independently of Your insurer. The AA can also arrange the recovery of Your Vehicle and any repairs, as well as replacement transportation to keep You moving.

The amount of support the AA provide will depend on whether the accident is a Non-Fault Accident or an At-Fault Accident and is always subject to the AA's discretion. The AA's decision about the nature of an accident is final. To help the AA make this decision, You must provide all relevant information as soon as possible following the accident, including: the name and address of the other person(s) involved along with their vehicle and insurance details, the name and addresses of any witnesses (if there are any), as well as any other information the AA reasonably request from You.

Please remember that AA Accident Assist is: (1) not a replacement for Your motor insurance policy; (2) does not remove the legal requirement to insure Your Vehicle; and (3) does not cover Your liabilities to others.

### Demands and Needs Statement

AA Accident Assist provides help for insured account holders when they contact the AA first after a Vehicle accident. If agreement is made to use AA Accident Assist and an insurance claim is being made, the service will include Vehicle recovery, Vehicle repair, Vehicle storage costs and the cost of a hiring a replacement Vehicle that is broadly comparable to Your own Vehicle (after a Non-Fault Accident) and a small Courtesy Car (after an At-Fault Accident). This service works alongside Your motor insurance policy - You must still tell Your insurer if You have been in an accident, after contacting AA Accident Assist).

### What is covered:

#### 1. Recovery

##### After a Non-Fault Accident

If You are involved in a Non-Fault Accident, the AA can recover Your Vehicle:

- If it is not mobile or unsafe to drive after an accident;
- The AA can also arrange and manage repairs to Your Vehicle and there is no excess to be paid. We can also arrange a Replacement Hire Vehicle via a hire car company (as explained in the 'Mobility' section of this summary). The AA will pay for these services on Your behalf and recover these costs from the At-Fault Accident driver's insurance company.

### After an At-Fault Accident

- a) If You are involved in an accident that was Your fault and You will be making a claim on Your motor insurance policy, the AA can recover Your Vehicle if it is not mobile or unsafe to drive after an accident. The AA will not charge You for this recovery service provided that You agree to have:
  - i) Your insurance claim handled by AA Accident Assist; and
  - ii) Your Vehicle repaired at an AA Approved Repairer
- b) If You only require the recovery of Your Vehicle and You do not wish to use the AA Accident Assist claims service, You will be asked to pay a fee up front for the recovery service provided by the AA.

## 2. Repairs

### After a Non-Fault Accident

- a) The AA will take Your Vehicle to the AA Approved Repairer who will carry out an assessment of the damage caused and provide the AA with a cost estimate. Where the repairs are deemed economical and viable by the AA and You agree to use the AA Approved Repairer, We will then instruct the AA Approved Repairer to carry out the repairs. The AA will cover the cost of these repairs based on the estimate provided by the AA Approved Repairer.
- b) If the AA considers the repairs to Your Vehicle are not economical or viable, the AA will inform You of this and You will need to claim from Your motor insurance.
- c) The AA will not pay repair costs when You make Your own arrangements for repairs to Your Vehicle after the accident.
- d) The AA will only pay for repairs to Your Vehicle, the AA will not pay for repairs to any other vehicle.

- e) You agree to the AA recovering any repair costs in Your name and will help the AA do this. If any costs for repairs that the AA have paid for are recovered by You or paid direct to You, You must pay such costs to the AA.

### After an At-Fault Accident

- a) The AA will take Your Vehicle to the AA Approved Repairer or, if Your Vehicle is mobile and safe to drive, the AA will arrange the recovery of Your Vehicle from Your home address.
- b) Once You have reported the incident to Us, the AA will require You to obtain a claim reference number from Your insurer.
- c) The AA Approved Repairer will carry out an assessment of the damage caused and request authorisation to proceed with the repairs from Your insurer, using the claim reference number You have provided. Where Your insurer authorises the repairs, they'll cover the repair and recovery fees.
- d) Where Your insurer does not authorise the AA Approved Repairer to proceed with the repairs for any reason, Your insurer will inform You and they'll oversee the management of Your motor insurance claim. If for any reason Your insurer declines Your claim, You will be responsible for the recovery and storage costs.
- e) You will need to pay Your policy excess as stated on Your insurance policy schedule. This is payable to the repairer once Your Vehicle repair is completed.

### Repairs are subject always to the following conditions (whether You are involved in a Non-Fault Accident or an At-Fault Accident):

- a) You agree to use an AA Approved Repairer;
- b) You will inform the AA as soon as Your Vehicle becomes available for You to drive again;

- c) You will collect or arrange delivery of Your Vehicle when notified by the AA Approved Repairer that Your Vehicle is ready for collection or delivery;
- d) if You are VAT registered You will be liable for the VAT element of the repairs, which You should recover from HMRC; and
- e) the AA can take details of Your claim for AA Accident Assist 24 hours a day, 365 days a year but the AA cannot guarantee that Your Vehicle will be delivered to the AA Approved Repairer during their opening hours, or that the repairer will be immediately available to undertake any required repairs.

## 3. Mobility

### Replacement Hire Vehicle following a Non-Fault Accident

- a) the AA will arrange and pay for the supply of a Replacement Hire Vehicle if Your Vehicle can't be driven or is considered unsafe.
- b) AA Accident Assist is only available for Your Vehicle (as defined) and the type of Replacement Hire Vehicle the AA will arrange for You is subject at all times to availability.
- c) If the repair of Your Vehicle is deemed uneconomical or unviable and You make an insurance claim (as referenced in the 'Repair' section of these terms) the AA will continue to pay for a Replacement Hire Vehicle but the duration of the hire period will be determined by the AA. It is Your responsibility to keep the AA updated on the progress of Your insurance claim. If You don't, the AA may stop paying for the Replacement Hire Vehicle. Also, if You don't accept a reasonable offer to settle the insurance claim, the AA may refuse to pay further hire costs.
- d) Provision of a Replacement Hire Vehicle is subject always to the following conditions:

- i) You agree to the AA recovering any Replacement Hire Vehicle costs in Your name and will help the AA do this. If any hire costs that the AA have paid for are recovered by You or paid direct to You, You must pay such costs to the AA;
  - ii) the AA will select the Replacement Hire Vehicle (and its supplier) subject at all times to availability;
  - iii) the AA will decide the duration of the hire period for the Replacement Hire Vehicle (and their decision is final);
  - iv) You will enter into a car hire rental agreement with the AA's chosen supplier and You will follow any terms and conditions issued by them;
  - v) You will inform the AA as soon as Your Vehicle becomes available for You to drive again;
  - vi) You will return the Replacement Hire Vehicle to the AA's chosen supplier as soon as Your Vehicle becomes available;
  - vii) if You are VAT registered You will be liable for the VAT element of the hire costs, which You should recover from HMRC; and
  - viii) the AA can take details of Your claim for AA Accident Assist 24 hours a day, 365 days a year, but can only arrange delivery of a Replacement Hire Vehicle between 9am and 4.30pm Monday to Friday (excluding public and bank holidays).
- e) Although the AA will arrange and pay for a Replacement Hire Vehicle:
- i) the AA do not cover any other charges arising from Your use of the Replacement Hire Vehicle, including but not limited to: fuel, any insurance excess charges, charges arising from damage to the Replacement Hire Vehicle, daily hire charges arising from You keeping the Replacement Hire Vehicle after Your Vehicle has been repaired and is ready for collection;
  - ii) the AA can't arrange a tow bar for the Replacement Hire Vehicle, meaning that Your caravan or trailer will, if eligible, have to be recovered under the AA's National Recovery service;
  - iii) the AA can't guarantee that the Replacement Hire Vehicle will be a hybrid or electric vehicle;
  - iv) the AA won't pay for Replacement Hire Vehicle costs when You make Your own arrangements for car hire after an accident;
  - v) if the AA have arranged a Replacement Hire Vehicle on Your behalf but Your insurer is dealing with the damage to Your Vehicle, You won't be covered if You fail to keep the AA updated on the progress of Your Vehicle damage and will be liable for the costs of the Replacement Hire Vehicle; and
  - vi) if the AA become aware that the accident was an At-Fault Accident, the AA won't pay any further Replacement Hire Vehicle costs from the date that the AA become aware of the change of accident circumstances. The AA won't seek to recover any costs from You that the AA have already paid provided the details You supplied at the time of the accident to the AA are true and complete.

