Welcome to your Silver Account
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Welcome to your Silver Account

With our Silver Account you can manage your money and access a range of added value benefits, for a single monthly account fee.

We want to ensure you get the most from your account, so this brochure has been designed to help you do just that.

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

You’ll find information on:

▶ your Silver Account benefits and how to make the most of them, with full terms and conditions
▶ how your account works and how it can help you.
First steps
To make the most of your account there are three quick things you need to consider first, if you haven’t already:

1. Make the most of your Silver Account benefits. We show you how in the table on pages 10-11

2. Register for Internet, Telephone and Mobile Banking. Find out how on page 32.

Your Membership Number
This is your account number and sort code. You’ll find these on your Bank of Scotland Visa debit card and all your statements.
If there’s anything we can do to help, please get in touch. You can call Membership Services on 0345 602 0201, come and see us in branch or visit bankofscotland.co.uk/addedvalueaccounts.
## Things you need to know

For full details please see the Terms and Conditions policy documents included in this welcome brochure.

<table>
<thead>
<tr>
<th>Your benefit</th>
<th>Key benefits</th>
</tr>
</thead>
</table>
| **Travel Insurance**    | • Covers certain Winter Sports  
                          • Covers UK leisure travel when two or more consecutive nights’ accommodation is booked  
                          • Comprehensive cover including:  
                            - Emergency medical cover (up to £10,000,000)  
                            - Cancellation or curtailment cover (up to £5,000)  
                            - Personal accident cover (up to £30,000)  
                            - Baggage cover (up to £2,500, £500 of which for valuables)  
                            - Travel disruption cover (up to £5,000)  
                          • Multi-trip European travel cover for you and your family (includes, if eligible, your spouse, civil partner or partner and children) |
| **AA Breakdown Cover**  | • Roadside Assistance  
                          • Accident Management  
                          • Customer covered, not the vehicle  
                          • Service is only available in the UK, Channel Islands and Isle of Man |
| **Mobile Phone Insurance** | • Insures one phone on a sole account and two phones for joint accounts  
                              • Repair or replacement phone up to a maximum of £2,000 (including VAT)  
                              • Covers loss, theft, damage or breakdown (including faults) |
| **Card Loss Assistance** | • With one call day or night, the provider can request card issuers to cancel all financial cards and issue replacements where possible  
                              • You can register the cards for your family if they live with you  
                              • You can also register your passport and driving licence numbers with Citymain for easy access should you lose them |
Key exclusions

- Children must travel with you, your spouse, civil partner or partner or a responsible adult
- The standard maximum trip duration is 45 consecutive days (for Winter Sports maximum 31 days cover in any calendar year)
- £40 excess may apply
- Medical conditions that you and anyone to be covered have, or have had, if they are not all on the ‘No Screen Conditions’ list, must be declared and cover agreed with the insurer (there may be an additional premium if the insurer agrees to cover the condition(s))
- All cover stops on your 65th birthday. As long as you are under 65 your spouse, civil partner or partner will also be covered until they reach 65

- Does not include Relay, so if it is not possible to fix the vehicle, you and up to seven passengers will be recovered to the AA’s choice of relevant local repairer or a local destination of your choice provided it is no further
- Does not include Homestart for Silver account holders so assistance is only available if you are broken down more than a quarter of a mile from home

- Excess is £100 for each successful claim
- No more than 2 successful claims per account holder in any 12 month period
**Your benefit**

**Travel Insurance**
- Claims relating to stress, anxiety, depression or any other mental or nervous disorder that you are suffering from unless it has been investigated and diagnosed as such by either a registered mental health professional if you are under the care of a Community Mental Health team or if not, a consultant specialising in the relevant field.
- If following a medical screening AXA do not provide cover for the medical condition(s) that you tell them about AXA will not provide cover for any of those medical conditions, even if one or more of them is a ‘No Screen Condition’.
- Medical conditions affecting a close relative or a close business associate which you were aware of when opening your account or booking any trip may not be covered.
- Children must be under 18, or under 24 if in full-time education.
- Cover may be excluded for certain hazardous sports and activities (see the policy definition of ‘Permitted Sports and Activities’).
- For travel disruption, excludes claims arising within seven days after you opened your account or at the time of booking any trip (whichever is later) which relate to an event which was occurring or you were aware could occur at the time you opened your account or at the time you made your travel arrangements for this trip (whichever is the later).
- Must live in the United Kingdom for at least six months during each 12 month period following the opening of your Silver Account.

**AA Breakdown Cover**
- Does not provide for any vehicle recovery following an accident.
- You are not covered when travelling in a car, van, minibus or motorcycle exceeding the weight restriction of 3.5 tonnes and maximum width restriction of 7ft 6in (2.3m).

**Mobile Phone Insurance**
- Theft, loss, damage or breakdown where you have knowingly put your mobile phone at risk or you have not taken care of it may not be covered. Examples are provided in the ‘What you are NOT covered for’ section of the Policy Document.
- 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.
- 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. This policy isn’t for tablet computers, Smartwatches or other wearable technology.

**Additional exclusions**

**Travel Insurance**
- Does not provide for any vehicle recovery following an accident.
- You are not covered when travelling in a car, van, minibus or motorcycle exceeding the weight restriction of 3.5 tonnes and maximum width restriction of 7ft 6in (2.3m).

**AA Breakdown Cover**
- Theft, loss, damage or breakdown where you have knowingly put your mobile phone at risk or you have not taken care of it may not be covered. Examples are provided in the ‘What you are NOT covered for’ section of the Policy Document.
- 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.
- 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. This policy isn’t for tablet computers, Smartwatches or other wearable technology.
Your Silver Account benefits

Your Silver Account is designed to make life easier, from helping you get moving again with AA Breakdown Cover to protecting you when you’re away with travel insurance.

Your benefits
You’re already covered subject to eligibility, but we would recommend that you register for a couple of the benefits by calling Membership Services or visiting your Account Benefits tab in Internet Banking as this will help in the event that you need to make use of these in the future. Take a look at the table to find out what you need to do.

<table>
<thead>
<tr>
<th>What’s included</th>
<th>Am I already covered?</th>
</tr>
</thead>
<tbody>
<tr>
<td>AXA Travel Insurance</td>
<td>✓</td>
</tr>
<tr>
<td></td>
<td>(unless age limits or medical conditions apply)</td>
</tr>
<tr>
<td>AA Breakdown Cover</td>
<td>✓</td>
</tr>
<tr>
<td>Mobile Phone Insurance administered by Lifestyle Services Group Limited</td>
<td>i</td>
</tr>
<tr>
<td>Card Loss Assistance provided by Citymain Administrators Ltd.</td>
<td>i</td>
</tr>
</tbody>
</table>
- To find out your mobile phone's IMEI number, key *#06# into your mobile.

<table>
<thead>
<tr>
<th>What should I do next?</th>
<th>Do I need anything?</th>
<th>Find out more</th>
</tr>
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<tbody>
<tr>
<td>There are exclusions relating to health that may affect your cover. Any medical conditions you or any one to be covered have or have had within six months at the time of opening your Silver Account or when booking any trip are not covered unless they are all on the 'No Screen Conditions' list. Please refer to your travel insurance policy on page 43 for full details.</td>
<td>Your policy document is included in this brochure. Please keep it safe.</td>
<td>Page 16</td>
</tr>
<tr>
<td>Relax. You’re already covered.</td>
<td>Your policy document is included in this brochure. Please keep it safe.</td>
<td>Page 20</td>
</tr>
<tr>
<td>You’re already covered for Mobile Phone Insurance but to register your mobile phone, go to your Account Benefits tab in Internet Banking or call Membership Services.</td>
<td>Have these details handy:  - Your mobile number, make and model  - Your mobile phone’s IMEI number*  - Your Silver Account details.</td>
<td>Page 22</td>
</tr>
<tr>
<td>To register your cards please call Membership Services or visit the Account Benefits tab in Internet Banking at <strong>bankofscotland.co.uk</strong></td>
<td>You’ll need all of your card details handy.</td>
<td>Page 26</td>
</tr>
</tbody>
</table>
Fee-free arranged overdraft

As a Silver Account holder you can benefit from an Arranged Overdraft that’s fee-free, subject to application and approval.

You can borrow up to £50 if you’re a Silver Account holder without paying daily arranged overdraft fees.

Extending your overdraft
We may also be able to extend your existing Arranged Overdraft limit (subject to application and approval).

Calculating your overdraft fees
When using your arranged overdraft, you’ll pay a fee of 1p a day for every £7 that you borrow. There are no usage fees and no unexpected charges. You only pay for the amount you borrow for the time you borrow it. Here’s an example of how this might work:

Overdrafts are subject to status and repayable on demand. Full details of our overdraft charges can be found in our Banking Charges section of the Bank Account Conditions.
If you use an Arranged Overdraft of £1,200 on your Silver Account, then we’ll charge you a daily arranged overdraft fee of £1.64. For Silver Accounts, the daily arranged overdraft fee on the first £50 is 0p.

**Representative Example**

**Silver Account**

If you use an Arranged Overdraft of £1,200 on your Silver Account, then we’ll charge you a daily arranged overdraft fee of £1.64. For Silver Accounts, the daily arranged overdraft fee on the first £50 is 0p.

---

**Example:**

An account is overdrawn by £500 over the fee-free amount.

The daily arranged overdraft fee is £1p for every £7 you borrow.

First, divide the amount of the overdraft by 7 and round down.

Then multiply the result by 1 penny.

This gives the amount we charge each day.

---

**One daily arranged overdraft fee**

You’ll pay a daily arranged overdraft fee of £1p for every £7 you borrow, over your fee-free amount.

When calculating the daily arranged overdraft fee, we will only use every full £7 you have borrowed, so if you borrow less than £7 you won’t be charged.

---

**Daily charging**

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

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

---

**If you go over your limit**

So all your payments are made, it’s important you manage your account within your arranged overdraft limit. If you don’t have enough money in your account or you reach your limit, we may refuse a payment due to lack of funds. If we allow a payment despite lack of funds, you will not be charged.

---

**Example:**

An account is overdrawn by £500 over the fee-free amount.

The daily arranged overdraft fee is £1p for every £7 you borrow.

First, divide the amount of the overdraft by 7 and round down.

Then multiply the result by 1 penny.

This gives the amount we charge each day.

---

**One daily arranged overdraft fee**

You’ll pay a daily arranged overdraft fee of £1p for every £7 you borrow, over your fee-free amount.

When calculating the daily arranged overdraft fee, we will only use every full £7 you have borrowed, so if you borrow less than £7 you won’t be charged.

---

**Daily charging**

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

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---

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---

**Example:**

An account is overdrawn by £500 over the fee-free amount.

The daily arranged overdraft fee is £1p for every £7 you borrow.

First, divide the amount of the overdraft by 7 and round down.

Then multiply the result by 1 penny.

This gives the amount we charge each day.

---

**One daily arranged overdraft fee**

You’ll pay a daily arranged overdraft fee of £1p for every £7 you borrow, over your fee-free amount.

When calculating the daily arranged overdraft fee, we will only use every full £7 you have borrowed, so if you borrow less than £7 you won’t be charged.

---

**Daily charging**

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

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

---

**If you go over your limit**

So all your payments are made, it’s important you manage your account within your arranged overdraft limit. If you don’t have enough money in your account or you reach your limit, we may refuse a payment due to lack of funds. If we allow a payment despite lack of funds, you will not be charged.
Our Grace Period
Our Grace Period gives you until 2.30pm (UK time) to pay in enough to ensure the payment goes out, but you have until midnight to avoid a daily arranged overdraft fee for that day. The money needs to be immediately available to use, so you could transfer money from another personal account you have with us via Internet Banking, Mobile Banking or Telephone Banking or pay in cash over the counter in branch.

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

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

▶ You’ve started using your overdraft and are being charged. You will only receive this message once when you are first charged for using your overdraft. You have until midnight to pay in enough to avoid future daily arranged overdraft fees. The money needs to be immediately available to use, so you could transfer money from another personal account you have with us via Mobile, Internet or Telephone Banking or pay in cash over the counter in branch.
You’re nearing your limit. We’ll send a message when your balance falls below £50. If you have an arranged overdraft, we’ll also send an alert when you’re within £50 of your arranged limit.

You don’t have enough to pay a standing order. If you’re able to move your money from other accounts, you will have until 2.30pm (UK time) to pay in cleared funds in order to make any payments.

You’ve reached your limit. You will only receive this message once when you first reach your limit and have zero available funds.

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

You can check if we have a valid number for you - or set one up - through Internet Banking, in a branch, or by calling us on 0345 721 3141. If you don’t want to receive alerts you can text STOP to 65558 to opt-out.

Mobile alerts are sent throughout the day, 7 days a week including Bank Holidays. This is a free service for all eligible current account customers.
Travel Insurance

Provided you are eligible, your Silver Account comes with travel insurance provided by AXA.

- European travel insurance for you and your family.
- Optional upgrades including worldwide travel at an extra cost.
- Take as many trips as you like.
- You’re covered for up to 45 consecutive days per trip, and 31 days in any calendar year for Winter Sports.
- Cover for certain Winter Sports comes as standard.
- New-for-old replacement on baggage under two years old if 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 public transport.
- You can request cover for medical conditions not on the list of ‘No Screen Conditions’ for an extra premium. See page 19 for important information on medical conditions and action you may need to take.
Check you’re covered
Policy holders are eligible as long as both are under 65 years old and will be living in the United Kingdom for at least six months during each 12 months following the opening of their Silver Account.

Medical conditions
Please tell us about any medical conditions affecting anyone covered by your policy. You should also check your Travel Insurance Terms and Conditions for important information on medical conditions and eligibility criteria.

Your policy details
There’s no paperwork to complete as your policy number is your Silver Account sort code and account number.

Waive your excess
An excess of £40 applies per claim, but an excess waiver upgrade is available instead (for an additional premium). To find out more, call Membership Services on 0345 602 0201.

For extra protection
To upgrade your cover or get protection for a trip over 45 days long, check your Travel Insurance Terms and Conditions then call Membership Services before you book.
Remember to pack your policy
It’s a good idea to take your policy booklet with you when you travel – you’ll find it included in this brochure from page 43 onwards, or you can download a copy at bankofscotland.co.uk

Manage your travel cover online
If you are registered for Internet Banking you can log on and click through to AXA to:

► Access and print your current Travel Insurance documents
► Upgrade your level of cover
► Update your personal information, like family details and the names of anyone on the policy
► Register a claim
► Complete your medical screening questionnaire online.

Helping you in an emergency
To make a claim, report lost baggage, documents or money, or if you need medical assistance, call Membership Services 24/7 on 0345 602 0201.
Medical conditions that any person to be insured have or have had, which are not all on the ‘No Screen Conditions’ list are not covered by this policy. To see if these can be covered you must call the insurer declaring all medical conditions including those on the list and an extra cost may apply. If following a medical screening the insurer does not provide cover for the medical conditions you tell them about they will not provide cover for any of those conditions, even if one or more is on the list of ‘No Screen Conditions’.

To make sure your policy fully covers you for any trip it’s important that when you open your account and then when you make a travel booking you tell AXA about any medical conditions affecting or which have affected the health of the people travelling who can be covered – you, your spouse, partner or children. Travel insurance is provided by AXA Insurance UK plc.

Medical screening questions
If you answer yes to either of these medical screening questions please call us on 0345 602 0201 as this affects your policy and you may not be covered.

Regarding any person to be insured, does anyone have any medical conditions that they have, or have had for which:

(a) they are currently taking prescribed medication, or,

(b) they are waiting to receive, or have received treatment (including surgery, tests or investigation) within six months prior to the opening of the account, or within six months prior to booking any trips, whichever is later.

Medical conditions that you have, or have had that are not on the ‘No Screen Conditions’ list must be declared and cover agreed with the insurer. See pages 56-57 in the Travel Insurance Terms and Conditions for more information including the ‘No Screen Conditions’ list.

Extending your cover
The insurer may be able to extend your cover to include a medical condition which you or those to be covered have or have had. Please call Membership Services to find out more. If AXA extend the cover they may charge an additional premium.
AA Breakdown Cover

No matter whose car you’re in, whether you’re the driver or a passenger, you’re covered by the AA – Britain’s largest breakdown organisation.

Accident Management Service

If you have an accident call Membership Services and we’ll put you through to the AA Accident Management Service who will help arrange the recovery and repair of your car, and even help you claim on your insurance following an accident or vandalism.
If you break down or have an accident

▶ Call Membership Services and we’ll put you through to the AA, or you can call the AA direct on 0800 980 5792.

▶ You’ll be asked for your Membership Number (your sort code and account number) and you may need to show your Visa debit card when your AA patrol arrives.

▶ 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 07900 444 999.

To enquire about your cover

To make changes or enquire about your AA Breakdown Cover call 0800 197 9214.

Keep it in the car

You’ll find the terms, conditions and limitations of your cover in the AA Terms and Conditions on page 80 of this brochure. Why not download a copy at bankofscotland.co.uk to keep in your car so you have it to hand when you need it.
Your Silver Account comes with Mobile Phone Insurance to cover your phone wherever you are in the world. So now you won’t be lost if you lose your phone.

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

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.

There’s an excess of £100 for each successful claim made. No more than 2 successful claims per account holder in any 12 month period.
What you’re covered for
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). Handsets will only be returned to a UK address.