#### **Small Courtesy Car following an At-Fault Accident**

- a) Where Your insurer authorises the repairs to Your Vehicle (as explained in the 'Repairs' section of this summary), the AA Approved Repairer will provide You with a small Courtesy Car for the duration of any repair. This is always subject to availability.

- b) Where Your Vehicle is declared a total loss or Your insurer does not authorise the AA Approved Repairer to proceed with the repairs, You will not receive a Courtesy Car from the AA Approved Repairer. You will need to speak with Your insurer about Your mobility options.

#### **4. General points to note regarding Accident Assist**

- a) As part of AA Accident Assist, the AA do not cover:
  - i) any accident that occurs outside England, Wales or mainland Scotland;
  - ii) accidents that arise from Your unlawful use of alcohol or drugs;
  - iii) any accident if You are claiming against a person who doesn't have a valid motor insurance policy, or a person who can't be identified or traced; and
  - iv) any accident which Your motor insurer has declined cover for.
- b) If You make a false or fraudulent claim for AA Accident Assist (or provide false, misleading or/ or documents in support of any such claim), You will lose the benefit of AA Accident Assist. The AA may recover from You any costs paid by way of benefit under Your policy. If You make fraudulent statements or provide false information and/or documents to the AA, the AA may record this on the anti-fraud databases, and the AA may notify other organisations.
- c) Where You agree for the AA to handle Your claim as part of the AA Accident Assist service, but You subsequently change Your mind once the AA have already recovered Your Vehicle and delivered it to either an AA Approved Repairer or destination of Your choice, You will be responsible for paying either:

- i) the AA recovery fee to the AA Approved Repairer before Your Vehicle can be released back to You or Your insurer; or
  - ii) the AA directly for the cost of the recovery. The AA won't be liable for any other costs incurred, including but not limited to additional excess costs.
- d) Where You do not request services from the AA at the time of a Non-Fault Accident or an At-Fault Accident and/or where You arrange for assistance and recovery services to be provided by another provider, the AA will make no contribution toward the cost of these services (either to You or the provider).
- e) Where the AA provide AA Accident Assist for a Non-Fault Accident the AA will be entitled to take over and conduct at their expense and in Your name, this is known as subrogation:
- i) the negotiation defence or settlement of any claim against the At-Fault Accident driver for recovery in respect of costs paid by the AA for AA Accident Assist;
  - ii) legal proceedings to recover for the AA's benefit any payments made for AA Accident Assist;
  - iii) You must give the AA all documentation, help and information they may need; and
  - iv) the AA reserve the right to recover costs paid by the AA for AA Accident Assist from Your own motor insurance and You must assist the AA to recover costs paid by the AA for AA Accident Assist from Your motor insurance.
- f) Should You cancel the recovery prior to the AA's supplier attending the scene, there will be a cancellation fee which will be confirmed at the time of booking the recovery.

## General rights to refuse service

If You are refused service by the AA, You have the right to an explanation in writing. The AA reserves the right to refuse to provide or arrange assistance where the service request is, or relates to:

**Unattended Vehicles:** You must be with Your Vehicle when We attend.

**Unsafe, unroadworthy, unlawful etc. Vehicles:** Before the relevant Breakdown or accident Your Vehicle was:

- ▶ dangerous (such as steering or braking system malfunctions and worn or unsafe tyres);
- ▶ overladen (including incorrectly or dangerously loaded/overloaded vehicles);
- ▶ unroadworthy; or
- ▶ otherwise unlawful to use in the reasonable opinion of the attending patrol (taking into account relevant law).

And before the accident Your Vehicle was:

- ▶ untaxed (and an exemption does not apply – see the DVLA website for more information);
- ▶ without a valid MOT (and an exemption does not apply – see the DVLA website for more information); and/or
- ▶ uninsured (no valid motor insurance in place at the time of the Breakdown).

### Assistance for unsafe or unlawful activities:

The AA can't provide help if it would involve breaking the law or a breach of Our health and safety duties, for example, working on post-production conversions from conventional fuel to electric, if the AA can't confirm this to be safe;

### The AA cannot confirm Your eligibility for Accident

**Assist:** If You cannot produce a valid Bank of Scotland debit card (or appropriate receipt) and the AA is unable to verify that You have a bank account that is eligible for AA Accident Assist, the AA may reserve the right, at their discretion, to decline Accident Assist services.

**Unreasonable behaviour:** Where You or anyone accompanying You:

- i) is behaving or has behaved in a threatening or abusive manner; or
- ii) have falsely represented entitlement to services that You are not entitled to; or
- iii) have assisted another person in accessing the AA's services they are not entitled to; or
- iv) owe the AA money with regards to any services, spare parts or other matters.

**The recovery of unaccompanied children:** The recovery of any child under 16 years of age unless they are accompanied at all times by someone over the age of 16.

**Relationship breakdown:** In the AA's reasonable opinion, there has been:

- ▶ a breakdown in the AA's relationship with You as a result of Your conduct; or
- ▶ an occurrence or circumstance that would damage or harm the AA's reputation.

**Unacceptable behaviour:** You or anyone accompanying You has used threatening or abusive behaviour or language or intimidated or bullied the AA's staff or suppliers in any way.

Any additional services made available by the AA are purely on a discretionary basis and may be withdrawn at any time.

## Changes to Terms and Conditions

The Bank of Scotland and/or the AA is entitled to change any of the Terms and Conditions of this service, 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.

## Interpretation: use of English law and language

The AA Accident Assist service and these Terms and Conditions are governed and should be interpreted by the laws of England and Wales. The Terms and Conditions of cover are written in English and all correspondence entered into shall be in English

The information below relates to both AA Breakdown Family Cover and AA Accident Assist.

## AA Data Privacy Notice

### Use of Your personal data

This short form privacy notice provides a summary of how Your personal data is used by the AA Group. The data controllers of Our Roadside policies and products are the Automobile Association Insurance Services Limited, and Automobile Association Developments Limited (which provides the services to You).

For full details please visit our privacy notice at [www.theaa.com/privacy-notice-breakdown-services](http://www.theaa.com/privacy-notice-breakdown-services) The privacy notice sets out full details about how We use Your information and include the contact details of the Data Protection Officer.

We may update those privacy notices from time to time.

### Personal data We hold, use and the reasons for processing

We collect and use Your personal data to provide You with Roadside assistance, to develop new products and services and to review and improve current products and services, to comply with legal and regulatory obligations and requirements, helping Us improve products or services, improve the operating of Our businesses, to share information with business partners in order to provide Our products and services or operating our business, and to enable other group companies to perform any of the above purposes. These uses are generally needed to provide the services to You and for Our legitimate interest.

### Disclosures and Transfers

We share Your information within the AA Group companies, and Our suppliers and business partners, as well as government organisations where required for the reasons described above.

There might be instances where We rely on third parties, such as service providers that are based outside UK or EEA, to support Our businesses and the Roadside assistance products. Where there is access to data from international locations We have appropriate contractual safeguards in place.

### Your rights

Below is a list of the rights that all individuals have under UK data protection laws. They don't apply in all circumstances so Your request may not always be granted. If You wish to use any of them, We'll explain at that time if they apply or not, and if We will comply or not with Your request, including the reasons why.

You have the right to be informed about the processing of Your personal information; to have Your personal information corrected; to object to processing; to request restriction of processing; to have Your personal information erased; to request access to Your personal information and how We process it; to move, copy or transfer Your personal information; and rights in relation to automated decision making which has a legal effect or otherwise significantly affects You.

For full details on how We use Your information, please see the full privacy notice using the link above.

### Compliments and complaints

The AA aims 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: **customer.solutions@theAA.com**  
Post: **Customer Solutions  
The AA  
Park Square  
Bird Hall Lane  
Cheadle Heath  
Stockport  
SK3 0XN**

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 acknowledges Your complaint, they will advise You who is dealing with it and when they expect to respond. The AA aims 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 9123**  
Website: **www.financial-ombudsman.org.uk**  
Email: **complaint.info@financial-ombudsman.org.uk**  
Post: **Insurance Division  
Financial Ombudsman Service  
Exchange Tower  
Harbour Exchange Square  
London  
E14 9SR**

## Financial Services Compensation Scheme (FSCS)

Onward Travel, which is provided by Acromas Insurance Company Limited and AA Accident Assist, which is provided by AA Underwriting Insurance Company Limited are covered by the FSCS. If You were unable to use Your Onward Travel cover because the insurer (Acromas Insurance Company Limited) was not able to cover those costs, You may be entitled to claims compensation from the FSCS. If You have AA Accident Assist and the underwriter AA Underwriting Insurance Company Limited are not able to cover the costs You have incurred relating to the AA Accident Assist claim You may be entitled to compensation from the FSCS. Your entitlement to compensation will depend on the type of business and the circumstances of the claim. General insurance (such as Onward Travel and AA Accident Assist), provided by a regulated insurer such as Acromas Insurance Company Limited Onward Travel and AA Underwriting Insurance Company Ltd for AA Accident Assist) is covered for 90% of the claim, without any upper limit. Further information about the compensation scheme arrangements is available from the FSCS at [www.fscs.org.uk](http://www.fscs.org.uk) or telephone **0800 678 1100** or **0207 741 4100**.

## 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: The AA, Plant, Basing View, Basingstoke, RG21 4HG. 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 address: 3 Pancras Square, London, N1C 4AG.

**Automobile Association Insurance Services Limited** is an insurance intermediary authorised and regulated by the Financial Conduct Authority. Registered Office: The AA, Plant, Basing View, Basingstoke, RG21 4HG. Registered in England and Wales number 2414212.

**AA Underwriting Insurance Company Limited** is authorised by the Financial Services Commission, Gibraltar. Registered office: Unit 2.1 Waterport Place, 2 Europort Road, Gibraltar, GX11 1AA. AA Underwriting Insurance Company Limited is a member of the Association of British Insurers. Registered Number 106606 (Gibraltar).

# 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 network charges 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 should be 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.

## 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](http://bankofscotland.co.uk) or call us on **0345 603 3399**. 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 our app or online banking at [bankofscotland.co.uk](http://bankofscotland.co.uk) or by calling **0345 603 3399**.

You will need the following information when registering your handset:

- ▶ Make.
- ▶ Model.
- ▶ IMEI number.
- ▶ Phone number.

## Who is this policy designed for?

Your Premier Account includes cover for two mobile phones for sole Premier Account holders and up to three 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.

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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.

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.

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

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.**'

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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.

## 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 two phones and SIM card per account holder up to a maximum of three 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. This is not 'new for old' insurance, and replacement device will come from fully refurbished stock (not brand new). Before we send any device to settle a claim, we carry out a comprehensive checking process to make sure they are in full working order. All devices will come with a 1-year warranty.
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. <b>Your excess is payable for every accepted claim and must be paid before your claim will be settled.</b>
Loss, theft, damage or breakdown as a result of not taking care of your mobile phone	<p><b>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.</b></p> <p>Taking care of your mobile phone means:</p> <ul style="list-style-type: none"><li>▶ 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?</li><li>▶ If you need to leave your mobile phone somewhere then we expect you to <b>lock it away out of sight</b> if at all possible. If you cannot lock it away then you must leave it with <b>someone you trust</b> or <b>concealed out of sight in a safe place.</b></li><li>▶ Making reasonable enquiries to find your phone if you think you have lost it.</li></ul> <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>For example:</p> <ul style="list-style-type: none"><li>▶ 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</li><li>▶ leaving your mobile phone on display in your car</li><li>▶ leaving your mobile phone in the care of someone you don't know well</li><li>▶ 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</li><li>▶ intentionally damaging your phone</li></ul> <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><b>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.</b></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
<b>More than 2 claims per account holder in any 12 month period</b>	<p><b>We insure your mobile phone for up to a maximum of 2 successful claims per account holder in any 12 month period.</b></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 &amp; 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>
<b>Contents of your mobile phone</b>	<p><b>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.</b></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>
<b>Other losses</b>	<p><b>Any cost or losses that can't be resolved by the repair or replacement of your mobile phone</b></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>
<b>Any device that is not a mobile phone</b>	<p><b>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.</b></p> <p>This policy isn't for tablet computers, Smartwatches or other wearable technology.</p>
<b>Modifications</b>	<p><b>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.</b></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>
<b>Mobile phones passed into the care of a business or individual for the purpose of providing a service</b>	<p><b>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:</b></p> <ul style="list-style-type: none"><li>▶ Delivery service such as a postal or courier service</li><li>▶ Mobile phone customisation service</li><li>▶ Mobile phone repair service</li></ul>

## What you are NOT covered for (continued)

Summary	Description
Losses incurred as a result of the sale of your mobile phone	<p><b>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;</b></p> <ul style="list-style-type: none"><li>▶ waiting for payment (including waiting for cheques to clear) before releasing your mobile phone,</li><li>▶ using a secure payment service,</li><li>▶ not accepting cash payments from people you don't know (who could be using forged banknotes), and;</li><li>▶ ensuring your mobile phone is sent using a reliable and suitably insured delivery service</li></ul>
Counterfeit Mobile Phones	<p><b>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.</b></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><b>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.</b></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><b>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.</b></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><b>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.</b></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
<b>Report your claim to us as soon as you can.</b>	<p><b>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.</b></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>
<b>Proof of ownership.</b>	<p><b>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.</b></p> <p>You will need to be able to tell us the make and model of your mobile phone. 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.</p> <p>The IMEI number is the unique serial number for your mobile phone. You can find it by inputting <b>*#06#</b> 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
<b>Step One:</b>	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.
<b>Step Two:</b>	You should tell us about your claim as soon as you can, you can do this by contacting us at: <b>bankofscotland.co.uk</b> , through the your app or by calling <b>0345 603 3399</b> .
<b>Step Three:</b>	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.
<b>Step Four:</b>	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).
<b>Step Five:</b>	<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.</p> <p>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. 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](http://bankofscotland.co.uk)

## 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 airline 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 or documentation 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 603 3399** for details of the relevant fraud prevention agencies.