LSG will repair the mobile phone (where possible) or replace it with a mobile phone of the same make, model and memory size. Where LSG replace the mobile phone the replacement may be a remanufactured (not brand new) device. If LSG cannot do this you will be given a choice of models with an equivalent specification. Any replaced or repaired item will only be sent to a UK address.

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

**Up to £1,500** (including VAT) per claim for contract phones

**Up to £450** (including VAT) per claim for prepaid and Pay As You Go phones

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.
Register your handset(s) now

The good news is your mobile is automatically covered under this benefit. However, registering your phones now will make things easier if you ever need to make a claim.

Visit the Account Benefits tab in Internet Banking or call Membership Services with this information:

▶ Your Membership Number (your sort code and account number)

▶ The make, model and number of the phone(s) you want to register

▶ The IMEI number for each phone (dial *#06# on your keypad to find this code).
### How to make a claim

<table>
<thead>
<tr>
<th>If your phone is lost or stolen</th>
<th>You should tell LSG about your claim as soon as you can upon discovering the incident.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Unauthorized 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.</td>
</tr>
<tr>
<td></td>
<td>Tell the police about any lost or stolen mobile phone as soon as you can and obtain a reference number for theft claims.</td>
</tr>
<tr>
<td></td>
<td>Make your claim to LSG by visiting the Account Benefits tab in Internet Banking or by calling Membership Services.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>If your phone is damaged</th>
<th>Report the incident to LSG by visiting the Account Benefits tab in your Internet Banking, or by calling Membership Services.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>If LSG need you to send your phone to them, they’ll let you know.</td>
</tr>
</tbody>
</table>

**Please note** proof of ownership may be required in the event of a claim.
Card Loss Assistance

**If your cards are lost or stolen, help is at hand.**

Just one call and Card Loss Assistance will arrange to cancel your cards, wherever you are in the world.

It’s not just your Bank of Scotland cards – Card Loss Assistance, provided by Citymain Administrators Ltd, can request cancellation of any other bank or store cards too. Which means you can avoid the hassle of trying to recall your card details and arranging to have them cancelled individually.

You must be a UK resident to be eligible for Card Loss Assistance. You’ll find all the other terms, conditions and limitations of this benefit in your terms and conditions on pages 104 - 106.

**How Card Loss Assistance works**

If your cards are lost or stolen, report them to Citymain. They’ll request your financial card providers cancel the cards straight away and arrange replacements where possible. You can also securely register your passport and driving licence numbers with Citymain for easy access should you lose them.

**Registering your cards**

Citymain will arrange to cancel your debit, credit and store cards whether you’re registered or not. However, registering your cards now will make things easier if you ever need to use the service. To do this visit the Account Benefits tab in Internet Banking or call Silver Membership Services on 0345 602 0201.
If your cards are lost or stolen, call Silver Membership Services on 0345 602 0201.
Important information about your benefits

✈ Travel Insurance

Travel Insurance is underwritten by AXA Insurance UK plc. Upgrades and medical screenings are sold, administered and underwritten by AXA Insurance UK plc. Registered office: 5 Old Broad Street, London EC2N 1AD. Registered in England No. 78950. AXA Insurance UK plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Financial Services Register number 202312.

🚗 AA Breakdown Cover

Roadside Assistance, Home Start and Relay are provided by Automobile Association Developments Limited (trading as AA Breakdown Services), an insurer of breakdown assistance services cover that is exempt from authorisation under the Financial Services and Markets Act 2000, Registered Office: Fanum House, Basing View, Basingstoke RG21 4EA. Registered in England and Wales Number 01878835.

Stay Mobile and Accident Management are underwritten by Acromas Insurance Company Limited. Acromas Insurance Company Limited is authorised and regulated by the Commissioner of Insurance, Financial Services Commission, Gibraltar, and regulated by the Financial Conduct Authority, United Kingdom. Acromas Insurance Company Limited is a member of the Association of British Insurers. Head Office: 57–63 Line Wall Road, Gibraltar. Registered Number 88716 (Gibraltar). UK branch address: Acromas Insurance Company Limited, Enbrook Park, Folkestone, Kent CT20 3SE.
Mobile Phone Insurance

Mobile Phone Insurance is administered by Lifestyle Services Group Limited (LSG) and underwritten by Assurant General Insurance Limited. 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.

Card Loss Assistance

The Card Loss Assistance service is provided by Citymain Administrators Ltd (part of the SPB UK & Ireland Group Companies), registered in England and Wales company number 03979666. Registered office: 3000 Lakeside, North Harbour, Western Road, Portsmouth, PO6 3EN. Citymain Administrators Ltd is authorised and regulated by the Financial Conduct Authority, registration number 06535.
Everyday banking

This section gives you useful tips for running and managing your accounts both day-to-day and whilst you’re abroad.

If you want to know more, please get in touch and we’ll be happy to help.
Banking your way every day

Internet Banking
With our Internet Banking service, you can view statements, check your balance, see Direct Debits, set up standing orders, transfer money and make payments online. Register in a branch or log in to the service at bankofscotland.co.uk

Mobile Banking
Always on the go? You’re always close to your bank with our Mobile Banking app for iPhone and Android. It’s fast, convenient and more secure than ever. It’s the easiest way to stay on top of your money.
You can also access your Bank of Scotland accounts through Internet Banking in your mobile browser – we’ve optimised it so it looks great on internet-enabled mobiles.
See bankofscotland.co.uk/mobile

Telephone Banking
We’re here on the phone whenever you want to open new accounts, book an appointment, make payments and much more. Our 24/7 automated service lets you carry out simple transactions and our advisers are available 7am to 11pm to help with questions.
Call us on 0345 721 3141.

In-branch Banking
We know that, sometimes, face-to-face contact is best. Come into any of our branches to talk to one of our advisers. Whether you want to find out more about one of our accounts, or simply need a hand with a transaction, we’ll be happy to help.
Mobile Banking is available to UK personal Internet Banking customers only. Our app is available to iPhone and Android users only and currently requires iOS 7.0 or above, or Android 4.1 or above, although the minimum operating system requirements may change in the future. Our Mobile Banking app does not work on jailbroken/rooted devices. You need to register for Mobile Banking services. We don’t charge you for Mobile Banking but your mobile operator may charge you for some services, please check with them. Services may be affected by phone signal and functionality. Terms & Conditions apply. Not all Telephone Banking services are available 24 hours a day, seven days a week. Please speak to an adviser for more information. Please note that although you can use Internet, Mobile and Telephone Banking to give us instructions 24 hours a day, seven days a week, some instructions, such as those given after 10pm or at weekends, cannot be processed until the next working day.
Your Visa debit card

Your Visa debit card is a simple alternative to carrying large amounts of cash at home and abroad.

At home
Quick, convenient and easy to use, your Bank of Scotland Visa debit card is a simple way to pay in shops, online and over the phone. And there’s no charge to withdraw cash at any of our Cashpoint® machines in the UK (a charge may apply at other ATMs).

You can withdraw up to £500 a day at ATMs and up to £300 a day at Post Office® branches.

If you use your card for a foreign currency transaction in the UK then charges will apply. Please see our Banking Charges guide for more details.

If we spot any fraudulent transactions on your account, we’ll call to let you know. So make sure we have your up to date contact details by calling us on 0345 721 3141 or speaking to a member of staff in branch.

When you’re abroad
Use your Visa debit card to pay in hotels, bars, restaurants and shops when you’re abroad. You can use your Visa debit card in more than 500,000 locations in the UK and 27 million worldwide.

If you use your debit card to withdraw cash or make a purchase whilst abroad, then charges will apply. Please see our Banking Charges guide for more details.
Visa is accepted in over 27 million outlets worldwide

Convenient and secure
Your Visa debit card is just as safe to use abroad as it is at home as we actively monitor your account when you’re out of the country.
Travel Money

To go alongside your debit card, you may want to take foreign currency or American Express® Travellers Cheques when you go abroad.

Before you go away
Order your foreign currency or American Express® Travellers Cheques by 3pm, Monday to Friday (excluding Bank Holidays) and we’ll deliver them free of charge to either:

▶ a branch of your choice for you to collect after 1pm the next working day or
▶ your home address by 1pm the next working day.

For further details on our travel money service including delivery timescales and order limits, please visit bankofscotland.co.uk/travel

Different delivery timescales may apply to Scotland and Northern Ireland. We may not be able to guarantee next working day delivery to certain remote areas within the United Kingdom, or to branches which are not open standard hours every weekday. Please check when placing your order.
When you get back
Our branches will also buy back any foreign notes or American Express® Travellers Cheques you have left over.

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

How to order
▶ Log in to Internet Banking. It’s the simple way to order and pay direct from your account.
▶ Phone 0345 304 0029 (lines open 24 hours a day, 7 days a week).
▶ Call in to your local branch.
Moving your money

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

Making quick, secure deposits

You can pay in cash and cheques at any Bank of Scotland branch, either over the counter or by using our depositpoint™ service. All deposits over the counter will be processed straight away. All deposits made in a depositpoint™ before branch closing time will be processed the same working day.

At weekends, any deposits using our depositpoints™ will be processed the next working day. All cash will be immediately available once processed and cheques will follow normal clearance timelines.

Please remember weekends and Bank Holidays are not counted as working days.

Set up your Direct Debits

When it comes to convenience, nothing beats a Direct Debit: a payment straight from your account to a company or service. It’s particularly useful for paying regular bills like your utilities, where the amount you pay may change. We’ll help you set up your Direct Debits using the information provided by the company or business you want to make payments to.

Remember to make sure you have enough funds in your account when your payment is due. If you ever need to cancel or change a Direct Debit, simply let us and the company you are paying know. If you think there has been an incorrect payment, tell us immediately and we’ll arrange a full and immediate refund. Just make sure you tell the company or business involved that you’ve done this.

And you can view and manage your Direct Debits through the Mobile Banking app and Internet Banking.
Set up your standing orders

A standing order is another easy way to pay – it’s a fixed, regular payment from your account. Again, we can help set these up for you and if you ever need to change or cancel a standing order, just let us know. You can cancel a standing order, through Internet Banking or by calling the Telephone Banking helpline or alternatively by going into branch.

If you’re registered for Internet Banking, you can set up, view and amend your standing orders online and through the Mobile Banking app.

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

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

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

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

If there are still not enough available funds, we will make a final try on the next working day before rejecting the payment.

Details of our fees and charges can be found in the Banking Charges section of the Bank Account Conditions.
Sending money outside the UK? Let us help

Our International Payment Services help you send money outside the UK quickly, easily and securely. To find out more about these services, including any charges that apply, visit bankofscotland.co.uk/internationalpayments visit any branch or call us on 0345 721 3141. Our lines are open daily, 7am to 11pm, seven days a week.

Using Cheques

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

Unpaid cheques
If you write a cheque without having enough money in your account to cover it, it might get returned (or ‘bounced’). Cheques can be returned usually up to six days after we receive them and charges may apply. Please refer to our Banking Charges section of the Bank Account Conditions for further information.

Processing cheques
For more information on how cheques you write or pay in are processed, and when the money is available, please refer to your Bank Account Conditions and Banking Charges.

How to cancel a cheque
If you need to cancel a cheque, call us straight away on 0345 721 3141 or come into your nearest branch. Charges apply, please refer to our Banking Charges section of the Bank Account Conditions for full details.
Boost your savings

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

How it works

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

▶ You can use your own savings account, or choose a friend or family member’s.

▶ It’s flexible, too. Call us or use Internet Banking to turn Save the Change® on or off whenever you like, or to change your chosen savings account.

▶ We’ll only make Save the Change® transfers when your current account is in credit.

All you need is an eligible Bank of Scotland Current Account and an eligible Bank of Scotland Savings Account from our range. We will apply Save the Change® to all Visa debit card purchases both in the UK and abroad.

Register now

If you use Internet Banking, you can register for Save the Change® online at bankofscotland.co.uk/savethechange
Alternatively, you can call 0345 721 3141 or ask a member of staff at any branch.
# Terms and Conditions Contents

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Travel Insurance

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

Please note
The age limit is 64, this insurance does not cover people aged 65 or over.

keyfacts

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

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

Type of insurance and cover
Travel insurance for trips taken whilst your Silver Account is in force.
This insurance provides cover whilst on trips within Europe.
Upgrade options of additional adult or child, excess waiver increased Winter Sports limits or trip extension may also be included - your upgrade schedule will show if you selected these options.
You are automatically eligible for family travel and Winter Sports cover for you and your family.

Exclusions relating to your health
It is essential that you refer to the ‘Exclusions relating to your health’ section in the policy document as these terms may affect your cover:
You will not be covered for any claims arising from a medical condition:
• for which you are taking prescribed medication or for which you have received or are awaiting treatment (within six months prior to opening your Silver Account or booking your trip, whichever is later) unless we have agreed in writing to cover you (an additional premium may be payable) or the condition is a No Screen Condition;
• of which you are aware and have sought, but have not received, a diagnosis;
• you have in respect of which a medical practitioner has advised you not to travel or would have done if you had sought advice;
• you have and for which you are not taking the recommended treatment;
• for which you travel with the intention of obtaining treatment;
• for which you travel against any health requirements stipulated by the public transport provider.
If following a medical screening we do not provide cover for the medical condition(s) that you tell us about we will not provide cover for any of those medical conditions, even if one or more of them is a No Screen Condition.

Conditions
• If you are travelling to Australia and you require medical treatment you must enrol with a local MEDICARE office. Special conditions apply to each section of your policy – please refer to the policy wording for full details.

Significant features and benefits

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

Section A – Cancellation or curtailment charges and early return
• Unavoidable or necessary cancellation or curtailment of the trip or early return home and (if the situation permits) the costs of transporting you back to your resort before completion due to, death, bodily injury or illness, compulsory quarantine or jury service, redundancy, withdrawal of leave for members of the armed forces or emergency services, the Police requesting you to return to or remain at your home due to serious damage to your home exceeding £1,500 caused by fire, aircraft, explosion, storm, flood, subsidence, malicious persons or theft. The maximum we will pay under this section is £5,000 per person.
Section B – Emergency medical, additional accommodation and travelling costs
- Medical, surgical, hospital, ambulance and nursing fees up to £10,000,000 incurred outside of your home area.
- Emergency dental treatment for pain relief up to £1,000 incurred outside of your home area.
- Reasonable cost of funeral expenses abroad up to £1,000 plus the reasonable cost of conveying the ashes or body home.
- Reasonable additional transport or accommodation expenses incurred if it is medically necessary for you to stay beyond your scheduled return date.

Section C – Hospital benefit
- £50 for every completed 24 hours in patient hospital stay up to a maximum of £1,000.

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

Section E – Baggage and baggage delay
- Accidental loss, theft or damage to baggage and valuables (excluding golf equipment) up to £2,500. Up to £500 for any one article, pair or set of articles and up to £500 for all valuables.
- Up to £250 for the replacement of essential items if your baggage is lost or misplaced and not returned for more than 12 hours on the outward journey.
- Accidental loss, theft or damage to golf equipment up to £1,500 with up to £175 for the emergency replacement or hiring of golf equipment.

Section F – Personal money and travel documents
- Accidental loss, theft or damage to personal money and travel documents up to £500 (including currency up to £300).
- Up to £200 for reasonable additional costs for travel and accommodation incurred whilst obtaining a replacement passport or visa abroad.

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

Section H – Delayed departure
- Delayed departure for at least 12 hours from the scheduled departure time (reduced to six hours for trips of three nights or less). £30 for the first complete 12 or six hours delay and £20 for each completed 12 hours following, up to a maximum of £250.
- Up to £5,000 for any irrecoverable travel and other pre-paid charges if you choose to cancel your trip once 12 hours has elapsed.

Section I – Missed departure
- Up to £1,000 for additional room only accommodation and travel expense due to the failure of public transport or an accident or breakdown of the vehicle you are travelling in or strike.

Sections J, K, L and M – Winter sports
Section J – Ski equipment
- Up to £300 for the loss, theft of or damage to your own ski equipment subject to a maximum of £300 for any one article, pair or set of articles or up to £200 for hired ski equipment.

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

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

Section M – Hire of ski equipment
- Up to £20 per day, up to a maximum of £300 for the cost of hiring ski equipment following the loss, theft of or damage to your own ski equipment.

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

Section O – Wedding/Civil partnership cover
- Accidental loss, theft or damage to certain items forming part of your baggage and valuables. Up to £250 for each wedding ring, up to £1,000 for wedding gifts (including up to £150 for bank notes and currency notes), up to £1,500 for wedding attire.
• Up to £750 for the reasonable cost incurred to reprint/make a copy of or retake the photographs/video recordings.

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

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

Significant or unusual exclusions or limitations (please refer to ‘What is not covered’ under each section of the policy wording for further details).
• The standard excesses will be shown within your policy wording. If you have purchased the excess waiver upgrade option this will be shown on your upgrade schedule.
• There is no cover for trips over 45 days in duration unless you have purchased the trip extension to provide cover for longer trips. Your upgrade schedule will show if you purchased this option.
• You are only covered for travel within your home area if you have pre-booked at least two consecutive nights’ paid accommodation (at least five nights in the case of business travel).
• Cover under your policy will cease on the date your account is closed or the policy is cancelled, whichever is the earlier. Cover under your policy will cease on the day which you reach the age limit:
  – The age limit is 64, this insurance does not cover people aged 65 or over. The policy is only available to you if you will be living in the United Kingdom for at least six months during each 12 month period following the opening of your account.