## Price of your insurance

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

## Duration of this Policy

Mobile phone insurance is a monthly contract. This policy is provided as a benefit of you being a Bank of Scotland Premier Account holder.

## 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. No refund will be due upon cancellation.

## 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 603 3399**. 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: **www.financial-ombudsman.org.uk**

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

## Choice of law

The law of England and Wales applies to this policy and you can bring legal proceedings in respect of the policy in the English courts. If you live in Scotland you can bring legal proceedings in respect of the policy in either the Scottish or the English courts. If you live in Northern Ireland you can bring legal proceedings in respect of the products in either the Northern Irish or the English courts. This policy is 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 **www.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 603 3399** 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.

# Home Emergency Cover

## Demands and needs statement

Home Emergency Cover has been provided to meet the demands and needs of account holders wishing to protect against the cost of emergency repairs in the home due to domestic emergencies.

Home Emergency Cover, provided to Bank of Scotland Premier Current Account customers, is underwritten by Inter Partner Assistance S.A. and the services are provided on their behalf by AXA Assistance (UK) Limited.

### Cover for the unexpected

Home Emergency Cover protects you against the high costs and inconvenience of unexpected domestic emergencies. This includes cover for emergencies affecting your plumbing, drainage and primary heating system, as well as cover for emergencies caused by damage to your house roof, external locks, windows and doors, lost keys, making trees on your property safe and the removal of certain pest infestations. Plus you'll also enjoy access to the Home Emergency Cover Helpline or log your claim online, available for emergency assistance, day or night, 365 days a year. You're covered up to £1,000 including VAT per emergency for call-out, labour and parts and also up to £250 including VAT for alternative accommodation if your house cannot be lived in following an emergency.

### The law and language applicable to the policy

Both you and us can choose the law that will apply to this policy. The policy is governed by the law which applies to the part of the United Kingdom, Channel Islands or the Isle of Man in which you normally live. The language used in the policy and any communications relating to it will be English.

## 1. Home Emergency Cover policy

### Useful telephone numbers:

- ▶ In case of an **emergency** where **you** require assistance, call the Premier Membership Services on **0345 603 3399**. For your protection, calls may be monitored and recorded.
- ▶ If **you** suspect **you** have a gas leak, **you** must immediately call the free National Gas Emergency Service on **0800 111 999**.

### Telephone call costs, call recording and call monitoring

Calls to 0345 numbers are free from UK landlines. These charges may differ if calling from a mobile. Please note that for **your** protection calls may be recorded and may be monitored.

### Please note, your Home Emergency Cover insurance:

- ▶ Covers **you** against the costs of certain household **emergencies** which **you** will find described in this policy.

- ▶ Does not cover every situation which **you** might regard as an **emergency** and **we** will not be able to provide the **emergency** service unless the **emergency** has been caused by one of the specified perils and fits the definition given in this policy.
- ▶ Provides a repair, in most cases it will be temporary, to stop the immediate **emergency** from escalating and making **your home** safe to live in again. Following the temporary repair, **you** will need to replace it with a permanent repair at **your** cost.
- ▶ Does not cover normal day to day household maintenance or repairs which need to be carried out periodically, such as descaling water pipes or curing leaking taps.
- ▶ Is not the same as Household Buildings and Contents insurance, nor is it a substitute for it.

## 2. How do I claim?

Should **you** be unfortunate enough to suffer a domestic **emergency** which endangers **your home**, please make sure that **you** have read and understood **our** definition of an **emergency** before following these simple steps:

- ▶ Telephone the Home Emergency Cover Helpline on: **0345 603 3399**. Please note that for **your** protection telephone calls may be recorded. Tell **us your** full name and Bank of Scotland Premier Current Account number and sort code.

- ▶ You can make a claim online through **your** app or online banking, if **you** are registered. **You** can do this by clicking on 'Account Benefits' under the 'Benefits and Extras' section.
- ▶ **You** will need to answer a few simple questions to register **your** claim. **We** will ask **you** for **your** full name, Bank of Scotland Premier Current Account number and sort code, postcode and telephone number.
- ▶ Tell **us** what has happened giving as much information as possible. Using this information, **we** will then assess how to proceed and what form of assistance would be appropriate to deal with the **emergency**.

For **you** to claim successfully, **your** claim must fall into **both** the following categories:

#### 2.1 Emergency:

The issue within **your** home must fit the definition of an **emergency** given in Section 4.2 of this policy.

#### 2.2 Perils covered:

The **emergency** must relate to one of the perils specified in Section 6.1 of this policy.

#### Important:

Please remember to call the **Home** Emergency Cover Helpline or log your claim online first. Please do not go ahead and make your own arrangements as we cannot reimburse costs incurred without our prior agreement.

### 3. The insurance contract

This policy is a legal contract between **you** and **us**. **Your** policy is renewed on a monthly basis and will end if (i) If **your** Premier Account is closed; (ii) You fail to pay the monthly fee for **your** account; (iii) **Your** account is changed to another type of account with **your** account provider; (iv) **Your** residential address is no longer in the UK.

**You** must comply with all the conditions set out in this policy. If **you** do not meet **your** part of the Contract, we may turn down a claim or **you** may find that **you** do not have any cover.

**You** have the right to cancel **your** policy by closing **your** account or moving to another account type that does not have this benefit.

**We** may cancel **your** policy or change **your** policy wording by giving **you** two months' notice in writing. If **your** policy ends for any reason, **you** will not be entitled to a refund of any fees and/or premium paid for the cover provided under **your** policy.

### 4. Words with special meanings

This part of the policy sets out the words which have a special meaning. Each word is listed with the meaning explained below it and is printed in **bold type** whenever it appears in the policy.

#### 4.1 Beyond economic repair

- ▶ When **we** determine that the cost to repair the boiler within the **primary heating system** in **your home** will exceed its replacement value or where spare parts are no longer readily available.

#### 4.2 Emergency/Emergencies

- ▶ A sudden event that was not expected by **you** or any of **your family** and which needs immediate attention to:
  - make **your home** safe, secure and/or fit to live in again;
  - prevent any risk to **your** or **your family's** health;
  - avoid damage, or more damage, to the **home** and/or its contents; or
  - restore electricity, gas or water services to **your home** if they have failed.

#### 4.3 Home

- ▶ The house, bungalow, flat or maisonette shown as **your** address on **your** Bank of Scotland Premier Current Account which is **your** primary residential address, is in the UK and is owned and occupied by **you** or **your family** for private residential purposes. The **home** when it is lived in solely by anyone other than **you** or **your family** will not be covered. Any weekend, holiday or second **home** must be in the United Kingdom, and be owned and occupied by **you** or **your family** at the time of an **emergency** for cover to apply. Cover also applies to any integral garage or conservatory attached to the main **home** building, if solely used for domestic purposes. There is no cover for sheds, greenhouses, garages or outbuildings which are not attached to the **home**, or any **emergency** on the land belonging to **your home**.