General exclusions:
• War risks, civil commotion, terrorism, (except under Section B – Emergency medical, additional accommodation and travelling costs, Section C – Hospital benefit and Section D – Personal accident and travel accident cover unless caused by nuclear, chemical or biological attack), sonic bangs, radioactive contamination.
• There are a number of activities, practices and winter sports that are excluded – please see paragraphs 5, 6, and 7 in the general exclusions section of the policy wording.
• Climbing on or jumping from vehicles, buildings or balconies regardless of the height.
• Wilful, self inflicted injury, suicide, drug use or solvent abuse.
• You drinking too much alcohol resulting in a claim.
• Unlawful actions and any subsequent legal proceedings brought against you.
• Travel to a country, specific area or event which the Foreign and Commonwealth Office has advised against all travel or all but essential travel (except where cover is provided under subsections 1.c) and 5.c) of What is covered under Section Q – Travel disruption cover).

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

Section S – Personal assistance services
• Up to £250 towards administration and delivery costs for a range of services, such as transfer of emergency funds and tracing lost baggage and valuables – please refer to the policy wording for full details of the services available.
## Exclusions under Section A – Cancellation or curtailment charges:
- Redundancy caused by misconduct, resignation, voluntary redundancy, entering into a compromise agreement, or where you received a warning or notification of redundancy prior to the date you opened a new Silver Account or at the time of booking any trip.
- Any circumstances known prior to the date you opened a new Silver Account or at the time of booking any trip that could reasonably be expected to give rise to a claim.
- Your reluctance to continue travelling unless the Foreign and Commonwealth Office announces travellers should avoid the country or area.

## Exclusions under Section B – Emergency medical and other expenses:
- The cost of private treatment unless authorised specifically by AXA Assistance.
- Treatment or surgery which in the opinion of AXA Assistance can wait until your return to your Home Area.
- Medication, which prior to departure is known to be required.
- Expenses incurred as a result of any medical condition where you have not had the recommended inoculations and/or taken the recommended medication to prevent that condition.
- Treatment for cosmetic purposes.

## Exclusions under Section C – Hospital benefit:
- Expenses incurred as a result of any medical condition where you have not had the recommended inoculations and/or taken the recommended medication to prevent that condition.

## Exclusions under Section E – Baggage and baggage delay:
- Valuables left unattended at any time unless in a hotel safe, safety deposit box or in your locked accommodation.
- Baggage contained in an unattended vehicle unless locked out of sight in a secure baggage area and evidence of entry into the vehicle by forcible and violent means is available.
- Contact or corneal lenses, hearing aids, dental or medical fittings, ski equipment and other items are excluded – see your policy wording for the full list.
- Business goods, samples or tools used in connection with your occupation.

## Exclusions under Section F – Personal money and travel documents:
- Personal money and passports left unattended at any time unless in a hotel safe, safety deposit box or in your locked accommodation.
- Loss or theft of traveller’s cheques where you have not complied with the issuing agent’s conditions.

## Exclusions under Section G – Personal liability:
- Pursuit of any trade, business or profession, or the ownership, possession or use of any vehicles, aircraft or mechanically operated watercraft.

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

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

## Exclusions under Sections J, K, L, and M – Winter sports:
- Ski equipment contained in an unattended vehicle unless locked out of sight in a secure baggage area and evidence of entry into the vehicle by forcible and violent means is available.

## Exclusions under Section N – Overseas legal expenses and assistance:
- Expenses incurred in pursuit of any claim against a travel agent, tour operator, carrier, AXA Insurance or AXA Assistance.
- Claims for compensation amounts of less than £1,000 per insured person.
- Claims occurring within the United Kingdom.

## Exclusions under Section O – Wedding/Civil partnership cover:
- Valuables, bank notes and currency notes left unattended unless deposited in a hotel safe, safety deposit box or your locked accommodation.
- Baggage contained in an unattended vehicle unless locked out of sight in a secure baggage area and evidence of entry into the vehicle by forcible and violent means is available.
• Contact or corneal lenses, hearing aids, dental or medical fittings, ski equipment and other items are excluded — see your policy wording for the full list.

• Business goods, samples or tools used in connection with your occupation.

Exclusions under Section P – Business travel:
• Business equipment left unattended at any time unless deposited in a hotel safe, locked accommodation or in the locked boot or covered luggage area of a motor vehicle.
• Loss, theft or damage of films, tapes, cassettes, cartridges, CDs, DVDs or discs other than the market value.
• Any loss or damage arising from manual work.

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

Duration
This policy provides travel insurance for trips taken while your account is in force and up to the age limit.

The age limit is 64, this insurance does not cover people aged 65 or over.

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

Claim notification
To make a claim please call the Silver Membership Services on 0345 602 0201.

Making yourself heard
Any complaint you may have, should in the first instance be addressed to the claim office or helpline as applicable. If the complaint is still not resolved, you can approach The Financial Ombudsman Service. Referral to the Financial Ombudsman will not affect your right to take legal action. Full details of addresses and contact numbers can be found within the ‘Complaints Procedure’ section of the policy wording.

Financial Services Compensation Scheme (FSCS)
AXA Insurance UK plc are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme in the unlikely event we cannot meet our obligations to you. This depends upon the type of insurance and the circumstances of the claim. Further information about the compensation scheme arrangements is available from the FSCS. Contact them at www.fscs.org.uk or call them on 020 7892 7300.
Travel insurance policy

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

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

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

Your policy is evidence of the contract of insurance.

Premiums, fees and charges

Bank of Scotland collects Your premiums on behalf of AXA Insurance which include Insurance Premium Tax (IPT) at the current rate. There are no additional fees or charges in respect of this insurance or insurance related services.

United Kingdom residents

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

Policy Excess

Under most sections of the policy, claims will be subject to an excess. This means that You will be responsible for paying the first part of each and every claim per incident, unless the additional premium has been paid to waive the excess as shown in Your Upgrade schedule.

The European Commission has also provided an Online Dispute Resolution Service for logging complaints. To use this service please go to: http://ec.europa.eu/odr

Policy information or advice

If You would like more information or if You feel the insurance may not meet Your needs, telephone Silver Membership Services on 0345 602 0201.

AXA Insurance

Benefits under this policy are underwritten by AXA Insurance UK plc. Registered in England No. 78950. Registered Office: 5 Old Broad Street, London EC2N 1AD. AXA Insurance UK plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 202312. This can be checked on the Financial Services Register by visiting the FCA’s website at www.fca.org.uk

Data Protection Act Notice

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

Also, please note that information provided may be shared with Your Bank Account Provider.

Fraud prevention

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

1. Share information about You with other organisations and public bodies including the police.
2. Share information about You within the AXA Group and with other insurers.
3. Pass Your details to recognised centralised insurance industry applications and claims review systems (for example the Travel Claims Database) where Your details may be checked and updated.
4. Load Your details and any information and documents You provide Us to the Insurance Fraud Register. This may affect future applications for insurance products.
5. Check Your details with fraud prevention agencies and databases. If You give Us false or inaccurate information and We suspect fraud, We may record this with fraud prevention agencies.
6. Search records held by fraud prevention and credit agencies to:
   a) Help make decisions about credit services for You and members of Your household.
   b) Help make decisions on insurance policies and claims for You and members of Your household.
   c) Trace debtors, recover debt, prevent fraud and to manage Your insurance policies.
   d) Check Your identity to prevent money laundering.
7. Undertake credit searches and additional fraud searches.

Your travel insurance checklist

Before You travel, You should ask Yourself the following:

- Will Your Trip last more than 45 consecutive days?
- Will You be engaging in Winter Sports for more than 31 days in any calendar year?
- Will You be travelling outside of Your Geographical Limits?

You need to tell Us about any Medical Condition before You book Your Trip.
In order to travel You must be:
- healthy, fit to travel and to undertake Your planned Trip
- NOT travelling against medical advice or with the intention of obtaining medical treatment abroad. Upgrades are available, please refer to Your Travel Policy section of this document. Upgrades must be purchased before You travel.

Please refer to the ‘Exclusions’ section of this policy on pages 56 – 58.

Definitions

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

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

Insured Person/You/Your
- means the holder(s) of the account and their Family.
- All cover on this policy ceases for all travellers when—
  - On a single account, the account holder reaches the age limit;
  - On a Joint Account, both account holders have reached the age limit. When one account holder is under the age limit cover continues for this account holder and their Family.

The age limit is 64, this insurance does not cover people aged 65 or over.

We/Us/Our
- means AXA Insurance UK plc. Registered in England No. 78950. Registered Office: 5 Old Broad Street, London EC2N 1AD. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

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

Bank Account Provider
- The bank which provides the account through which this travel insurance policy is made available to You.

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

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

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

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

Close Relative

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

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

Early Return
- means Your need to make an unscheduled early return journey Home during Your Trip.
Europe/European
• means:
  – Albania
  – Andorra
  – Armenia
  – Austria
  – Azerbaijan
  – Azores
  – Balearic Islands
  – Belarus
  – Belgium
  – Bosnia and Herzegovina
  – Bulgaria
  – Canary Islands
  – Cape Verde
  – Channel Islands
  – Corsica
  – Croatia
  – Cyprus
  – Czech Republic
  – Denmark
  – El Hierro
  – England
  – Estonia
  – Finland including Lapland
  – France
  – Fuerteventura
  – Georgia
  – Germany
  – Gibraltar
  – Greece
  – Hungary
  – Ibiza
  – Iceland
  – Isle of Man
  – Italy
  – La Gomera
  – La Palma
  – Lanzarote
  – Latvia
  – Liechtenstein
  – Lithuania
  – Luxembourg
  – Macedonia
  – Madeira
  – Majorca
  – Malta
  – Mediterranean Islands (not otherwise specified)
  – Menorca
  – Moldova
  – Monaco
  – Montenegro
  – Morocco
  – Netherlands
  – Northern Ireland
  – Norway
  – Poland
  – Portugal
  – Republic of Ireland
  – Romania
  – Russia west of the Ural mountains (known as European Russia)
  – San Marino
  – Sardinia
  – Scilly Isles
  – Scotland
  – Serbia
  – Sicily
  – Slovakia
  – Slovenia
  – Spain
  – Sweden
  – Switzerland
  – Tenerife
  – Tunisia
  – Turkey
  – Ukraine
  – Vatican City State
  – Wales

If You are travelling to a country not on this list, You will need to purchase the Worldwide Cover Upgrade.

To upgrade Your existing cover please call Silver Membership Services on 0345 602 0201.

Family
• The account holder(s) spouse, partner or civil partner under the age limit (who are covered to travel on their own).

The age limit is 64, this insurance does not cover people aged 65 or over.
- The account holder(s) children, step children, adopted children, children for whom You are the legal guardian and foster children all of whom are under the age of 18 or under the age of 24 if in full time education (all of whom are only covered when travelling with the account holder(s), the account holder(s) spouse, partner or civil partner or a Responsible Adult).
- The spouse, partner or civil partners children, step children, adopted children, children for whom they are the legal guardian and foster children all of whom are under the age of 18 or under the age of 24 if in full time education (all of whom are only covered when travelling with the account holder(s), the account holder(s) spouse, partner or civil partner or a Responsible Adult).

Geographical Limits
- For Silver Account holders: means anywhere in Europe unless You have purchased the worldwide cover Upgrade, in which case the definition is amended to mean anywhere in the world.

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

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

Home Area
For residents of United Kingdom excluding Channel Islands and Isle of Man Your Home Area means United Kingdom excluding Channel Islands and Isle of Man. For residents of the Channel Islands and the Isle of Man, Your home area means either the particular Channel Island on which You live or the Isle of Man depending on where Your Home is.

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

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

Medical Condition
- means any disease, illness or injury.

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

Pair or Set
- means a number of items of personal Baggage and Valuables associated as being similar or complementary or used together.

Period of Insurance
- means the date when You opened a new Silver Current Account, and ending when Your Silver Current Account is closed, the policy is cancelled or You reach 65 years of age, whichever is the earlier.

For Silver Account holders: The age limit is 64, this insurance does not cover people aged 65 or over.
Cover for cancellation starts from the commencement of the period of insurance or when You book each Trip, whichever is the later and ends on commencement of any Trip.
Cover for all other sections applies for the length of each Trip. Legal advice continues to apply for up to a week after You return Home.

Permitted Sports and Activities
- means the following activities which We cover as standard under the policy:
  - administrative or clerical occupations
  - aerobics
  - archery
  - badminton
  - banana boating
  - baseball
  - basketball
  - body boarding (boogie boarding)
  - bowls
  - camel riding
  - canoeing (up to grade 2 rivers)
  - clay pigeon shooting
  - climbing (on climbing wall only)
  - cricket
  - croquet
  - curling
  - cycling (not racing)
  - deep sea fishing
  - dinghy sailing
  - fishing
  - flying (as a fare paying passenger in a fully licensed passenger carrying aircraft)
  - go karting
  - golf
  - hiking
  - horseriding (excluding competitions, racing, jumping and hunting)
  - hot air ballooning (organised pleasure rides only)
- jet skiing (no racing)
- kayaking (up to grade 2 rivers)
- netball
- orienteering
- pedalo
- quad biking
- ringos
- roller skating and blading (wearing pads and helmets)
- rounders
- rowing (except racing)
- running (non-competitive and not marathons)
- safari trekking (must be organised tour)
- scuba diving up to a depth of 30 metres (if You have the relevant qualifications for the depth at which You are diving, such as PADI: Advanced Open Water, BSAC: Sports Diver or equivalent, and You are accompanied by a qualified dive marshal, diving instructor or guide)
- shooting/small bore target shooting (within organisers’ guidelines)
- skateboarding (wearing pads and helmets)
- snorkelling
- softball
- squash
- surfing
- swimming
- swimming with dolphins
- table tennis
- team sports (if not the main purpose of the Trip)
- tennis
- trampolining
- trekking up to 2,500 metres altitude
- volleyball
- wake boarding
- walking
- war games (wearing eye protection)
- water polo
- water skiing
- wind surfing
- yachting (if qualified and excluding racing)
- zorbing

To upgrade Your existing cover call Silver Membership Services team on 0345 602 0201.

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

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

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

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

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

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

**Trip**
- means any holiday, business or pleasure trip or journey within the Geographical Limits, during the Period of Insurance, commencing and ending in Your Home Area, with a maximum duration of 45 consecutive days.

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

**Unattended**
- means when You are not in full view of and not in a position to prevent unauthorised interference with Your property or vehicle.
United Kingdom
- means England, Scotland, Wales, Northern Ireland, Isle of Man and the Channel Islands.

Valuables
- means jewellery, gold, silver, precious metal or precious or semiprecious stone articles, watches, furs, cameras, camcorders, portable satellite navigation systems, photographic, audio, video, computer, television and telecommunications equipment and other electronic entertainment devices (including but not limited to mobile phones, MP3 or 4 players, tablets, ebooks, CD’s, DVD’s, tapes, films, cassettes, cartridges and headphones), computer games and associated equipment, telescopes and binoculars.

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

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

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

Your travel policy
Your cover available under this policy is only provided:

a) For Trips You take:
   i) outside Your Home Area; or
   ii) solely within Your Home Area provided that You have pre-booked at least two consecutive nights paid accommodation on a holiday or pleasure Trip, or at least five consecutive nights pre-booked paid accommodation on a Business Trip.

b) For losses arising out of incidents which take place after the start of the Period of Insurance during a Trip;

c) For Trips within the Geographical Limits with a maximum duration of 45 days;

d) For persons below the age limit and whilst You are a United Kingdom resident as outlined under the 'Travel Insurance policy' section, and

e) Subject to the limits of cover and all other terms, conditions and exclusions contained in this policy.

The age limit is 64, this insurance does not cover people aged 65 or over.

The law applicable to this policy
You are free to choose the law applicable to this policy. Your policy will be governed by the law of England and Wales unless You and We have agreed otherwise.

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

Optional upgrades
You may purchase the following Upgrades.

Additional Adult or Child
You may nominate a named additional adult or child, relative or friend, as an Insured Person, when the adult or child is travelling with the Added Value Account holder, or with the account holder’s spouse, partner or civil partner when he/she is the Insured Person.

Excess Waiver
The policy excess will be reduced to nil.

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

Trip Extension
The Trip limit may be extended to cover You for either 62, 93, 186 or 279 consecutive days in each annual Period of Insurance.

Travelling in excess of the Trip limits will invalidate the whole policy.

Winter Sports
If You wish to participate in any activities not listed in the Winter Sports definition (and not included in the list of activities not covered in the 'General exclusions relating to all sections of the policy' paragraph 5.), then please call Us as We can extend Your cover to include any of the following activities: Cross Country Skiing, Ski-dooing**, Nordic Skiing, Snow Biking, Snow Boarding, Snow Mobility** or Snow Scooting**

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

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

Worldwide cover
This extends the Geographical Limits to cover You to travel anywhere in the world (excluding areas the public has been advised not to travel to - see ‘Exclusions’ section point 14 for more details).

By special extension We will automatically include Disability Benefit following Road Traffic Accident in New Zealand cover when You purchase Worldwide Cover.

To upgrade Your existing cover call Silver Membership Services team on 0345 602 0201.
Automatic Renewal
By purchasing an optional Upgrade(s) You provide consent to set up a continuous payment authority. This means We are authorised to automatically renew Your Upgrade(s) and apply for renewal payments from Your account every year, even if Your card has expired, until You instruct Us to stop.
We will contact You at least 21 days before the expiry date. If You still meet Our eligibility criteria, We will seek to automatically renew Your Upgrade(s) by using the latest details You provided to Us. You will also be provided with a renewal invitation which You should check to ensure all Your details are still correct and relevant. If any changes are required or You do not wish to renew Your Policy You should let Us know by contacting Us on 0345 602 0201 (Silver Membership Services).
If You no longer meet Our eligibility criteria, We will not be able to renew Your Upgrade. In all cases We will contact You prior to Your renewal date to advise You what to do next.

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

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

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

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

If You do not wish to accept the change(s) that We intend to make to Your insurance policy, You can contact Your Bank Account Provider acting as Our agent by using the Added Value Account Membership Services contact details in this booklet. This will be treated as notice that You wish to close or switch Your Silver Account immediately - there will be no charge for closing or switching Your account. It will be assumed that You have accepted the change(s) if Your Bank Account Provider has not heard from You by the end of the notice period and You will be bound by the change(s) when they come into force.

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

Silver Membership Services helpline: 0345 602 0201

Opening hours:
Customer service lines: 8am – 8pm Monday – Saturday 9am – 5pm Sunday.
Claim lines: 8am – 8pm Monday – Friday 9am – 5pm Saturday.

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

24 hour overseas assistance helpline: +44 1633 439 013
Fax: +44 1633 815 866
Pre-travel advice/Legal assistance: 0345 602 0201
UK fax number for claims: 0345 603 1660
General conditions applicable to the whole policy

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

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

1. Dual insurance

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

2. Reasonable precautions

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

3. Cancellation

You have the right to cancel Your insurance at any time. If You, or Lloyds Bank close Your account, or Lloyds Bank terminates the cover provided through the account, cover will stop immediately unless You are moving from one qualifying account to another. The cancellation details within Your personal banking terms and conditions apply. Depending on the circumstances a refund may apply. If You have purchased an Upgrade and within 14 days of receipt of the Upgrade schedule, You find that it does not meet Your requirements You may cancel Your Upgrade by returning the Upgrade schedule to Us. We will refund any premium You have paid for Upgrades or to obtain cover for Medical Conditions in full provided You have not travelled.

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

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

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

Making a claim

Making a claim could not be easier. All You need to do is telephone the dedicated claims team between the hours of 8am to 8pm Monday to Friday and 9am to 5pm Saturday for a fast and efficient service. The claims team will take details of Your claim and advise You of the next steps.

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

The claims contact numbers are as follows:

All claims except Legal expenses and Personal assistance services only.

AXA Travel Claims
Civic Drive
Ipswich
IP1 2AN
Tel: 0345 602 0201

Legal expenses and Personal assistance services only.

AXA Assistance
The Quadrangle
106/118 Station Road
Redhill
Surrey
RH1 1PX
Tel: 0345 602 0201

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

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

Claims Conditions

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

1. Claims

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

The notification must be made within 31 days or as soon as possible thereafter following any Bodily Injury, illness, disease, incident, event, redundancy or the discovery of any loss, theft or damage which may give rise to a claim under this policy. You must also inform Us if You are aware of any court claim form, summons or impending prosecution. Every communication relating to a claim must be sent to Us without delay.

You or anyone acting on Your behalf must not negotiate, admit or repudiate any claim without Our written consent.

You or Your legal representatives must comply with the conditions and supply the relevant information detailed under the heading ‘Special conditions relating to claims’ for the section under which You are claiming. Please refer to each section of this wording for a complete list.

We reserve the right to require You to undergo an independent medical examination at Our expense. We may also request and will pay for a post mortem examination.
You must retain any property which is damaged, and, if requested, send it to Us at Your own expense. If We pay a claim for the full value of the property and it is subsequently recovered or there is any salvage then it will become Our property. We may refuse to reimburse You for any expenses for which You cannot provide receipts or bills.

2. Transferring of Rights

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

3. Fraudulent claims

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

a) knowingly provides information to Us as part of Your application for Your policy that is not true and complete to the best of Your knowledge and belief; or

b) knowingly makes a fraudulent or exaggerated claim under Your policy; or

c) knowingly makes a false statement in support of a claim; or

d) submits a knowingly false or forged document in support of a claim; or

e) makes a claim for any loss or damage caused by Your wilful act or caused with Your agreement, knowledge or collusion.

Then:

a) We may prosecute fraudulent claimants;  
b) We may make the policy void from the date of the fraudulent act;  
c) We will not pay any fraudulent claims;  
d) We will be entitled to recover from You the amount of any fraudulent claim already paid under Your policy since the start date;  
e) We shall not return any premium paid by You for the policy;  
f) We may inform the Police of the circumstances.

Exclusions

Exclusions relating to Your health.

You will not be covered under:

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

For any claims arising directly or indirectly from:

1. Any Medical Condition You have, or have had, for which You are taking prescribed medication or are waiting to receive, or have received treatment (including surgery, tests or investigations) within the six months prior to opening Your Added Value Account or within the six months prior to booking any Trip, whichever is later, unless You have contacted Us and We have agreed, in writing to cover You.

If You wish to apply for cover for such Medical Conditions, You need to contact Us on 0345 602 0201 at the following times:

a) Upon opening Your Silver Account if You already have a Trip booked, or before You book Your first Trip after opening Your Silver Account, and

b) At any subsequent Health Check Date.

If You have any Medical Conditions and they all appear in the list of No Screen Conditions on the following pages, then these will all be covered under the policy without the need to contact Us. If however You have any Medical Condition that is not in the list of No Screen Conditions, then You must tell Us about all the Medical Conditions that You have, including those on the list of No Screen Conditions.

Cover for any Medical Condition may be subject to an additional premium. This will be confirmed when You contact Us.

2. Any Medical Condition You have at a Health Check Date of which You are aware and have sought, but not received, a diagnosis.

3. Any Medical Condition You have in respect of which a Medical Practitioner has advised You not to travel or would have done so had You sought his/her advice.

4. Any Medical Condition You have and for which You are not taking the recommended treatment or prescribed medication as directed by a Medical Practitioner.

5. Any Medical Condition You have and for which You are travelling with the intention of obtaining treatment outside Your Home Area.

6. Your travel against any health requirements stipulated by the carrier, their handling agents or any other Public Transport provider.

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

- Achilles tendon injury  
- Acid excess  
- Acid Reflux  
- Acne  
- ADHD (Attention Deficit Hyperactivity Disorder)
– Allergy (requiring no prescriptive treatment only)
– Allergy (with Epipen if prescribed)
– Anal fissure/fistula
– Arthritis
– Asthma
– Benign Prostatic Enlargement
– Blindness
– Broken bone (not head or spine)
– Carpal tunnel syndrome
– Cataracts
– Chicken pox
– Colitis (no hospital admissions in the last 12 months)
– Common cold/influenza
– Corneal graft
– Cosmetic surgery
– Crohn’s Disease
– Cuts and abrasions (non self-inflicted)
– Cyst – breast
– Cyst – testicular
– Cystitis
– Deafness
– Diabetes
– Diarrhoea and/or vomiting
– Dislocated hip (not replacement hip)
– Diverticulitis
– Dyspepsia
– Eczema
– Epididymitis
– Epilepsy
– Essential tremor
– Fungal nail infection
– Gastric reflux
– Glandular fever (not within three months of the planned trip)
– Glaucoma
– Gout
– Haemorrhoids
– Hayfever
– Hernia
– High blood pressure
– High Cholesterol
– Hip replacement
– Hyperthyroidism (overactive thyroid)
– Hypothyroidism (underactive thyroid)
– Hysterectomy (provided carried out more than six months ago)
– IBS (Irritable Bowel Syndrome)
– Impetigo
– Macular degeneration
– ME (Myalgic Encephalomyelitis, if only symptom is fatigue)
– Meniere’s disease
– Menopause/HRT
– Menorrhagia
– Migraine (confirmed diagnosis, no ongoing investigations)
– Nasal polyps
– Neuralgia, Neuritis
– Nut allergy
– Osteocondritis
– Osteoporosis
– Parkinson’s
– Pelvic inflammatory disease
– PMT (Pre-menstrual tension)
– Pregnancy (no complications)
– Psoriasis
– Reflux oesophagus
– Retinal detachment
– Rheumatism
– Rhinitis
– RSI (Repetitive strain injury/Tendinitis)
– Shingles
– Shoulder injury
– Sinusitis
– Sleep Apnoea
– Tendon injury
– Tendonitis
– Tinnitus
– Tonsillitis
– Uticaria
– Varicose veins – legs only (if GP has confirmed fitness to travel)
– Vertigo

To declare a Medical Condition or a change in Your state of health or prescribed medication, You should contact Silver Membership Services on 0345 602 0201.

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

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

1. War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, Terrorism, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power but this exclusion shall not apply to losses under:

   • Section B – Emergency medical, additional accommodation and travelling costs
   • Section C – Hospital benefit
   • Section D – Personal accident and travel accident cover

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

2. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste, from combustion of nuclear fuel, the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly.

3. Loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.

4. The failure or fear of failure or inability of any equipment or any computer programme, whether or not You own it, to recognise or to interpret correctly or process any date as its true calendar date, or to continue to function correctly beyond that date.

5. Although Winter Sports cover is included You are still not covered for the following activities: off-piste skiing without a guide, skiing against local authoritative warning or advice, ski stunting, free-style skiing, ice hockey, bobbing, tobogganing, heli skiing, ski acrobatics, ski flying, ski jumping, ski mountaineering, snowcat skiing, snowboarding off-piste without a guide, snow carting or the use of bob sleighs, luges or skeletons.

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

6. Your engagement in or practice of the following, unless You have received Our prior agreement in writing: manual work in connection with a profession business or trade, professional entertainment, flying except as a fare paying passenger in a fully-licensed passenger carrying aircraft, the use of a moped, motorcycle, car, van, lorry or similar motorised vehicle unless a full United Kingdom driving licence is held permitting the use of such vehicles in the United Kingdom and in the case of a moped or motorcycle, You and Your passenger are wearing a helmet.

7. Your engagement in any sport or activity that is not in the list of Permitted Sports and Activities unless You have received Our prior agreement in writing.

8. Your wilfully, self-inflicted injury or illness, suicide or attempted suicide, sexually transmitted diseases, solvent abuse, alcohol abuse, drug use (other than drugs taken in accordance with treatment prescribed and directed by a Medical Practitioner, but not for the treatment of drug addiction), and putting Yourself at needless risk (except in an attempt to save human life).

9. You drinking too much alcohol or alcohol abuse where it is reasonably foreseeable that such consumption could result in an impairment of Your faculties and/or judgment resulting in a claim. We do not expect You to avoid alcohol on Your trips or holidays, but We will not cover any claims arising because You have drunk so much alcohol that Your judgement is seriously affected and You need to make a claim as a result.

10. You climbing on top of, or jumping from a vehicle or jumping from a building or balcony, or climbing or moving from any external part of any building to another (apart from stairs, ramps or walkways) and falling regardless of the height, unless Your life is in danger or You are attempting to save human life.

11. Your own unlawful action or any criminal proceedings against You.

12. Any other loss, damage or additional expense following on from the event for which You are claiming, unless We provide cover under this insurance. Examples of such loss, damage or additional expense would be the cost of replacing locks after losing keys, costs incurred in preparing a claim or loss of earnings following Bodily Injury, illness or disease.

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

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

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

   • Any sanctions, prohibitions or restrictions under United Nations resolutions; or
   • The trade or economic sanctions, laws or regulations of the European Union, United Kingdom, or United States of America.
**Emergency and medical service**

**Emergency assistance**

**24 hours a day**

You should first check that the circumstances are covered by Your policy. Having done this please contact the appropriate 24 hour number shown on page 55. Give Your name, Your Silver Account number and branch sort code, and as much information as possible. Please give Us a telephone, fax or telex number where We can contact You or leave messages at any time of the day or night.

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

**Medical assistance abroad**

AXA Assistance has the medical expertise, contacts and facilities to help should You be injured in an accident or fall ill. AXA Assistance will also arrange transport Home when this is considered to be medically necessary or when You have notice of serious illness or death of a Close Relative at home.

**Payment for medical treatment abroad**

If You are admitted to a hospital/clinic while abroad, AXA Assistance will arrange for medical expenses covered by the policy to be paid direct to the hospital/clinic. To take advantage of this benefit someone must contact AXA Assistance for You as soon as possible. Private medical treatment is not covered unless authorised specifically by AXA Assistance.

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

**Contact AXA Assistance on telephone number:** +44 1633 439 013.

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**Reciprocal health agreements**

**EU, EEA and Switzerland**

If You are travelling to countries within the European Union (EU), the European Economic Area (EEA) or Switzerland You are strongly advised to obtain a European Health Insurance Card (EHIC). You can apply for an EHIC either online at www.ehic.org.uk or by telephoning 0300 3301350. If We agree to pay for a medical expense which has been reduced because You have used either a European Health Insurance Card, any other worldwide reciprocal health care agreement or private health insurance, there will be no excess applicable under Section B – Emergency medical, additional accommodation and travelling costs.

**Australia**

If You require medical treatment in Australia You must enrol with a local MEDICARE office. You do not need to enrol on arrival but You must do this after the first occasion You receive treatment. In-patient and out-patient treatment at a public hospital is then available free of charge. Details of how to enrol and the free treatment available can be found by visiting the MEDICARE website on www.medicareaustralia.gov.au or by emailing medicare@medicareaustralia.gov.au Alternatively please call AXA Assistance for guidance.

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

**New Zealand**

**United Kingdom**

Citizens on a short term visit to New Zealand are eligible for treatment (medical, hospital and related) on the same basis as citizens of New Zealand. If the treatment relates to an existing medical condition or a new condition arises, then a Medical Practitioner must agree in each case that prompt treatment is needed before Your Trip ends, if treatment is to be provided under the reciprocal agreement. You will also need to show Your UK passport. You will however have to pay the same charges as New Zealanders for treatment at a doctor’s surgery or for prescribed medication.

**Contact AXA Assistance on telephone number:** +44 1633 439 013.
Section A — Cancellation or curtailment charges and early return

What is covered

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

a) cancellation of the Trip is necessary and unavoidable or
b) the Trip is Curtailed before completion
c) You have to make an Early Return

d) Your Close Relative
e) Your Close Business Associate.

1. The death, Bodily Injury, illness, disease of:

a) You
b) any person with whom You are travelling or have arranged to travel with
c) any person with whom You have arranged to reside temporarily
d) Your Close Relative
e) Your Close Business Associate.

2. Compulsory quarantine, jury service attendance or being called as a witness at a Court of Law of You or any person with whom You are travelling or have arranged to travel with.

3. Redundancy of You or any person who You are travelling or have arranged to travel with which qualifies for payment under current United Kingdom redundancy payment legislation, and at the time of booking the Trip there was no reason to believe anyone would be made redundant.

4. You or any person with whom You are travelling or have arranged to travel with are a member of the Armed Forces, Police, Fire, Nursing or Ambulance Services or employees of a Government Department and have Your/their authorised leave cancelled for operational reasons, provided that such cancellation or Curtailment could not reasonably have been expected at the time this insurance is purchased by You.

5. The Police requesting You to remain at or return to Your Home when a loss in excess of £1,500 is involved due to serious damage to Your Home caused by fire, aircraft, explosion, storm, flood, subsidence, malicious persons or theft.

6. Medical complications as a result of Your pregnancy or the pregnancy of anyone You have arranged to travel or stay with during the Trip.

7. A government directive prohibiting all travel to, or recommending evacuation from, the country or area You were planning to visit or were staying in provided such a directive came into force after You have left the United Kingdom.

If the same expenses are also covered under Section Q — Travel disruption cover You can only claim for these under one section for the same event.

Special conditions relating to claims

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

2. If You fail to notify the travel agent, tour operator or provider of transport/accommodation immediately it is found necessary to cancel the Trip Our liability shall be restricted to the cancellation charges that would have applied had failure not occurred.

3. If You cancel the Trip due to Bodily Injury or illness You must provide a medical certificate from a Medical Practitioner stating that this necessarily and reasonably prevented You from travelling.

4. On condition that You contact Us first, and that We make all the travel arrangements, We will pay all the necessary travel costs incurred in returning You Home in the event that You have a valid Curtailment claim. If the situation permits, and the period of Your original booked Trip has not expired, We will also pay necessary additional travel costs in transporting You back to the location abroad.

5. Travel by air will be limited to one ticket, of the same class of travel as that paid by You on Your outward Trip, for each Insured Person.