#### 4.4 Primary heating system

- ▶ The principal central heating and hot water systems of the **home**, including a boiler designed for domestic use (an output not exceeding 70kW).
- ▶ The following are included:
  - the boiler isolating valve
  - all manufacturer approved components within the boiler
  - the pump
  - motorised zone valves
  - thermostat, timer and temperature/pressure controls.
- ▶ **You** are also covered for a **primary heating system** running on LPG fuelled or oil fired boilers, air or ground source heat pumps or solar heating systems. For these types of systems **we** may settle claims on a **reimbursement basis**.
- ▶ The following are not included:
  - Non-domestic central heating boilers and their associated pipework and equipment
  - Central heating fuel tanks
  - Underfloor heating and its associated controls.

#### 4.5 Reimbursement basis

- ▶ In certain cases, **we** may not fully or directly arrange assistance on **your** behalf following an **emergency**. With **our** agents' prior agreement, and subject to **you** providing fully itemised invoices or receipts as specified in the General Conditions, **we** will instead reimburse **you** for the expenses **you** incurred as a direct result of the **emergency**, up to the limits specified in this policy wording. This can be either:

- where not possible for **us** to directly arrange for the **emergency** to be resolved. This could be because **we** do not have a **tradesperson** in **your** geographical area who is suitable for dealing with **your** specific **emergency** or **we** cannot provide assistance within reasonable timescales for other reasons. Therefore, **we** will agree that **you** may arrange **your** own assistance locally, after which **we** will refund the cost **you** incurred. This will be in full and final settlement of **your** claim; and/or
- in the event of a claim for making trees safe; alternative accommodation after an **emergency**; or replacement of **your** **primary heating system** if deemed **beyond economic repair**, after **you** arrange and pay for these **yourself**.

#### 4.6 Tradesperson

- ▶ A person approved and instructed by **us** who is competent to provide domestic **emergency** repair services appropriate to the **emergency**. This will be based on the information **you** provide when **you** claim.

#### 4.7 Unoccupied

- ▶ Not lived in by **you** or any member of **your** family.

#### 4.8 We/us/our

- ▶ AXA Assistance (UK) Limited and Inter Partner Assistance S.A. This policy is underwritten by Inter Partner Assistance S.A., which is authorised and regulated by the National Bank of Belgium, with a registered head office at Boulevard du Régent 7, 1000 Brussels, Belgium. Authorised by the Prudential Regulation Authority (firm reference number 202664). Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority.

The services described in this policy are provided on behalf of the underwriter by AXA Assistance (UK) Limited, which is authorised and regulated by the Financial Conduct Authority (firm register number 439069). Both AXA Assistance (UK) Limited and Inter Partner Assistance S.A. UK branch office address is 106-118 Station Road, Redhill, RH1 1PR. Both companies are part of the AXA Group.

#### 4.9 You/your

- ▶ The Bank of Scotland Premier Current Account holder.

#### 4.10 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; or
  - **your** domestic employees.

## 5. Our Emergency service

In the event of an **emergency** occurring in the **home** during the life of **your** Bank of Scotland Premier Current Account due to any of the causes listed under 'What is covered' on pages 87 - 90, but excluding situations listed under 'What is not covered' on pages 87 - 90 and under 'Exclusions relating to the whole policy', **we** will arrange for a **tradesperson** to attend the **home** and carry out a temporary repair to resolve the immediate **emergency**. **You** will have to arrange for this to be replaced by a permanent repair at **your** own cost. If it is not possible to make a temporary repair to resolve the immediate **emergency**, the **tradesperson** will carry out a permanent repair provided it can be effected during the visit and the cost does not exceed the policy limit.

This policy does not cover the cost of returning the **home** to its original condition after the **emergency** (such as replacing fixtures, fittings, carpets or parts of wall or flooring damaged by the **emergency**). To protect any equipment covered under a guarantee or warranty from a manufacturer, supplier or installer, **we** would not cover the costs of any material or labour unless **you** ask **us** to. **You** may be able to claim these costs back under **your** Household Buildings or Contents insurance.

#### 5.1 The most we will pay for any one emergency is:

- ▶ £1,000 inclusive of parts, VAT and the **tradesperson's** attendance and call-out charge.

If the **emergency** assistance cost will exceed this limit, **we** will advise **you** as soon as possible of the total expected cost. **You** will be responsible for paying any cost above the £1,000 including VAT limit, and **we** will only proceed to assist **you** if **you** agree to cover this additional cost. Alternatively, subject to **our** prior agreement and on receipt of the relevant itemised invoices and receipts as outlined in the General Conditions, **we** will provide up to £1,000 including VAT on a **reimbursement basis** as a contribution to the total cost after **you** have arranged **your** own repair, in full and final settlement of **your** claim under this policy.

- ▶ £250 including VAT in respect of alternative accommodation if **your home** cannot be lived in following an **emergency**.

#### 5.2 Parts availability

Availability of parts is an important factor in providing emergency repairs. If **our tradesperson** does not carry the spare parts needed on the day of **your** appointment, **we** will do all **we** reasonably can to find and install parts from **our** approved suppliers.

**We** may use new parts or parts that have been reconditioned by the manufacturer or approved third parties. **We** may not replace parts on a like for like basis but will provide an alternative suitable for containing the **emergency**.

However, there may be times when replacement parts are delayed because of circumstances beyond **our** control. In these cases **we** will not be able to avoid delays in repair; **we** will keep **you** informed throughout **your** claim.

## 6. What is covered

For **you** to claim successfully, please first consider whether **your emergency** fits the criteria described in this section.

### 6.1 Perils covered:

- ▶ Failure of, or damage to, plumbing.
- ▶ Failure of, or damage to, drainage.
- ▶ Partial electrical failure within the **home**.
- ▶ Failure of, or damage to, external locks, external doors or external windows.

Lost keys to external door locks.

- ▶ Complete or partial breakdown of the **primary heating system** that results in no hot water and/or no heating.
- ▶ Damage to the roof of the **home** by bad weather conditions or by fallen trees and branches.
- ▶ Making trees safe.
- ▶ Removal of mice, rats, wasps, hornets and cockroaches, where evidence of infestation in **your home** has been found.
- ▶ Leaks from the internal gas supply pipes in the **home**.

This is a brief summary of what the policy does cover. The full details of what the policy does and does not cover are shown in this section. **You** should read this along with Section 7 (Exclusions applying to the whole policy) and Section 8 (General conditions).

### 6.2 Plumbing

▶ What is covered:

- A water leak from:
  - any internal hot or cold pipe inside the **home**, which runs between the main internal stopcock and an internal tap, outlet or appliance;
  - a toilet;
  - pipes to and from the shower or bath;
  - pipes to and from **your** boiler or **primary heating system**;
  - internal sections of **your** overflow pipe;
  - a radiator (subject to the below); or
  - a water tank or cylinder (subject to the below).
- Issues with the flushing mechanism of your toilet.

▶ What is not covered:

- Cesspits, septic tanks and associated fittings.
- Dripping taps or any other parts of the plumbing or drainage system where water is safely escaping down a drain.
- Escape of water outside the **home** which is not causing damage to the interior of the **home** or its contents.
- Replacement of external overflows, any radiator, sanitary ware (including sinks, basins, shower trays), bath, shower.

- Replacement of any cylinder, hot or cold water storage tank or immersion tank.
- Repair to, or replacement of, shower units.
- Breakdown, loss of or damage to Saniflo or other mechanical toilets (also known as macerators), or any household appliance.
- Burst or leaking flexible hoses, which can be isolated.
- Leaking or damaged washing machines or other household appliances.
- Swimming pools, hot tubs, instant boiling water taps or similar equipment, either for repair, replacement or installation.
- Dealing with temporarily frozen pipes.