What is not covered

1. The first £40 of each and every claim per incident.

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 Added Value Account or at the time of booking any Trip.

b) Circumstances known to You prior to the date You opened a new Added Value Account or at the time of booking any Trip which could reasonably have been expected to give rise to cancellation or Curtailment of the Trip.
4. Travel tickets paid for using any airline mileage reward scheme (except for Avios where We will arrange for Your Avios to be replaced if the circumstances of the claim are covered).
5. Stress, anxiety, depression or any other mental or nervous disorder that You are suffering from unless it has been investigated and diagnosed as such by either a registered mental health professional if You are under the care of a Community Mental Health Team or if not, a consultant specialising in the relevant field.
6. Your reluctance to continue travelling unless the Foreign and Commonwealth Office (FCO) announces that travellers should avoid the country or area that You are in. No cover will be available when travelling against FCO advice.
7. The cost of Your unused original tickets where AXA Assistance or We have arranged and paid for You to come Home following 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.
8. Anything mentioned in the exclusions on pages 56 – 58.

Please refer to the telephone number checklist on page 54.

Section B — Emergency medical, additional accommodation and travelling costs

What is covered
We will pay You up to £10,000,000 for the following expenses which are necessarily incurred within 12 months of the incident as a result of Your suffering unforeseen Bodily Injury, illness, disease and/or compulsory quarantine:

1. Emergency medical, surgical, hospital, ambulance and nursing fees and charges incurred outside of Your Home Area.
2. Emergency dental treatment for the immediate relief of pain and/or emergency repairs to dentures or artificial teeth carried out solely to alleviate distress in eating, up to a limit of £1,000, incurred outside Your Home Area.
3. In the event of Your death outside Your Home Area the reasonable additional cost of funeral expenses abroad up to a maximum of £1,000 plus the reasonable cost of conveying Your ashes to Your Home, or the additional costs of returning Your body to Your Home.
4. Reasonable additional transport or accommodation expenses incurred, up to the standard of Your original booking, if it is medically necessary for You to stay beyond Your scheduled return date.

This includes, with the prior authorisation of AXA Assistance, reasonable additional transport or accommodation expenses for a friend or Close Relative to remain with You or travel to You from Your Home Area or escort You and additional travel expenses to return You to Your Home if You are unable to use the return ticket.

5. With the prior authorisation of AXA Assistance, the additional costs incurred in the use of air transport or other suitable means, including qualified attendants, to repatriate You to Your Home or a suitable hospital nearby if it is medically necessary. Repatriation expenses will be:
   a) In respect only of the identical class of travel utilised on the outward journey unless AXA Assistance agree otherwise and
   b) In the event of Your hospitalisation more than 50 miles from Your Home during a Trip solely within Your Home Area, limited to £500.
6. A single journey air ticket, as the same class of travel as that paid by You on Your outward Trip, to enable a business colleague, where necessary, to replace You in Your location outside Your Home Area following Your medical repatriation or death during a Trip.
7. Additional travelling costs in returning Home Your children under 18 years of age and insured under the Policy if You are incapacitated and there is no other Responsible Adult to supervise them. A competent person will be provided to accompany the children Home.

Special conditions relating to claims
1. You must obtain Our prior authorisation before incurring any expenses over £500.
2. You must give notice as soon as possible to AXA Assistance of any Bodily Injury or illness which necessitates Your admittance to hospital as an inpatient or before any arrangements are made for Your repatriation.
3. If You suffer Bodily Injury, illness or disease We reserve the right to move You from one hospital to another and/or arrange for Your repatriation to the United Kingdom at any time during the Trip. We will do this, if in the opinion of AXA Assistance or Us (based on information provided by the Medical Practitioner in attendance), You can be moved safely and/or travel safely to Your Home Area or a suitable hospital nearby to continue treatment.
4. The intention of this section is to pay for emergency medical/surgical/dental treatment only and not for treatment or surgery that can be reasonably delayed until Your return to Your Home Area. Our decisions regarding the treatment or surgery that We will pay for (including repatriation to Your Home Area) will be based on this. If You do not accept Our decisions and do not want to be repatriated, then We may cancel Your cover under the medical...
related sections being Section A – Cancellation or curtailment charges and early return, Section B – Emergency medical, additional accommodation and travelling costs, Section C – Hospital benefit and Section D – Personal accident and travel accident cover of Your policy and refuse to deal with claims from You for any further treatment and/or Your repatriation to Your Home Area.

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

What is not covered

1. The first £40 of each and every claim per incident.
2. The cost of private treatment unless authorised specifically by AXA Assistance.
3. Any claims arising directly or indirectly in respect of:
   a) Costs of telephone calls, other than calls to AXA Assistance notifying them of the problem for which You are able to provide a receipt or other evidence to show the cost of the call and the number telephoned.
   b) Any pre-planned pre-known medical or dental treatment or diagnostic procedure.
   c) Treatment for cosmetic purposes, unless Our doctor agrees that such treatment is necessary as the result of an accident covered under this policy.
   d) Dental treatment involving the provision of dentures or artificial teeth or the use of precious metals.
   e) The cost of treatment or surgery, including exploratory tests, which are not directly related to the Bodily Injury or illness which necessitated Your admittance into hospital.
   f) Any expenses which are not usual, reasonable or customary to treat Your Bodily Injury or illness.
   g) Any form of treatment or surgery which in the opinion of AXA Assistance or Us (based on information provided by the Medical Practitioner in attendance), can be delayed reasonably until Your return to Your Home Area.
   h) Expenses incurred in obtaining or replacing medication, which at the time of departure is known to be required or to be continued outside Your Home Area.
   i) Additional costs arising from single or private room accommodation.
   j) Treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre unless agreed by AXA Assistance.
   k) Any expenses incurred after You have returned to Your Home Area other than in connection with transportation of You or Your remains Home from abroad.

l) Any expenses incurred in England, Scotland, Wales, Northern Ireland, the Isle of Man or the Channel Islands which are:
   i) for private treatment, or
   ii) are funded by, or are recoverable from the Health Authority in Your Home Area, or
   iii) are funded by a reciprocal health agreement (RHA) between these countries and/or islands.

m) Expenses incurred as a result of any Medical Condition where You have not had the recommended inoculations and/or taken the recommended medication, to prevent that condition.

n) Your decision not to be repatriated after the date when in the opinion of AXA Assistance it is safe to do so.

4. Normal pregnancy without any accompanying Bodily Injury, illness, disease or complication. This section is designed to provide cover for unforeseen events, accidents, illnesses and diseases and normal childbirth would not constitute an unforeseen event.

5. The cost of Your unused original tickets where AXA Assistance or We have arranged and paid for You to return to Your home, if You cannot use the return ticket. If however You have not purchased a return ticket, We reserve the right to deduct the cost of an economy flight from any additional costs We have arranged and paid which are medically necessary to repatriate You to Your Home.

6. Anything mentioned in the exclusions on pages 56 – 58.

In an emergency

You should first check that the circumstances are covered by Your policy. Having done this please contact the number shown on page 54, giving Your name, followed by Your Silver Account number and branch sort code, and as much information as possible. You must not arrange in-flight medical care for Your return journey without the permission of AXA Assistance. Our medical advisors will consult with the doctors treating You to decide if this is reasonably necessary and will make the appropriate arrangements for You. In some cases it may be necessary for Us to contact Your GP in order to assist in the event of a medical emergency. Please give Us a telephone, fax or telex number where We can reach You or leave messages at any time of day or night.

To comply with the terms and conditions of the insurance You must obtain Our prior authorisation before incurring any expenses over £500. If this is not possible because the condition requires emergency treatment, You or someone designated by You must contact AXA Assistance as soon as possible.
For assistance outside the United Kingdom please see the telephone numbers checklist on page 54.

Section C — Hospital benefit

What is covered

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

We will pay the amount above in addition to any amount payable under Section B – Emergency medical, additional accommodation and travelling costs.

This payment is meant to help You pay for additional expenses such as taxi fares and phone calls incurred by Your visitors during Your stay in hospital.

Special conditions relating to claims

1. You must give notice as soon as possible to AXA Assistance of any Bodily Injury or illness which necessitates Your admittance to hospital as an in-patient, compulsory quarantine or confinement to Your accommodation on the orders of a Medical Practitioner.

What is not covered

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

2. Anything mentioned in the exclusions on pages 56 – 58.

Please refer to the telephone number checklist on page 54.

Section D — Personal accident and travel accident cover

Special definitions which apply to this section only

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

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

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

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

What is covered

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

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

Special conditions relating to claims

1. Our Medical Practitioner may examine You as often as they deem necessary in the event of a claim.
Provisions
1. Benefit is not payable to You:
   a) Under more than one of items 1, 2 or 3.
   b) Under item 3 until one year after the date You sustain Bodily Injury.
   c) Under item 3 if You are able or may be able to carry out any relevant employment or relevant occupation.
2. Benefit 1 will be paid into the deceased Insured Person’s estate.

Special Extension: Travel Accident Cover
If You suffer death or disablement as a direct result of Bodily Injury as a result of an accident involving Public Transport in which You were travelling or on which You were entering or leaving and the full cost of the Public Transport had been charged to Your Bank of Scotland Visa debit or credit card then the benefit under 1, 2, or 3 is increased to £100,000 (except for a dependent child under 23 years of age when it’s restricted to £4,000) subject to the provisions above.

What is not covered
1. Anything mentioned in the exclusions on pages 56 – 58.

Please refer to the telephone number checklist on page 54.

Section E — Baggage and baggage delay

What is covered
1. We will pay You up to the amounts shown below for the accidental loss of, theft of or damage to:
   a) Baggage and Valuables (excluding Golf Equipment) £2,500.
   b) Golf Equipment £1,500.

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

The maximum We will pay for the following items is:
   a) for any one article, Pair or Set of articles £500 (not applicable to Golf Equipment).
   b) the total for all Valuables £500.

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

If items of Baggage and Valuables are also covered under Section O – Wedding/Civil partnership cover You can only claim for these under one section for the same event.

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

What is not covered
1. The first £40 of each and every claim per incident (except claims under subsections 2.a) and 2.b)).
2. Loss, theft of or damage to Valuables left Unattended at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe, safety deposit box or left in Your locked accommodation.
3. Loss, theft or damage to Baggage contained in an Unattended vehicle unless:
   a) the items are locked out of sight in a Secure Baggage Area;
   b) forcible and violent means have been used by an unauthorised person to effect entry into the vehicle;
   c) evidence of such entry is available.
4. Loss or damage due to delay, confiscation or detention by customs or other authority.
5. Loss, theft of or damage to unset precious stones, currency notes and coins £300.
6. Loss or damage due to cracking, scratching, breakage of or damage to china, glass (other than glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, theft, or accident to the aircraft, sea vessel, train or vehicle in which they are being carried.
7. Loss or damage due to breakage of sports equipment or damage to sports clothing whilst in use (other than Golf Equipment).
8. Loss, theft of or damage to Business Equipment, samples, tools of trade, motor accessories and other items used in connection with Your business, trade, profession or occupation.
9. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
10. Anything mentioned in the general exclusions on page 58.

Please refer to the telephone number checklist on page 58.

Section F — Personal money and travel documents

What is covered
We will pay You up to £500 (with a maximum of £300 for bank notes, currency notes, and coins) for the accidental loss of, theft of or damage to Personal Money and Travel Documents (including driving licence).

The maximum We will pay for the following items is:
   a) For bank notes, currency notes and coins £300.
   b) If You are under the age of 16, for bank notes currency notes and coins £50.

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

Special conditions relating to claims
1. You must report to the local Police within 24 hours of discovery or as soon as possible after that and obtain a written report of the loss, theft or attempted theft of all Personal Money and Travel Documents.
2. If Personal Money and Travel Documents are lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel You must report to them, in writing, details of the loss, theft or damage and obtain written confirmation.

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

What is not covered
1. The first £40 of each and every claim per incident.
2. Loss, theft of or damage to Personal Money and Travel Documents left Unattended at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe, safety deposit box or left in Your locked accommodation.
3. Loss, theft of or damage to travellers cheques if You have not complied with the issuer’s conditions or where the issuer provides a replacement service.
4. Loss or damage due to delay, confiscation or detention by customs or other authority.
5. Loss or damage due to depreciation in value, variations in exchange rates or shortages due to error or omission.
6. Anything mentioned in the general exclusions on page 58.

Please refer to the telephone number checklist on page 54.

Section G — Personal liability

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

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

2. Loss of or damage to property that does not belong to and is neither in the charge of nor under the control of You, a Close Relative, anyone in Your employment or any member of Your household other than any temporary holiday accommodation occupied (but not owned) by You.

**Special conditions relating to claims**

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

2. You must forward every letter, court claim form, summons and process to Us as soon as You receive it.

3. You must not admit any liability or pay, offer to pay, promise to pay or negotiate any claim without Our written consent.

4. We will be entitled if We so desire to take over and conduct in Your name the defence of any claims for indemnity or damages or otherwise against any third party. We shall have full discretion in the conduct of any negotiation or proceedings or in the settlement of any claim and You shall give Us all necessary information and assistance which We may require.

5. In the event of Your death, Your legal representative(s) will have the protection of this cover provided that such representative(s) comply(ies) with the terms and conditions outlined in this policy.

**What is not covered**

1. Compensation or legal costs arising directly or indirectly from:
   
a) Liability which has been assumed by You under agreement unless the liability would have attached in the absence of such agreement.

b) Pursuit of any business, trade, profession or occupation or the supply of goods or services.

c) Ownership, possession or use of vehicles, aircraft or watercraft (other than surfboards or manually propelled rowboats, punts, canoes and golf buggies whilst in use on a golf course).

d) The transmission of any communicable disease or virus.

e) Ownership or occupation of land or buildings (other than occupation only of any temporary holiday accommodation where We will not pay for the first £40 of each and every claim arising from the same incident).

2. Any claim arising in connection with a Trip solely within Your Home Area.

3. Anything mentioned in the general exclusions on page 58.

Please refer to the telephone number checklist on page 54.

**Section H — Delayed departure**

**What is covered**

If departure of the Public Transport on which You are booked to travel is delayed to or from Your Home Area or at the final departure point from or to the United Kingdom or Your Home Area and in addition for residents of Northern Ireland any departure point in the Republic of Ireland for at least 12 hours from the scheduled time of departure due to:

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

We will pay You:

1. £30 for the first completed 12 hours delay (unless Your Trip is three nights or less when the number of hours delay is reduced to six hours) and £20 for each full 12 hours delay after that, up to a maximum of £250 (which is meant to help You pay for telephone calls made and meals and refreshments purchased during the delay) provided You eventually travel, or

2. Up to £5,000 for any irrecoverable unused travel and accommodation costs and other pre-paid charges which You have paid or are contracted to pay if after a minimum 12 hours has elapsed, You choose to cancel Your Trip before departure from the United Kingdom and in addition for residents of Northern Ireland any departure point in the Republic of Ireland.

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

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

**Special conditions relating to claims**

1. You must check in according to the itinerary supplied to You, unless Your tour operator has requested You not to travel to the departure point.

2. You must obtain confirmation from the carriers (or their handling agents) in writing of the number of hours of delay and the reason for the delay.

3. You must comply with the terms of contract of the travel agent, tour operator or provider of transport.
What is not covered
1. The first £40 of each and every claim per incident under subsection 2.
2. Claims arising directly or indirectly from:
   a) strike or industrial action existing or publicly declared at the time You made Your travel arrangements for this Trip.
   b) withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority or any similar body in any country.
   c) Volcanic eruptions and/or volcanic ash clouds.
3. Any claims arising in connection with a Trip solely within Your Home Area.
4. Anything mentioned in the general exclusions on page 58.

Please refer to the telephone number checklist on page 54.

Section I — Missed departure

What is covered
We will pay You up to £1,000 for reasonable additional accommodation (room only) and travel expenses necessarily incurred in reaching Your overseas destination or returning to the United Kingdom or Your Home Area if You fail to arrive at the international departure point (including for residents of Northern Ireland any departure point in the Republic of Ireland) in time to board the Public Transport on which You are booked to travel on for the initial international journey of the Trip as a result of:
1. the failure of other Public Transport or
2. an accident to or breakdown of the vehicle in which You are travelling or
3. strike, industrial action or adverse weather conditions.

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

If the same expenses are also covered under Section H – Delayed departure or Section Q – Travel disruption cover You can only claim under one section for the same event.

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

What is not covered
1. The first £40 of each and every claim per incident.
2. Claims arising directly or indirectly from:
   a) strike or industrial action existing or declared publicly at the time You made travel arrangements for the Trip.
   b) breakdown of any vehicle in which You are travelling if the vehicle is owned by You and has not been serviced properly and maintained in accordance with manufacturers’ instructions.
   c) withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority or any similar body in any country.
   d) volcanic eruptions and/or volcanic ash clouds (except claims under subsection 1. of What is covered.)
3. Additional expenses where the scheduled Public Transport operator has offered reasonable alternative travel arrangements.
4. Anything mentioned in the general exclusions on page 58.

Please refer to the telephone number checklist on page 54.

Sections J, K, L and M — Winter sports

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

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

Section J — Ski equipment

What is covered
We will pay You up to £300 for the accidental loss of, theft of or damage to Your own Ski Equipment, or up to £200 for hired Ski Equipment. The amount payable in the event of a total loss, will be the value at today’s prices less a deduction for wear, tear and depreciation (loss of value – calculated from the table below), or We may replace, reinstate or repair the lost or damaged Ski Equipment.

<table>
<thead>
<tr>
<th>Age of Ski Equipment</th>
<th>Amount payable</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 1 year old</td>
<td>90% of value</td>
</tr>
<tr>
<td>Over 1 year old</td>
<td>70% of value</td>
</tr>
<tr>
<td>Over 2 years old</td>
<td>50% of value</td>
</tr>
<tr>
<td>Over 3 years old</td>
<td>30% of value</td>
</tr>
<tr>
<td>Over 4 years old</td>
<td>20% of value</td>
</tr>
<tr>
<td>Over 5 years old</td>
<td>No payment</td>
</tr>
</tbody>
</table>

The maximum We will pay for any one article, Pair or Set of articles is £300.
Special conditions relating to claims
1. You must report to the local Police within 24 hours of discovery or as soon as possible after that and obtain a written report of the loss, theft or attempted theft of all Ski Equipment.

2. If Ski Equipment is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel You must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If Ski Equipment is lost, stolen or damaged whilst in the care of an airline You must:
   a) obtain a Property Irregularity Report from the airline.
   b) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
   c) retain all travel tickets and tags for submission if a claim is to be made under this policy.

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

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

What is not covered
1. The first £40 of each and every claim per incident.
2. Loss, theft of or damage to Ski Equipment contained in an Unattended vehicle unless:
   a) the items are locked out of sight in a Secure Baggage Area
   b) forcible and violent means have been used by an unauthorised person to effect entry into the vehicle
   c) evidence of such entry is available.
3. Loss or damage due to delay, confiscation or detention by customs or other authority.
4. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
5. Anything mentioned in the general exclusions on page 58.

Section K — Ski pack

What is covered
We will pay You:
   a) for the unused portion of Your ski pack (ski school fees, lift passes and hired Ski Equipment) following Your Bodily Injury or illness. The combined total amount payable under Section A — Cancellation or curtailment charges and early return, Section K — Ski pack and Section Q — Travel disruption cover will be no more than £5,000.
   b) up to £150 for the unused portion of Your lift pass if lost.

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

Special conditions relating to claims
1. You must provide written confirmation from a Medical Practitioner that such Bodily Injury or illness prevented You from using Your ski pack.

What is not covered
1. Anything mentioned in the general exclusions on page 58.

Section L — Piste closure

What is covered
We will pay You up to £15 per day, up to a maximum of £150 for the cost of transport to an alternative site if lack of snow conditions or avalanche results in the closure of skiing facilities (excluding cross-country skiing) in Your resort and it is not possible to ski.

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

Special conditions relating to claims
1. You must obtain written confirmation from the tour operator (or their representative) of the number of days skiing facilities were closed in Your resort and the reason for the closure.

What is not covered
1. Anything mentioned in the general exclusions on page 58.

Enhancing Your Winter Sports cover level
You may upgrade Your Winter Sports cover to provide higher limits.
1. The Ski Equipment limit under Section J — Ski equipment is increased to £500 for Your own equipment, or £400 for hired equipment.
2. The benefit limit under Section K — Ski pack is increased to £300 for the unused portion of Your lift pass if lost.
3. The benefit payable under Section L – Piste closure is increased to £20 per day up to a maximum of £300.
4. Your Upgrade schedule will show if You have purchased this option.

Section M — Hire of ski equipment

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

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

What is not covered
1. Loss, theft of or damage to Ski Equipment contained in an Unattended vehicle unless:
   a) the items are locked out of sight in a Secure Baggage Area.
   b) forcible and violent means have been used by an unauthorised person to effect entry into the vehicle.
   c) evidence of such entry is available.
2. Loss or damage due to delay, confiscation or detention by customs or other authority.
3. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
4. Anything mentioned in the general exclusions on page 58.

Please refer to the telephone number checklist on page 54.

Section N — Overseas legal expenses and assistance

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

Special conditions relating to claims
1. We shall have complete control over the legal case through agents We nominate, by appointing agents of Our choice on Your behalf with the expertise to pursue Your claim.
2. You must follow Our agent’s advice and provide any information and assistance required within a reasonable timescale.
3. You must advise Us of any offers of settlement made by the negligent third party and You must not accept any such offer without Our consent.
4. We will decide the point at which Your legal case cannot usefully be pursued further. After that no further claims can be made against Us.
5. We may include a claim for Our legal costs and other related expenses.
6. We may, at Our own expense, take proceedings in Your name to recover compensation from any third party for any legal costs incurred under this policy. You must give such assistance as We shall reasonably require and any amount recovered shall belong to Us.

What is not covered
We shall not be liable for:
1. Any claim where in Our opinion there is insufficient prospect of success in obtaining reasonable compensation.
2. Legal costs and expenses incurred in pursuit of any claim against a travel agent, tour operator, carrier, Us, AXA Assistance or their agents, someone You were travelling with, a person related to, or another Insured Person.
3. Legal costs and expenses incurred prior to Our written acceptance of the case.
4. Any claim where the legal costs and expenses are likely to be greater than the anticipated amount of compensation.
5. Any claim where legal costs and expenses are based directly or indirectly on the amount of compensation awarded (for example a Contingency Fee Agreement).
6. Legal costs and expenses incurred in any claim which is capable of being pursued under a Conditional Fee Agreement.
7. Legal costs and expenses incurred if an action is brought in more than one country.
8. Any claim where in Our opinion the estimated
amount of compensation payment is less than £1,000 for each Insured Person.

9. Travel, accommodation and incidental costs incurred to pursue a civil action for compensation.


11. Claims occurring within the United Kingdom.

12. Claims by You other than in Your private capacity.

13. Anything mentioned in the general exclusions on page 58.

Please refer to the telephone number checklist on page 54.

Section 0 – Wedding/Civil partnership cover

Special definitions which apply to this section only

The special definitions which apply to this section are replaced by the following:

You/Your/Insured Person
• means each person travelling to be married or to enter into a civil partnership whose names appear in the policy schedule.

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

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

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

What is covered

1. We will pay up to the amounts shown for the accidental loss of, theft or damage to the items shown below forming part of Your Baggage:
   a) £250 for each Wedding ring taken or purchased on the Trip for each Insured Person.
   b) £1,000 for Wedding gifts (including up to £150 for bank notes and currency notes) taken or purchased on the Trip for the Insured Couple.
   c) £1,500 for Your Wedding Attire which is specifically to be worn by the Insured Couple on their Wedding day.

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

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

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

Special conditions relating to claims

1. You must report to the local Police within 24 hours of discovery or as soon as possible after that and obtain a written report of the loss, theft or attempted theft of all Baggage and Valuables.

2. If Baggage is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel You must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If Baggage is lost, stolen or damaged whilst in the care of an airline You must:
   a) obtain a Property Irregularity Report from the airline
   b) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy)
   c) retain all travel tickets and tags for submission if a claim is to be made under this policy.

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

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

What is not covered

1. The first £40 of each and every claim per incident.

2. Loss, theft of or damage to Valuables, bank notes and currency notes left Unattended at any time (including in a vehicle, in checked in luggage or while in the custody of a carrier, tour operator or Public Transport operator) unless deposited in a hotel safe, safety deposit box or left in Your locked accommodation.
3. Loss, theft of or damage to Baggage contained in an Unattended vehicle unless:
   a) the items are locked out of sight in a Secure Baggage Area;
   b) forcible and violent means have been used by an unauthorised person to effect entry into the vehicle;
   c) evidence of such entry is available.
4. Loss or damage due to delay, confiscation or detention by customs or other authority.
5. Loss, theft of or damage to unset precious stones, contact or corneal lenses, hearing aids, dental or medical fittings, antiques, musical instruments, documents of any kind, bonds, securities, perishable goods, bicycles, Ski Equipment and damage to suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage).
6. Loss or damage due to cracking, scratching, breakage of or damage to china, glass (other than glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, theft, or accident to the aircraft, sea vessel, train or vehicle in which they are being carried.
7. Loss or damage due to breakage of sports equipment or damage to sports clothing whilst in use.
8. Loss, theft of or damage to business goods, samples, tools of trade and other items used in connection with Your business, trade, profession or occupation.
9. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning, repairing or restoring, mechanical or electrical breakdown.
10. Anything mentioned in the general exclusions on page 58.

Please refer to the telephone number checklist on page 54.

Section P — Business travel

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

What is covered

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

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

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

Special conditions relating to claims

1. You must report to the local Police within 24 hours of discovery or as soon as possible after that and obtain a written report of the loss, theft or attempted theft of all Business Equipment.

2. If Business Equipment is lost, stolen or damaged while in the care of a carrier, transport company, authority, or hotel You must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If Business Equipment is lost, stolen or damaged whilst in the care of an airline You must:
   a) obtain a Property Irregularity Report from the airline.
   b) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
   c) retain all travel tickets and tags for submission if a claim is to be made under this policy.

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

What is not covered

1. In respect of cover 1 above:
   a) The first £40 of each and every claim per incident.
   b) Loss, theft of or damage to Business Equipment left Unattended at any time (including in the custody of carriers) unless deposited in a hotel safe, safety deposit box, left in Your locked accommodation or in the locked boot or covered baggage area of a motor vehicle in which You are travelling and evidence of force and violence having been used is available.
   c) Loss or damage due to delay, confiscation or detention by customs or other authority.
   d) Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning, repairing or restoring, mechanical or electrical breakdown.
e) Loss of, theft of or damage to films, tapes, cassettes, cartridges, CDs, DVDs or discs other than for their value as unused materials unless purchased pre-recorded when We will pay up to the maker’s latest list price.

2. In respect of cover 2 above:
   a) Additional costs under 2.b) above if You were totally disabled, hospitalised or You were on a waiting list to go into hospital at the time of arranging the Business Trip.
   b) Additional costs under 2.b) and c) above if You were aware of circumstances at the time of arranging the Business Trip which could reasonably have been expected to give rise to cancellation of the Business Trip.

3. In respect of covers 1 and 2 above:
   a) Any loss or damage arising out of You engaging in manual work.
   b) Any financial loss, costs or expenses incurred arising from the interruption of Your business.
   c) Anything mentioned in the exclusions on pages 56 – 58.

Please refer to the telephone number checklist on page 54.

Section Q — Travel disruption cover

Special definitions relating to this section

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

Package
- means the pre-arranged combination of at least two of the following components when sold or offered for sale at an inclusive price and when the service covers a period of more than 24 hours or includes overnight accommodation:
  a) transport
  b) accommodation
  c) other tourist services not ancillary to transport or accommodation (such as car hire or airport parking) and accounting for a significant proportion of the package as more fully described under The Package Travel, Package Holidays and Package Tour Regulations 1992.

What is covered

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

2. We will pay You up to £5,000 for Your reasonable additional travel (including up to £200 for taxis and hire cars) and accommodation costs which are of a similar standard to that of Your pre-booked travel and accommodation (but on a room only basis) that You cannot claim back from any other source if You have to make alternative arrangements to reach Your destination as a result of:
   a) The Public Transport on which You were booked to travel from Your Home Area being cancelled or delayed for at least 12 hours, diverted or re-directed after take-off; or
   b) You being involuntarily denied boarding (because there are too many passengers for the seats available) and no suitable alternative flight could be provided within 12 hours; or
   c) The insolvency of the Public Transport operator or their booking agents.

3. If the Public Transport on which You were booked to travel from Your Home Area including any onward connecting flights is cancelled or delayed for at least 12 hours We will pay You £30 for the first 12 hours delay (unless Your Trip is three nights or less when the number of hours delay is reduced to six hours) and £20 for each full 12 hours delay after that up to a maximum of £250 providing You eventually continue the Trip
(this will help You pay for telephone calls made and meals and refreshments purchased during the delay).

4. **We** will pay **You** up to £1,000 for **Your** reasonable additional travel (including up to £200 for taxis and hire cars) and accommodation costs which are of a similar standard to that of **Your** pre-booked travel and accommodation (but on a room only basis) **You** have to pay to reach **Your** overseas destination that **You** cannot claim back from any other source if **You** fail to arrive at the departure point in time to board any onward connecting **Public Transport** on which **You** are booked to travel as a result of:
   a) The failure of other **Public Transport**; or
   b) Strike, industrial action or adverse weather conditions; or
   c) **You** being involuntarily denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 12 hours.

**While You are at Your destination**

5. **We** will pay **You** up to £5,000 for **Your** unused travel, accommodation (including excursions up to £250) and other Pre-paid Charges that **You** cannot claim back from any other source together with any reasonable additional travel (including up to £200 for taxis and hire cars) and accommodation costs which are of a similar standard to that of **Your** pre-booked travel and accommodation (for example full or half board, all inclusive, bed and breakfast, self catering or room only) if **You** have to:
   a) Move to other accommodation at any point during **Your Trip** as a result of the insolvency of the accommodation providers or their booking agents, fire, flood, earthquake, explosion, volcanic eruption and/or volcanic ash clouds, tsunami, landslide, avalanche, hurricane, storm or an outbreak of food poisoning or an infectious disease meaning **You** cannot Use **Your** booked accommodation; or
   b) **Curtail Your Trip** with prior authorisation of AXA Assistance as a result of the insolvency of the accommodation providers or their booking agents, fire, flood, earthquake, explosion, volcanic eruption and/or volcanic ash clouds, tsunami, landslide, avalanche, hurricane, storm or an outbreak of food poisoning or an infectious disease meaning **You** cannot use **Your** booked accommodation and **You** need to be repatriated to **Your Home**; or
   c) **Curtail Your Trip** with prior authorisation of AXA Assistance as a result of the Travel Advice Unit of the Foreign & Commonwealth Office (FCO) or other regulatory authority in the country **You** are in recommending evacuation from the country or specific area **You** have travelled to providing the advice came into force after **You** left **Your Home Area** to commence the **Trip**.

**On the way home**

6. **We** will pay **You** up to:
   a) £5,000 for **Your** reasonable additional travel (including up to £200 for taxis and hire cars) and accommodation costs which are of a similar standard to that of **Your** pre-booked travel and accommodation (for example full or half board, all inclusive, bed and breakfast, self catering or room only) that **You** cannot claim back from any other source.
   b) £200 for the cost of emergency replenishment of **Your** prescription medication if **Your** existing supplies run out after **Your** scheduled return date).

If **You** have to make alternative arrangements to return to **Your Home** or stay longer outside of **Your Home Area** as a result of:
   i) The **Public Transport** on which **You** were booked to travel to **Your Home Area** including connections being cancelled or delayed for at least 12 hours, diverted or re-directed after take-off; or
   ii) **You** being involuntarily denied boarding (because there are too many passengers for the seats available) and no suitable alternative flight could be provided within 12 hours; or
   iii) The insolvency of the **Public Transport** operator or their booking agents.

7. If the **Public Transport** on which **You** were booked to travel to **Your Home Area** including any onward connecting flights is cancelled or delayed for at least 12 hours **We** will pay **You** £30 for the first 12 hours delay (unless **Your Trip** is three nights or less when the number of hours delay is reduced to six hours) and £20 for each full 12 hours delay after that up to a maximum of £250 providing **You** return to **Your Home Area** on the next available suitable **Public Transport** (this will help **You** pay for telephone calls made and meals and refreshments purchased during the delay).

8. **We** will pay **You** up to £1,000 for **Your** reasonable additional travel (including up to £200 for taxis and hire cars) and accommodation costs which are of a similar standard to that of **Your** pre-booked travel and accommodation (on a room only basis) **You** have to pay to return to **Your Home** that **You** cannot claim back from any other source if **You** fail to arrive at the departure point in time to board any onward connecting **Public Transport** on which **You** are booked to travel including those within the **United Kingdom** as a result of:
   a) The failure of other **Public Transport**; or
   b) Strike, industrial action or adverse weather conditions; or
c) You being involuntarily denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 12 hours.

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

Special conditions relating to claims

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

2. You must get (at Your own expense) written confirmation or other evidence from the provider of the accommodation, their booking agents (or the administrators of either), the local Police or relevant authority that You could not use Your accommodation and the reason for this.

3. You must give notice as soon as possible to AXA Assistance of any circumstances making it necessary for You to return Home and before any arrangements are made for Your repatriation.

4. You must check in according to the itinerary supplied to You unless Your tour operator, the Public Transport operator (or their handling agents) have requested You not to travel to the departure point.

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

6. You must get (at Your own expense) written confirmation or other evidence from the Public Transport operator (or their handling agents) of the cancellation, number of hours of delay or being denied boarding and the reason for these together with details of any alternative transport offered.

7. You must comply with the terms of contract of the Public Transport operator (or their booking agents) and seek financial compensation, assistance or a refund of Your ticket from them in accordance with such terms and/or (where applicable) Your rights under EU Air Passenger Rights legislation in the event of denied boarding, cancellation or long delay of flights.

Whether You have booked a Package holiday or just a flight, compensation will normally be available to You from financial protection schemes arranged or overseen by the Civil Aviation Authority (CAA) such as the Air Travel Organisers’ Licensing (ATOL) scheme and Flight-Only and Flight-Plus Arrangements, or by way of a bond held by a trade association such as the Association of British Travel Agents (ABTA) scheme if Your Package holiday does not include a flight.

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

9. You must get (at Your own expense) an original receipt for the costs of replenishing Your prescribed medication to help substantiate Your claim.

What is not covered

1. The first £40 of each and every claim per incident (except claims under subsections 3., 6.b) and 7. of What is covered).