### 6.3 Drainage

#### ▶ What is covered:

- Issues relating to blockages or damage to drains and waste pipes which cause waste water leaks or blockages inside the **home**. Specifically, **you** are covered for:
  - blockage or waste water leak from toilet, sink, bath or shower waste pipes;
  - blocked or leaking soil vent pipes, providing **you** are solely responsible for these;
  - external drain blockage, including rainwater drains

In these cases, **we** will either unblock the drain to reinstate flow or repair leaks, as required and where possible.

#### ▶ What is not covered:

- Any mains service which is the responsibility of a public service company.
- Unblocking a toilet if it is not the only toilet in the **home**.

- External sections of overflow pipes.
- Guttering and downpipes.
- Repair to, or replacement of, manholes, soakaways, septic tanks (including emptying or clearing these), cesspits, waste treatment facilities and outflow pipes belonging to any of these.
- Shared water or external drainage facilities (i.e. those not only serving your home).
- Removing, replacing or repairing any part of the drain which is damaged but does not result in total blockage or waste water leak inside the **home**.
- Issues with drains used for commercial purposes.
- Regular drain clearance and descaling, or clearance of or repair after any issues caused by installation faults or misuse of drains (e.g. flushing wipes, grease or oil down drains).
- Making access to drainage system points of entry (e.g. manhole covers) if they've been built over, if access is needed to resolve the **emergency**.
- Collapsed drains or blockages caused by tree roots blocking flow of **your** drains.

### 6.4 Electrical failure

#### ▶ What is covered:

- Partial/intermittent electrical failure within one or more zones of your home which constitutes an emergency (making **your home** unsafe to live in). This may be, for example:
  - failure of lighting in **your** only bathroom/toilet facility;

- failure of wiring to **your** boiler/immersion heating system; or
- failure of all electrical sockets in **your** kitchen.

#### ▶ What is not covered:

- Any mains service which is the responsibility of a public service company.
- Any repair or replacement of domestic appliances or shower units.
- Failure of electricity affecting only part of **your home** which is not deemed to be causing an immediate **emergency**. This may be for example:
  - Failure of lights in **your** garden; or
  - Failure of a light or socket in a room that's not **your** kitchen.
- Electrical supply to, or failure of, burglar and fire alarm systems, CCTV surveillance systems, smart doorbells, plumbing or filtration systems for swimming pools, TV aerials and any other external equipment or devices.
- Wiring encased in lead or rubber.

## 6.5 External locks, external doors or external windows

- ▶ What is covered:
  - Failure of, or damage to, external locks, external doors or external windows that creates a risk to the security of **your home** or the health and safety of **you** or **your family**. For windows and doors, **we** will only undertake emergency temporary repairs using boarding or similar material to resolve the immediate security risk, however in these situations **we** will not permanently replace the windows or doors or part thereof. **You** are also covered if, due to **your** key being broken in the lock or **your** lock being damaged, **you** are locked inside **your home** and there is no other door available to exit the **home**.
- ▶ What is not covered:
  - Damage to boundary walls, hedges, fences, gates or other items surrounding **your home**.
  - Loss of, or damage to, windows, doors and/or locks to sheds, greenhouses, garages or outbuildings (not attached to **your home**).
  - Any broken double glazing, where only one pane is broken but the other is intact, and the **home** is therefore still secure.
  - Locks which are broken or damaged, where the **home** is still secure.
  - Issues with doors, windows or locks which are internal to the **home** (i.e. not facing outwards).

## 6.6 Lost keys

- ▶ What is covered:
  - Lost keys to the external door locks of **your home**.
- ▶ What is not covered:
  - Lost keys to the **home** where another set of keys are available, or where there are any other ways, to access the **home** securely and safely.

## 6.7 Primary heating system

- ▶ What is covered:
  - Complete or partial breakdown of the **primary heating system** that results in no hot water and/or no heating being provided to the **home**. If the boiler in **your primary heating system** is, in **our** opinion, **beyond economic repair**, cover under this section will cease until **your** boiler is replaced. **We** will contribute a maximum of £250 including VAT towards the cost of **you** replacing it with a new boiler. This can be claimed by providing **us** with a copy of the receipt for **your** replacement boiler within 60 days of the call-out.
- ▶ What is not covered:
  - non-domestic central heating boilers and their associated pipe work and equipment; central heating fuel tanks; or underfloor heating and its associated controls.
  - Any mains service which is the responsibility of a public service company.
  - Descaling and any work arising from hard water scale deposits or sludge.
  - Failure of the **primary heating system** that has not been maintained or serviced in accordance with manufacturer guidance.

- Repair or replacement of radiators and/or their valves, hot water cylinders and tanks, storage tanks, convector heaters and inhibitors.
- Adjustments to timing and temperature controls, or replacing controls which can be manually operated safely, including pilot light/flame re-lighting following your gas supply being turned off.
- Systems which are still working, but where **you** suspect a breakdown may be imminent (e.g. where a noise has developed), or where there is no apparent fault which can be observed by the **tradesperson**.
- Routine maintenance, servicing and cleaning, including repairs requiring a power flush.
- Repair or replacement of flues.
- Issues relating to or caused by internet-connected thermostats and smart devices.

## 6.8 Roof

- ▶ What is covered:
  - Damage to the roof of the **home** by bad weather conditions or by fallen trees or branches, leading to water entering the **home** through any part of the roof. **We** will undertake an emergency temporary repair only to prevent further water ingress and damage. This will consist of the **tradesperson** using tarpaulin or similar material to cover and protect the affected area of **your** roof, until **you** can arrange for a permanent repair.

- ▶ What is not covered:
  - Damage to flat roofs and gutters.
  - An **emergency** with **your** roofing which is due to poor roof maintenance or wear and tear.
  - Roofs that are not directly located above **your own home** or for which **you** do not have sole responsibility. These could include roofs or common areas, neighbouring buildings or structures that are jointly maintained or owned by multiple parties.
  - Reoccurrence of roofing issues after **we** provided **emergency** assistance previously and **you** failed to follow the recommendations of **our tradesperson** or get a permanent repair in place.

#### 6.9 Making trees safe

- ▶ What is covered:
  - The removal of damaged tree branches or the cost of making a damaged tree safe, including removal of damaged branches, lopping or removal in line with guidance from an appropriate expert. This benefit will be paid on a **reimbursement basis** and **you** must submit invoices or receipts within 60 days of the date **we** authorised this.
- 

#### 6.10 Pest infestation

- ▶ What is covered:
  - Removal of mice, rats, wasps, hornets and cockroaches, where evidence of infestation in **your home** has been found.
- ▶ What is not covered:
  - Pest infestation outside of the **home**.

- Infestation known to exist prior to commencement of policy or where the **home** has been **unoccupied** for more than 60 days.
- Any infestation where **you** have not taken appropriate hygiene measures to prevent pest infestation.

#### 6.11 Internal gas supply pipes

- ▶ What is covered:
  - A leak from internal gas supply pipes located in **your home**, running between the gas meter and any gas appliance.
  - If **you** suspect **you** have a gas leak, **you** must immediately call the free National Gas Emergency Service on **0800 111 999**. They will provide **you** with instructions to keep **you** and **your family** safe. Please only call **us** to arrange for **emergency** assistance once **you** have taken these steps.
  - Once the gas supply pipe has been isolated by the National Gas Emergency Service, **our tradesperson** will repair or replace the section of pipe affected.
- ▶ What is not covered:
  - Restoration of **your** gas supply following the **emergency** assistance, or in situations where the supply to **your home** stops completely but there is no **emergency**. **You** must contact **your** gas utility provider to arrange for assistance in restoring the supply.
  - Corrosion of gas supply pipes due to natural wear or tear or where there is not adequate protection for pipes that are concealed, such as under concrete flooring.