2. Claims arising within the first seven days after You opened Your account or the date You booked any Trip (whichever is the later) which relate to an event which was occurring or You were aware could occur at the time You opened Your account or at the time You made Your travel arrangements for this Trip (whichever is the later).

3. Claims arising directly or indirectly from:
   a) Strike, industrial action or the Travel Advice Unit of the Foreign & Commonwealth Office (FCO) or other regulatory authority issuing a directive prohibiting all travel or all but essential travel to the country or specific area or event to which You were travelling, existing or being publicly announced by the date You opened Your account or at the time You made Your travel arrangements for this Trip.
   b) An aircraft or sea vessel being withdrawn from service (temporary or otherwise) on the recommendation or the Civil Aviation Authority, Port Authority or any similar body in any country.
   c) Denied boarding due to Your drug use, alcohol or solvent abuse or Your inability to provide a valid passport, visa or other documentation required by the Public Transport operator or their handling agents.

4. Any claims arising whilst You are on a day-trip.

5. The cost of Air Passenger Duty (APD) whether irrecoverable or not.

6. Travel tickets paid for using any airline mileage reward scheme (except for Avios where We will arrange for Your Avios to be replaced if the circumstances of the claim are covered).

7. Accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme (except for Avios where We will arrange for Your Avios to be replaced if the circumstances of the claim are covered).
8. Any costs incurred by You which are recoverable from the providers of the accommodation, their booking agents (or the administrators of either) or for which You receive or are expected to receive compensation or reimbursement.

9. Any costs incurred by You which are recoverable from the Public Transport operator or their booking agents, Your tour operator or travel agent (or their administrators), or for which You receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.

10. Any costs incurred by You which are recoverable from Your credit/debit card provider or for which You receive or are expected to receive compensation or re-imbursement.

11. Any travel and accommodation costs, charges and expenses where the Public Transport operator or their handling agents has offered reasonable alternative travel arrangements.

12. Any costs for normal day to day living such as food and drink which You would have expected to pay during Your Trip (except as provided for under subsections 5. and 6.a) of What is covered where You have to move to other accommodation or stay longer outside of Your Home Area).

13. Any costs if Your Trip was booked as part of a Package holiday except under:
   a) subsections 3 and 7 or;
   b) subsection 1 for any costs relating to Pre-paid Charges which do not form part of Your holiday.
   c) subsection 1, 2 and 4 of What is covered if You failed to reach Your overseas destination to commence the Package holiday due to an event covered under this section and because of this You were not entitled to claim compensation, assistance or reimbursement of any costs, charges and expenses incurred by You from the tour operator.

14. The cost of replenishing Your prescription medication where You have not taken sufficient supplies with You to last the period of the Trip.

15. Anything mentioned in the general exclusions on page 58.

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

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

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

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Up to age 15 years inclusive</th>
<th>Age 16 years to 64 years inclusive</th>
<th>Age 65 years and over</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Temporary total disablement</td>
<td>Not covered</td>
<td>£250 per week</td>
<td>£250 per week</td>
</tr>
</tbody>
</table>

Special conditions relating to claims

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

Provisions

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

What is not covered

Anything mentioned in the general exclusions on page 58.

Please refer to the telephone number checklist on page 54.
Section S — Personal assistance services

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

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

For information about Your destination call Silver Membership Services on 0345 602 0201.

b) Transfers of Emergency Funds
We will transfer emergency funds to You in case of urgent need, up to a maximum under this policy, per Trip, of £250. This service will apply when access to Your normal financial/banking arrangements is not available locally. It is intended to cover Your immediate emergency needs. You must authorise Us to debit Your credit or debit card with the amount of the transfer, or You must make alternative arrangements to deposit the funds in Our account in the United Kingdom.

c) Message relay
We will transmit two urgent messages following Your Bodily Injury, illness or travel delay problems.

d) Drug Replacement
We will assist You in replacing lost drugs or other essential medication, or lost or broken prescription glasses, or contact lenses, which are unobtainable overseas. We can source and deliver to You compatible blood supplies. The cost of any items or blood is not covered (unless insured under another section of this policy).

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

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

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

g) Replacement Travel Documents
We will help You replace lost or stolen tickets and travel documentation and refer You to suitable travel offices.

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

h) Lost Credit Cards
If Your credit or debit cards are lost or stolen while You are on any Trip, We can advise the appropriate card issuers.

The following are not covered:

a) Any circumstances You were aware of at the time of opening a new Added Value Current Account or at the time of booking any Trip.

b) Any legal liability or other financial loss, damage or additional expense arising from the provision of or any delay in providing the services to which policy relates.

c) Anything mentioned in the exclusions.

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

Please refer to the telephone number checklist on page 54.
Complaints procedure

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

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

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

Making Your complaint

Please call Us on 0345 602 0201 or contact AXA Insurance UK plc.

Contact Details
Head of Customer Relations
AXA Insurance
Civic Drive
Ipswich
IP1 2AN
Tel: 01473 205926
Fax: 01473 205101
Email: customercare@axa-insurance.co.uk

When You make contact please provide the following information:

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

If in any other event You feel that the service provided falls short of Your expectations, please contact the Customer Care Manager, Customer Care, Lloyds Bank Insurance, Tredegar Park, Newport, South Wales NP10 8SB. Telephone: 0800 092 0715 or email: customer.care.insurance@lloydsbank.co.uk
Beyond AXA
Should You remain dissatisfied following Our final written response, You may be eligible to refer Your case to the Financial Ombudsman Service.

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

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

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR
Tel: 0300 123 9123 or 0800 023 4567
Fax: 020 7964 1001
Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk
AA Breakdown Cover and Accident Management Cover Policy Summary

Your AA Breakdown Cover
The table below shows the level of cover you have.

<table>
<thead>
<tr>
<th>Bank of Scotland Silver Account</th>
<th>Level of cover received</th>
</tr>
</thead>
<tbody>
<tr>
<td>Silver</td>
<td>Roadside Assistance, Accident Management</td>
</tr>
</tbody>
</table>

Useful contact details
If you break down, call for AA assistance under your AA cover provided with your Bank of Scotland Account on **0800 980 5792**.
To make changes or enquire about your AA Breakdown Cover call **0800 197 9214**.

You’ll need:
- Your Account Membership number, which is your account sort code and account number.
- Your Bank of Scotland VISA Debit Card, to show you’re an account holder.
SMS text messaging is available for use by deaf, hard of hearing or speech impaired customers in a breakdown situation by sending an SMS to **07900 444 999**.

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

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

Please note this is not a statement of the full Terms and Conditions, which can be found in the ‘AA Breakdown Cover Policy’ section of this booklet, and which should be read in conjunction with this summary. Your cover runs concurrently with, subject always to the terms of, your Bank of Scotland Account. If your Bank of Scotland Account is terminated your rights to service from the AA also cease immediately.
1. What are the main features/benefits of AA Breakdown Cover and Accident Management Cover? Please refer to page 79 for details of the level of AA cover you hold with your Account.

- **Roadside** – Assistance at the roadside if you are broken down more than a quarter of a mile from home. Tow to the AA's choice of relevant local repairer or a local destination of Your choice, provided it is no further, for you, your vehicle and up to seven passengers if the AA is unable to fix your vehicle at the roadside.

- **Relay** – Recovery to any single UK destination of your choice if the AA is unable to fix your car at the roadside or arrange a prompt local repair. Available 24 hours after opening your Account.

- **Home Start** – Provides the benefits outlined under ‘Roadside Assistance’, if you break down at or within a quarter of a mile from home. Available 24 hours after opening your Account. Relay is not available in Home Start situations.

- **Stay Mobile (Underwritten by Acromas Insurance Company Limited)** – Choice of onward travel options if the AA is unable to fix your car at the roadside or arrange a prompt local repair. Options include replacement car hire for up to 72 consecutive hours (a collection and delivery service, or equivalent, is available from chosen suppliers, subject to availability and to supplier’s Terms and Conditions (which includes payment of supplier’s fuel charges)), public transport costs or overnight accommodation. Available 24 hours after opening your Bank of Scotland Account.

- **Accident Management (Underwritten by Acromas Insurance Company Limited)** – Assists in arranging the repair, recovery and claim processing for vehicles following an accident or vandalism where you are claiming under your motor insurance.

2. Are there any significant exclusions or limitations to my AA Breakdown Cover and Accident Management Cover?

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

**Where cover is available:**
- Service is only available within the UK, the Channel Islands and Isle of Man.

**Vehicle specifications (see page 82):**
- Service is only available to customers travelling in a car, van, minibus or motorcycle which complies with the stated maximum weight restriction of 3.5 tonnes and maximum width restriction of 7ft 6in (2.3m).

**General Terms and Conditions (see pages 85 - 88)**
- Assistance is not available following a breakdown or accident attended by the police or other emergency service, until the vehicle’s removal is authorised. If the police insist on recovery by a third party, the cost must be met by you.

- No recovery (including a local tow) is available following an accident.

- Transport of any animal is discretionary, and horses and livestock will not be recovered.

- Routine maintenance, running repairs, fuel and parts (unless these are carried by the attending AA Patrol or agent and in the case of fuel is required to get a Vehicle that has run out of fuel to the nearest fuelling point and in the case of parts costs £5 or less based on the AA's retail prices), oil, keys, specialist lifting equipment, garage or other labour or materials required to repair Your Vehicle are excluded, as are any supplier delivery service or call-out charges related to these items and the provision of service on private property without the relevant permission.

- Service will not be provided where the fault has been identified by the AA for a breakdown of the same vehicle within the preceding 28 days and has re-occurred because of Your failure to act upon the AA's recommendation.

- The customer must be with the vehicle at the times of breakdown and assistance. A valid Bank of Scotland debit card and some other form of identification must be produced. Service will be refused and may be cancelled if anyone behaves in an abusive or threatening manner, or if the AA is owed money.

**Replacement vehicle (see pages 84 - 85)**
- Any car hire that may be arranged for a customer will be subject to the hirer’s Terms and Conditions. Full details of the restrictions which apply to AA Accident Management can be found within the Terms and Conditions booklet, however the key restrictions are:

- Vehicle must be less than five years old

- A fully comprehensive motor insurance policy must be held.

If the above criteria is not met, Accident Management can offer assistance and advice based on your circumstances.
3. What if I want to cancel my AA Breakdown Cover/Accident Management Cover?
You have the right to cancel your AA Breakdown Cover but please note that as this cover has been provided as an integral part of your Bank of Scotland Account no refund is available. Cancellation/closure of your Bank of Scotland Account will mean that your rights to service from the AA will cease immediately.

4. What if I need to make a call-out?
If you require Breakdown Assistance in the UK, please call the relevant Bank of Scotland Silver Account telephone number shown on page 79. Customers calling from the Isle of Man may need to add a ‘19’ prefix. Similarly customers calling from the Channel Islands may need to remove the ‘0’ from the beginning. You will need to quote your sort code and account number as well as your vehicle registration and details of the breakdown.

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

5. What if I need to make a complaint about AA Breakdown Cover/Accident Management?
The AA aim to provide you with a high level of service at all times. However, there may be a time when you feel that their service has fallen below the standard you expect. If this is the case and you want to complain, the AA will do their best to try and resolve the situation.

There are several ways you can contact the AA:

- Phone: 0344 209 0556
- Email: customersupport@theaa.com
- Post: Customer Relations
  The Automobile Association
  Lambert House
  Stockport Road
  Cheadle
  Cheshire
  SK8 2DY
- Fax: 0161 488 7544

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

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

If your complaint is about cover underwritten by Acromas Insurance Company Limited and it is not settled, you may be entitled to refer it to the Financial Ombudsman Service at:

- Post: Insurance Division
  Financial Ombudsman Service
  Exchange Tower
  Harbour Exchange Square
  London
  E14 9SR

- Telephone: 0800 023 4567 OR 0300 123 9123
- Email: complaint.info@financialombudsman.org.uk

6. Is AA Breakdown Cover covered by the Financial Services Compensation Scheme (FSCS)?
Acromas Insurance Company Limited (AICL), only, is covered by the FSCS. You may be entitled to compensation from the scheme if AICL cannot meet its obligations. This depends on the type of business and the circumstances of the claim.

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

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

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

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

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

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

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

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

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

‘Your Vehicle’ means the vehicle which the customer or any Joint account holder is travelling in at the time of the relevant breakdown or accident provided always that any such vehicle meets the vehicle specifications set out opposite.

Your AA Breakdown Cover policy
Please refer to page 79 for details of the level of AA cover you hold with your Account.

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

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

• Maximum Vehicle Weight: 3.5 tonnes (3,500kg) gross vehicle weight.

• Maximum Vehicle Width: 7ft 6in (2.3m).

Assistance will also be provided for a caravan or trailer which was on tow at the time of the Breakdown, provided that it falls within the above limits. Important: AA Breakdown Cover provides a number of levels of Breakdown Assistance which are outlined below. Please refer to page 79 for details of the level of AA cover You hold with Your Account.

Service Descriptions
What is covered and what is not covered

Roadside Assistance
Provided by Automobile Association Developments Limited (trading as AA Breakdown Services).
What is covered for UK customers

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

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

What is not covered

- The cost of spare parts, petrol, oil, keys or other materials required to repair Your Vehicle or any supplier delivery, service or call-out charges related to these items.
- The cost of any labour, other than that provided by the AA or its agents under Your AA cover at the scene of the Breakdown or accident.
- Any additional transport or other costs that You might incur or any incidental expenses that may arise during a recovery. The AA cannot accept any costs for passengers who do not accompany Your Vehicle while it is being recovered.
- Routine maintenance and running repairs, for example, radios, interior light bulbs, heated rear windows.
- Any recovery or tow following an accident (see General Terms and Conditions, clause 1g) to a single destination of Your choice on the customer's Resident Island. If there are more people than the maximum allowed, the AA will seek to arrange, but will not pay for, their onward transportation.
- The AA will make a telephone call at Your request following a Breakdown.
- Please note that any contract for repair, other than repairs carried out by the AA or its agent at the roadside under Your AA Breakdown Cover, is between the person requesting the repair and the repairer — it is not the AA's responsibility to instruct the repairer to undertake any work required or to pay them for it. The AA does not guarantee that any recovery to a relevant local repairer will be within the opening hours of the repairer, or that the repairer will be immediately available to undertake any required repair.

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

What is covered for Channel Island and Isle of Man customers

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

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

Terms & Conditions, clause 2, page 86).

- Assistance following a Breakdown or accident attended by the police, highways agency or other emergency service, until the services concerned have authorised the vehicle's removal. If the police, highways agency or emergency service insist on recovery by a third party, the cost of this must be met by You.
- A second or subsequent recovery, after Your Vehicle has been recovered following a Breakdown.
- All things excluded under General Terms and Conditions (see pages 85 – 88).
Home Start
Provided by Automobile Association Developments Limited (trading as AA Breakdown Services).

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

What is not covered
• All things excluded under ‘Roadside Assistance’ ‘What is not covered’ above.

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

What is covered
• Relay is available only if You opened a Bank of Scotland Account at least 24 hours before the Breakdown occurred.
• Relay is available when the AA provides either Roadside Assistance or Home Start service and the AA cannot arrange a prompt local repair.
• Relay provides recovery of Your Vehicle, together with the driver and up to a maximum of seven passengers to any single destination of Your choice in the UK or Your Resident Island (see also General Terms and Conditions, clause 1g, page 85). For Channel Island residents, and for these purposes only, recovery can be to any single destination on either Jersey or Guernsey.

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

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

Stay Mobile
Underwritten by Acromas Insurance Company Limited.

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

What is not covered:
• Stay Mobile is restricted to three claims in any one subscription year.
• Stay Mobile cannot be provided retrospectively.
• Stay Mobile is not available following an accident or self-induced fault.

Stay Mobile benefit options:

A: Replacement vehicle
What is covered:
This benefit consists of arranging and paying for a replacement mid-range saloon or hatchback type car with engine capacity of up to 1,600cc, plus insurance, for up to 72 consecutive hours from an AA chosen supplier. Where possible, and unless the receipt of the hire vehicle is delayed at Your request and with the AA’s agreement, the AA will arrange for any replacement vehicle to be provided by the supplier around the time and point of the relevant Breakdown. If the hire vehicle is not taken at that time, You are responsible for arranging delivery direct with the relevant supplier. The AA may be prepared to assist in the making of these arrangements. A collection and delivery service (or equivalent) is available from the chosen suppliers, subject to availability, to the supplier’s terms and conditions and to Your payment of the supplier’s fuel charges connected with collection and/or delivery. A minimum of two hours’ notice is required by the suppliers to arrange the delivery of a vehicle. The collection and delivery service will only be available to mainland UK destinations and to a maximum delivery distance of thirty miles. You are responsible for making arrangements for the return of the hire vehicle to the supplier.