- Damage to kitchen appliances or any gas appliances not covered under this policy.
- Any external pipes.

#### 6.12 Alternative accommodation

- ▶ Up to £250 including VAT per **emergency** for **your family's** overnight accommodation and/or transport to this accommodation if **we** agree that after an **emergency your home** cannot be lived in. This benefit will be paid on a **reimbursement basis** so **you** will need to submit invoices or receipts within 60 days of the date **we** authorised this.

## 7. Exclusions applying to the whole policy

**You** will not be covered for these exclusions, which apply to the whole policy:

- ▶ Any **emergency** arising from circumstances known to **you** prior to the commencement of **your** Bank of Scotland Premier Current Account.
- ▶ Any damage to the fabric of **your home** and any contents, fixtures, fitting or other item of equipment, not directly causing the breakdown or **emergency**.
- ▶ Any system, equipment or facility having reached the end of its expected working life.
- ▶ The normal day to day maintenance of any system(s)/ facility or equipment or items which wear out gradually over time.
- ▶ Any loss or damage resulting from any system(s)/ facility or equipment (including the **primary heating system**) not installed, operated, maintained or repaired in accordance with established practice, manufacturer's instructions, statutory regulations or British standards.

- ▶ Any system, equipment or facility which is inherently faulty or inadequate due to poor design or manufacture.
- ▶ Any repair or replacement of domestic appliances.
- ▶ Repairs which are made by anyone other than the **tradesperson** authorised by **us**.
- ▶ Costs incurred without **our** agreement.
- ▶ The cost of returning **your home** to its original state, or making good any damage, following an **emergency**.
- ▶ **We** will not provide assistance if health and safety regulations or risk assessments that are carried out prevent **our tradesperson** from carrying out any work at **your home** safely (for example in the event of a pandemic). This includes if asbestos has to be disturbed or removed to resolve the **emergency**.
- ▶ Any wilful act or omission by **you**.
- ▶ The **home** being left **unoccupied** for more than 60 consecutive days.
- ▶ The **home** when it is lived in solely by anyone other than **you** or **your family**.
- ▶ Garages (unless integral with the **home**), sheds, greenhouses, outbuildings or land belonging to **your home** are not included.
- ▶ Any sort of war, invasion or revolution.
- ▶ Any loss, expenses or costs of any kind that are not directly caused by the event that led to **your** claim.
- ▶ Terrorism: any act or acts including, but not limited to:
  - The use or threat of force and/or violence; and/or

- Loss, injury, harm or damage to life or to property (or the threat of such loss, injury, harm or damage) including, but not limited to, harm or damage by nuclear and/or chemical and/or biological and/or radiological means caused or occasioned by any person(s), or group(s) of persons or so claimed, in whole or in part, for political, religious, ideological or similar purposes.
- ▶ A **home** or a weekend, holiday or second **home** which is not owned by **you** and is not occupied by **you** or **your family** at the time the **emergency** occurs.
- ▶ **We** will not provide cover, pay any claim or provide any benefit if doing so would expose **us** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

## 8. General conditions

These are the conditions of the insurance **you** will need to meet as **your** part of this policy. **We** will act in good faith in all **our** dealings with **you**.

### 8.1 Taking care

- ▶ **You** and **your** family must take all reasonable steps to prevent loss or damage to everything which is covered by this insurance and to keep the **home** and its contents insured in good condition and in good repair.
- ▶ **You** may be asked by **our** agents or the **tradesperson** to produce any required documentation, such as evidence of boiler or heating system maintenance. **We** may refuse to provide assistance if **you** are unable to provide this evidence, however this will depend on **your** individual circumstances.

### 8.2 Making a claim

- ▶ Before **you** can make use of any of the services described in this document **you** must contact **us** and obtain **our** agreement to deal with **your** claim as described on page 84.
- ▶ Cover under this policy is for **emergencies** only and does not apply in respect of any claim that is not an **emergency**.
- ▶ **We** may not pay a claim if, in **our** opinion, the part of the **home** or the system, equipment or facility which has given rise to the **emergency** has not been maintained in a safe or serviceable condition.
- ▶ **We** will decide upon the best way of dealing with **your** claim based on the information **you** provide when you make a claim, taking into account **your** wishes, where possible.
- ▶ Where **we** agree to provide assistance or benefits on a **reimbursement basis**, **you** must obtain itemised invoices or receipts which clearly show all elements of what has been paid for. For work carried out by **your** own contractor with **our** prior agreement, these must show all the equipment, parts and items paid for individually, as well as the labour costs being listed separately. **You** must use qualified and suitably accredited tradespeople for all work, such as gas engineers holding Gas Safe certificates or similarly qualified tradespeople for other work.
- ▶ If dishonesty or exaggeration is used by **you** or **your family** or anyone acting on behalf of **you** or **your family** to obtain:
  - A claims payment under **your** policy; or
  - Cover for which **you** do not qualify; or

- **We** have reason to suspect any other fraudulent behaviour relating to **your** policy;

**We** may cancel this policy by giving **you** seven days' notice in writing, all benefits under this policy will be lost, the policy may be invalid, **you** may not be entitled to a refund of **your** Bank of Scotland Premier Current Account fee and legal action may be taken against **you**.

- ▶ **You** must pay any call-out charge if having asked for assistance **you** are not at **home** when the **tradesperson** arrives at the time agreed.
- ▶ **We** will arrange to make the **home** safe or secure or prevent damage or further damage to the **home**. **We** are not responsible for any inconvenience, loss or damage caused by delay in the provision of spare parts or components by manufacturers or suppliers.
- ▶ **We** will try to obtain a suitable **tradesperson** based on the information **you** provide when **you** make a claim; provided **we** are not prevented from doing so by weather conditions, industrial disputes (official or not), failure of the public transport system including the road or rail network, repairs to the road or rail network or other circumstances preventing access to the **home** or making the provision of the service impractical.
- ▶ If **your** needs exceed the cover provided by this policy **we** will still offer **you** assistance but **you** must pay any excess costs at the time the service is provided.
- ▶ **We** reserve the right to refuse to provide or arrange **home emergency** assistance where **we** consider that **you** or anyone accompanying **you**, is behaving or has behaved in a threatening or abusive manner to **our** employees, engineers or agents, or to any third party contractor.

## 9. Change to cover or terms

This clause explains how **we** may make changes to **your** insurance policy. This clause does not allow **us** to amend the terms of the Bank of Scotland plc Premier Current Account (which is governed by separate terms and conditions).

**We** may change the benefits, terms, cover and/or exclusions of **your** insurance policy by giving **you** at least 2 months' notice in writing to **your** last known address 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 Bank of Scotland plc 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 for one or more following reasons:

1. to make them easier to understand or fairer to **you**; or
2. an improvement in the cover provided by **your** policy;
3. to allow **us** to introduce new or improved systems for looking after **your** policy; or
4. any changes in the law, regulation and/or taxation which impacts **us** or **your** policy; or
5. any changes that are required to give effect to decisions and/or guidance of a court, regulator or an ombudsman; new or revised insurance industry codes of practice that affect **us** and this policy;
6. the correction of any typographical or formatting errors that may occur; or
7. to reflect new information arising from industry analysis of claims on this type of cover which indicates that the cost associated with providing **your** policy has increased; or

8. to reflect new information arising from claims already paid on this type of cover which indicates that the cost associated with providing **your** policy has increased; or
9. to reflect any event outside **our** control that **we** expect to impact on future claims and that **we** could not have foreseen previously.

If **you** do not wish to accept the change(s) that **we** intend to make to **our** insurance policy, **you** can contact Bank of Scotland plc (acting as **our** agent) by using the contact details they provide **you** with. It will be assumed that **you** have accepted the change(s) if Bank of Scotland plc 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.

## 10. Complaints procedure

### Our commitment to customer service

**We** aim to give customers a high standard of service at all times. But if something does go wrong, **we** would like to know about it so **we** can do **our** best to put things right and make sure it doesn't happen again.

If **your** complaint is about the service received or a claim against **your** Home Emergency Policy, **you** should contact the insurer.

- ▶ Phone: **0173 781 5913**
- ▶ Email: **homeemergencycomplaints@axa-assistance.co.uk**
- ▶ Post: **Customer Relations, Inter Partner Assistance S.A., 106-118 Station Road, Redhill, Surrey RH1 1PR**

Where possible **you** should provide details of **your** account to help with the speedy handling of **your** enquiry.

**We** will acknowledge **your** complaint within five working days. **We** have up to eight weeks to respond fully to **your** complaint, however **we**

do aim to resolve most complaints within three working days. If **we** have not resolved **your** complaint within eight weeks, **we** will tell **you** why and when **you** can expect a full response.

#### If you are not happy:

If **you** are dissatisfied with the response to **your** complaint you can also contact the Financial Ombudsman Service for help and advice.

- ▶ Phone: **0800 023 4567** or if calling from abroad **+44 20 7964 0500**
- ▶ Website: **www.financial-ombudsman.org.uk**
- ▶ Email: **complaintinfo@financial-ombudsman.org.uk**
- ▶ Post: **Insurance Division, Financial Ombudsman Service, Exchange Tower, London E14 9SR**

**You** must approach the Financial Ombudsman Service within six months of **our** final response to **your** complaint. **We** will remind **you** of the time limits in **our** final response.

## 11. Financial Services Compensation Scheme

Inter Partner Assistance S.A. is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme if **we** cannot meet **our** obligations. Further information about compensation scheme arrangements is available from the FSCS at **www.fscs.org.uk** or telephone **0800 678 1100** or **020 7741 4100**.

## 12. Data Protection

Details of **you**, **your** insurance cover under this policy and claims will be held by **us** (acting as data controllers) for underwriting, policy administration, claims handling, providing **home emergency** assistance, complaints handling, sanctions checking and

fraud prevention, subject to the provisions of applicable data protection law and in accordance with the assurances contained in **our** website privacy notice (see below).

**We** collect and process these details as necessary for performance of **our** contract of insurance with **you** or complying with **our** legal obligations, or otherwise in **our** legitimate interests in managing **our** business and providing **our** products and services.

These activities may include:

- ▶ use of sensitive information about the health or vulnerability of **you** or others involved in **your home emergency**, in order to provide the services described in this policy;
- ▶ disclosure of information about **you** and **your** insurance cover to companies within the AXA group of companies, to **our** service providers and agents in order to administer and service **your** insurance cover, to provide **you** with **home emergency** assistance, for fraud prevention, to collect payments, and otherwise as required or permitted by applicable law;
- ▶ monitoring and/or recording of **your** telephone calls in relation to cover for the purposes of record-keeping, training and quality control;
- ▶ obtaining and storing any relevant and appropriate photographic evidence of the condition of **your** property which is the subject of the claim, for the purpose of providing services under this policy and validating your claim; and
- ▶ sending **you** feedback requests or surveys relating to **our** services, and other customer care communications.

**We** will separately seek **your** consent before using or disclosing **your** personal data to another party for the purpose of contacting

**you** about other products or services (direct marketing). Marketing activities may include matching **your** data with information from public sources in order to send **you** relevant communications. **You** may withdraw **your** consent to marketing at any time, or opt-out of feedback requests, by contacting the Data Protection Officer (see contact details below).

**We** carry out these activities within the UK, in and outside the European Economic Area, in relation to which processing the data protection laws and or agreements we have entered.

By purchasing this policy and using **our** services, **you** acknowledge that **we** may use your personal data, and consent to **our** use of sensitive information, both as described above. If **you** provide us with details of other individuals, **you** agree to inform them of **our** use of their data as described here and in **our** website privacy notice (see below).

**You** are entitled on request to a copy of the information **we** hold about **you**, and **you** have other rights in relation to how **we** use **your** data (as set out in **our** website privacy notice – see below). Please let **us** know if **you** think any information **we** hold about **you** is inaccurate, so that **we** can correct it.

If **you** want to know what information is held about **you** by AXA Assistance (UK) Limited or Inter Partner Assistance S.A., or have other requests or concerns relating to **our** use of **your** data, please write to us at:

**Data Protection Officer, 106-118 Station Road, Redhill, RH1 1PR, UK**

Email:

**dataprotectionenquiries@axa-assistance.co.uk**

**Our** full data privacy notice is available at:

**https://www.axapartners.co.uk/en/privacy-policy**

Alternatively, a hard copy is available from **us** on request.

## If you need this communication in another format, such as large print, Braille or audio CD, please contact us.

You can call us using Relay UK if you have a hearing or speech impairment. There's more information on the Relay UK help pages: [www.relayuk.bt.com](http://www.relayuk.bt.com)

SignVideo services are also available if you're Deaf and use British Sign Language: [bankofscotland.co.uk/contactus/signvideo](http://bankofscotland.co.uk/contactus/signvideo)

If you need support due to a disability please get in touch.

Calls and online sessions may be monitored and recorded. Not all telephone banking services are available 24 hours a day, seven days a week.

Eligible deposits with us are protected by the Financial Services Compensation Scheme: [bankofscotland.co.uk/fscs](http://bankofscotland.co.uk/fscs) We are covered by the Financial Ombudsman Service.

Bank of Scotland plc. Registered Office: The Mound, Edinburgh EH1 1YZ. Registered in Scotland No. SC327000. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 169628.

This information is correct as of April 2025 and is relevant to Bank of Scotland plc products and services only.

If you want to make a complaint, you can message us in the app 24/7 or find support online at: [bankofscotland.co.uk/contactus/complain](http://bankofscotland.co.uk/contactus/complain)

You can also call us on **0800 072 8668 (+44 131 278 3729)** outside the UK). Or visit a branch.

Our app is available to customers with a UK personal account and valid registered phone number. Minimum operating systems apply, so check the App Store or Google Play for details. Device registration required. Terms and conditions apply.

[bankofscotland.co.uk/aboutonline/online-conditions](http://bankofscotland.co.uk/aboutonline/online-conditions)

Android/Google Play is a trademark of Google LLC. Apple, the Apple logo and iPhone are trademarks of Apple Inc, registered in the U.S. and other countries. App Store is a service mark of Apple Inc. Apple Pay is a trademark of Apple Inc., registered in the U.S. and other countries. Google Pay is a trademark of Google LLC.

## Get in touch



[bankofscotland.co.uk/bankaccounts/terms-conditions](http://bankofscotland.co.uk/bankaccounts/terms-conditions)



0345 603 3399



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