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

Please note: Replacement cars are supplied to You by the AA’s chosen suppliers. The vehicle hire agreement will be between You and the relevant supplier and will be subject to that supplier’s Terms and Conditions. These will usually require or include (amongst other things):
• Production of a full driving licence valid at the time of issue of the hire vehicle;
• Limits on acceptable endorsements;
• Limitations on the availability and/or engine capacity of the replacement vehicle;
• A deposit, for example, for fuel (please note that a Credit or Debit card will be required for the deposit);
• Drivers to be aged at least 18 years and to have held a full driving licence for at least 12 months.
• Under this policy drivers aged at 18-21 years are restricted to a hatchback type vehicle up to 1,200cc.
• If the AA’s chosen supplier refuses hire for any reason, You have a pay and claim option which must be authorised by the Stay Mobile team, along with the price prior to being arranged by the Customer. Claims should be made in writing and sent together with proof of purchases and receipts to: The AA, Stay Mobile Claims, Agency Accounts, Fanum House, Basingstoke, Hampshire RG21 4EA.

OR

B: Public transport costs
The AA will reimburse public transport costs incurred by the driver and up to a maximum of seven passengers (see General Terms and Conditions clause 1g) in travelling to a single UK mainland destination or on Your Resident Island. For Channel Island residents we will cover Your costs for whichever Jersey or Guernsey is not Your Resident Island.
Costs must be agreed at the time of Breakdown by the Stay Mobile team.
Claims should be made in writing and sent together with proofs of purchases and receipts to: The AA, Stay Mobile Claims, Agency Accounts, Fanum House, Basing View, Basingstoke, Hampshire RG21 4EA.

OR

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

General Terms and Conditions — AA Breakdown Cover

General exclusions
1. AA Breakdown Cover does not provide for:
   a) Any vehicle servicing or re-assembly
      For example, where this is required as a result of neglect or unsuccessful work on the vehicle (including, but not limited to, DIY vehicle maintenance), other than that on the part of the AA or its agents;
   b) Garage labour costs
      The cost of garage or other labour required to repair Your Vehicle, other than that provided by the AA or its agents at the scene of the Breakdown or accident;
   c) Fuel draining
      In the event of the introduction of an inappropriate substance which results in the need to drain or remove fuel, lubricants or other fluids, the only recovery the AA will make available to You will be to arrange for Your Vehicle, the driver and up to seven passengers to be taken to the AA’s choice of relevant local repairer or another location of Your choice, provided it is no further, but You will have to pay for any work required;
   d) Failure to carry a serviceable spare
      Any additional charges resulting from Your failure to carry a legal and serviceable spare wheel or tyre, except where this is not provided as manufacturers’ standard equipment. The AA will endeavour to arrange on Your behalf, but will not pay for, assistance from a third party;
   e) Vehicle storage
      Having Your Vehicle stored or guarded in Your absence;
   f) Vehicles on private property
      The provision of service when Your Vehicle is on private property, for example, garage premises, unless You can establish that You have the permission of the owner or occupier;
   g) Excess passenger loads
      The provision of service to or for any persons in excess of the number of seats fitted in the vehicle at the time of Breakdown, or to anyone who was not travelling in the relevant vehicle at the time of the Breakdown. If there are more people than the maximum allowed, the AA will seek to arrange, but will not pay for, their onward transportation;
   h) Ferry, toll charges etc
      Any ferry, toll or congestion charges incurred in connection with Your Vehicle as a result of it being recovered;
   i) Recovering vehicles from trade or auction
      The recovery of any vehicles bearing trade plates or which the AA has reason to believe have just been imported or purchased at auction;
   j) Transporting from trade premises
      The transportation of immobilised vehicles
where the AA considers this to be part of a commercial activity, for example, to, from or for motor dealers or delivery companies;

k) Locksmiths, tyre, glass or bodywork specialists costs

The cost (including any call-out charge) of any locksmith, glass or tyre specialist, should the AA consider this to be required. The AA will endeavour to arrange this help on Your behalf, however it will not pay for these specialist services and any contract for services provided will be between You and the relevant specialist. If, in the AA’s professional opinion, Your Vehicle requires recovery to such a specialist to be mobilised and, to effect that recovery, specialist lifting equipment not normally carried by AA Patrols is required, the AA will arrange the recovery but at Your cost. If use of a locksmith or other specialist would, in the AA’s opinion, mobilise the vehicle, no further service will be available for the Breakdown in question;

l) Specialist lifting equipment

The cost of any specialist lifting equipment (not normally carried by AA Patrols) including but not limited to: a) occasions where the Customer has driven off-road, or on clearly sign posted closed roads; and b) any occasions following an accident;

m) Transporting animals

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

n) Participation in sporting events

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

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

3. The AA reserves the right to refuse to provide or arrange Breakdown assistance under the following circumstances:

a) Repeat breakdowns within 28 days

Where service is requested to deal with the same or similar cause of Breakdown to that which the AA attended within the preceding 28 days. It is Your responsibility to make sure that emergency repairs carried out by the AA are, where appropriate, followed as soon as possible by a permanent repair. Nothing in this provision shall affect any rights You may have in relation to any negligence or breach of contract or breach of any other legal duty on the part of the AA or its agents;

b) Unattended vehicles

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

c) Unsafe, unroadworthy, unlawful vehicles

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

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

e) Delay in reporting

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

f) Cannot verify cover

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

g) Unreasonable behaviour

Where the AA reasonably considers that You:

i) or anyone accompanying You, or who is receiving or is entitled to receive assistance in connection to Your cover, is behaving or has behaved in a threatening or abusive manner to AA employees, Patrols or agents, or to any third party contractor; or

ii) have falsely represented that You are entitled to services that You are not entitled to; or

iii) have assisted another person in accessing AA services to which they are not entitled; or

iv) owe the AA money with respect to any services, spare parts or other matters provided by the AA or by a third party on the AA’s instruction.

Additional services

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

Use of agents

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

Requests for assistance

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

Emergency nature of breakdown service

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

Cancellation of Cover

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

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

9. a. the AA has been entitled to refuse service under clause 3g.

b. the AA considers, and as a result of the Customer’s conduct, that there has been a breakdown in its relationship with the Customer.

c. excessive use of the service has occurred either through failure to seek permanent repair following any temporary repair effected by an AA Patrol or agent or due to lack of routine vehicle maintenance.

10. In the event that the AA is no longer Bank of Scotland’s chosen Breakdown assistance cover provider or Breakdown assistance cover is no longer provided with Your Bank of Scotland Account, Your Breakdown Cover with Automobile Association Developments Limited (trading as AA Breakdown Services) (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, lockout or industrial action of any kind.

Exclusion of liability for loss of profit etc
13. The AA shall not, in any event, and to the extent permitted by law, have any responsibility for (a) any increased costs or expenses; or, (b) any loss of: i) profit; or ii) business; or iii) contracts; or iv) revenue; or v) anticipated savings; or (c) for any special or indirect losses incurred as a result of or in connection with any service, whether resulting from tort (including negligence or breach of statutory duty), from breach of contract or otherwise. For the avoidance of doubt, nothing in this clause or these Terms and Conditions shall exclude or restrict the AA’s liability for negligence resulting in death or personal injury.

Enforcement of Terms and Conditions
14. Failure to enforce or non-reliance on any of these Terms and Conditions by the AA will not prevent the AA from subsequently relying on or enforcing them.

15. None of the Terms and Conditions, or benefits, of AA Breakdown Cover are enforceable by anyone else other than the Customer. For the avoidance of doubt, and without limiting the above, any rights under The Contract (Rights of Third Parties) Act 1999, or any replacement or amendment of such act, are excluded.

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

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

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

AA Accident Management Service
Underwritten by Acromas Insurance Company Limited.

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

This includes:
• arranging for Your Vehicle, provided it is less than five years old, to be repaired by an AA Accident Management approved repairer
• facilitating the provision of a replacement vehicle providing assistance with any associated correspondence. If Your motor road traffic accident happens outside of normal office hours, the AA can arrange recovery of Your Vehicle to a safe location until it can be delivered to a repairer. Where the damage to Your Vehicle is restricted to windscreen damage, Accident Management can provide You with the telephone number of a windscreen supplier. Accident Management Service applies to motor road traffic accidents which occur in the UK only.

What is not included
• Assistance in relation to motor road traffic accidents which occur outside the UK.
• The cost of any recovery either in or out of normal office hours following a road traffic accident (any recovery will be at Your expense although the cost of this may be recovered under the terms of Your motor insurance policy).
• Any costs associated with the repair of Your Vehicle, which are subject to the terms and conditions of Your motor insurance policy.
1. The Accident Management Service’s Personal Incident Managers only operate during normal working hours (Monday to Friday 8am to 6pm), although, messages can be left at any time. If You have a motor road traffic accident out of working hours and Your Vehicle is mobile, You should call the Accident Management helpline and leave Your contact details on the voicemail. A Personal Incident Manager will then contact You during normal working hours. If You have a motor road traffic accident out of office hours and Your Vehicle is immobile, You should contact the Accident Management helpline and they can arrange to have Your Vehicle recovered to a place of safety overnight. The Accident Management helpline will also arrange for a Personal Incident Manager to contact You during normal working hours.

2. The use by You of any of the other AA services (for example Roadside Assistance, Home Start, Relay) is subject to the relevant terms and conditions.

3. The AA reserves the right to withhold or withdraw the Accident Management Service at any time if any repairs are begun before the work is authorised through the Accident Management Service.

4. The Accident Management Service is not available for use by, or for, any third parties involved in a road traffic accident (regardless of fault) with You.

5. Whilst the Accident Management Service can make all the necessary arrangements for the repair of Your Vehicle damaged as a result of a road traffic accident, the AA and Bank of Scotland give no guarantee or warranty as to the standard or quality of any such repair work performed or any replacement components fitted to Your Vehicle. The contract for repair will be between You (or, if appropriate, Your insurer) and the relevant repairer. Under no circumstances will the AA or Bank of Scotland be held responsible for replacement components fitted by a vehicle repairer as a result of, or in connection with, the provision of the Accident Management Service.

6. It is Your responsibility (or, if appropriate, Your insurer’s responsibility) to pay for the recovery costs and the cost of all vehicle repairs (both labour and parts) performed on Your Vehicle following a motor road traffic accident. Neither the AA nor Bank of Scotland will be responsible for any failure to pay the repairer for any work undertaken.

7. You (or, if appropriate, Your insurer) will be charged the current market price for any additional services You require (for example technical inspections, damage reports or vehicle delivery) which are arranged in connection with repairs which have been organised through the Accident Management Service.

8. Sections 1n, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17 and 18 of General Terms and Conditions – UK Breakdown Cover shall apply to this cover and any reference therein to Breakdown or Breakdown assistance or service shall be taken, as appropriate, to refer to accident or act of vandalism and/or to Accident Management.

**AA Data Privacy Notice**

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

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

Personal information that we’ll process in connection with all of our products and services, if relevant, includes - personal and contact details, Your date of birth, gender, details of beneficiaries and family members, Records of Your contact with us, products and services, usage of our products and services, vehicle information, telematics and driving information (if relevant), information about Your use of products of services held with our business partners, Information we obtained from third parties, Personal information which we obtain from Credit Reference and Fraud Prevention Agencies, fraud, debt and theft information, criminal records information, information about Your health or if You are a vulnerable customer; Information about Your property, financial details about You, Information about Your
employment status; Information about Your property occupier status, Your marital status, family, lifestyle or social circumstances, Information we buy or rent from third parties, insights about You and our customers, third party transactions, and tax information.

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

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

We use Your personal data for purposes including the following:

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

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

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

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

- AA Group companies and service providers;
- Business partners and account beneficiaries
- Governmental and regulatory bodies;
- Other organisations and businesses who provide services;
- Credit Reference and Fraud Prevention Agencies (see below); and
- Market research organisations who help us to develop and improve our products and services.
Where we’re relying upon Your consent, You can withdraw this at any time by contacting us using the contact details in Your policy documents.

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

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

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

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

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

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

You have the right to complain to the Information Commissioner’s Office which enforces data protection laws: [https://ico.org.uk/](https://ico.org.uk/) You can exercise these by using the contact details in Your policy documents.

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

Changes to this policy

We may change this policy from time to time. We encourage You to check this policy for changes whenever You revisit our website - [https://www.theaa.com/](https://www.theaa.com/)

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**Complaints and complaints**

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

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

- **Phone:** 0344 209 0556
- **Email:** customersupport@theaa.com
- **Post:**
  - Member Relations
  - The Automobile Association
  - Lambert House
  - Stockport Road
  - Cheadle
  - Cheshire
  - SK8 2DY
- **Fax:** 0161 488 7544

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

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

If the AA acknowledge your complaint, they will advise you who is dealing with it and when they expect to respond. The AA aim to respond fully within eight 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 eight 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](http://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)

Acromas Insurance Company Limited (AICL), only, is covered by the FSCS. If any of the cover you have purchased is underwritten by AICL, you may be entitled to compensation from the scheme if AICL cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Further information about the compensation scheme arrangements is available from the FSCS at 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. Head Office (Registered Office): Fanum House, Basing View, Basingstoke, Hampshire RG21 4EA. Registered in England and Wales number: 01878835.

Acromas Insurance Company Limited is authorised and regulated by the Commissioner of Insurance, Financial Services Commission, Gibraltar, and regulated by the Financial Conduct Authority, United Kingdom. Acromas Insurance Company Limited is a member of the Association of British Insurers. Head Office: 57-63 Line Wall Road, Gibraltar. Registered Number 88716 (Gibraltar). UK branch address: Acromas Insurance Company Limited, Enbrook Park, Folkestone, Kent CT20 3SE.

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

Demands and needs statement
This Mobile Phone Insurance Policy has been provided to meet the demands and needs of mobile phone users covering you or your family member’s phone against theft, loss, damage, breakdown (including faults) and unauthorised calls wherever you or your family members are in the world. To benefit from cover, the mobile phone must be owned by you, and be the responsibility of you, your partner or a dependent child. A dependent child is one who is under the age of 18 or under 24 and in full-time education.

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

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

This is your mobile phone insurance policy; in this document you will find everything you need to know. Please read this carefully to make sure this policy is right for you, if you have any questions then visit bankofscotland.co.uk or call the Silver Membership Services on 0345 602 0201. This policy constitutes an agreement between you and the insurer, Assurant General Insurance Limited. The insurer has appointed Lifestyle Services Group Limited to administer the policy. References to ‘we/us/our’ relates to Assurant General Insurance Limited and Lifestyle Services Group Limited.

Registering your mobile phone
To help us administer your policy more effectively and to help simplify the claims process, you can provide us with your mobile phone details. This can be done by completing the registration form when you take out your current account, through Internet Banking at bankofscotland.co.uk or call the Silver Membership Services on 0345 602 0201.

You will need the following information when registering your handset:
- Make
- Model
- IMEI number
- Telephone number.

Who is this policy designed for?
Your Added Value Account includes cover for one mobile phone for sole Added Value Account holders and up to two phones for joint account holders. To benefit from cover, the mobile phone must be owned by you, and be the responsibility of you, your partner or a dependent child. A dependent child is one who is under the age of 18 or under 24 and in full-time education.

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

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 claims detailed in the section ‘What you are NOT covered for’. You should consider this excess when deciding if this policy is suitable for you.

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’.

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

<table>
<thead>
<tr>
<th>Risks you are covered for</th>
<th>Benefits you receive</th>
</tr>
</thead>
<tbody>
<tr>
<td>Your mobile phone and SIM card up to a maximum value of £2,000 (including VAT) per claim are covered against:</td>
<td></td>
</tr>
<tr>
<td>Loss</td>
<td>Insurance cover for one phone and SIM card per account holder up to a maximum of two phones for a joint account.</td>
</tr>
<tr>
<td>Theft</td>
<td>If your mobile phone is damaged or breaks down we will either:</td>
</tr>
<tr>
<td>Damage</td>
<td>1. repair the mobile phone (where possible)</td>
</tr>
<tr>
<td>Breakdown (including faults) occurring anywhere in the world.</td>
<td>or</td>
</tr>
<tr>
<td></td>
<td>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.</td>
</tr>
<tr>
<td>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.</td>
<td></td>
</tr>
<tr>
<td>Replacements</td>
<td>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.</td>
</tr>
<tr>
<td>If you are charged by your network for your replacement SIM card we will reimburse you.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>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:</td>
</tr>
<tr>
<td></td>
<td>1. The moment the loss or theft occurred and</td>
</tr>
<tr>
<td></td>
<td>2. 24 hours after you discovered it missing.</td>
</tr>
<tr>
<td></td>
<td>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:</td>
</tr>
<tr>
<td>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).</td>
<td>• £1,500 (including VAT) for contract handsets.</td>
</tr>
<tr>
<td>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).</td>
<td>• £450 (including VAT) for Pay As You Go.</td>
</tr>
</tbody>
</table>
## What you are NOT covered for

<table>
<thead>
<tr>
<th>Summary</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Excess</strong></td>
<td>You need to pay a contribution of £100 every time you make a successful claim for loss, theft, damage or breakdown, this is the excess. Your excess is payable for every accepted claim and must be paid before your claim will be settled.</td>
</tr>
</tbody>
</table>

**Loss, theft, damage or breakdown as a result of not taking care of your mobile phone**

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.

Taking care of your mobile phone means:

- Not knowingly leaving your mobile phone somewhere it is likely to be lost, stolen or damaged, just think would you leave your wallet or purse there?
- If you need to leave your mobile phone somewhere then we expect you to lock it away out of sight if at all possible. If you cannot lock it away then you must leave it with someone you trust or concealed out of sight in a safe place.
- Making reasonable enquiries to find your phone if you think you have lost it.

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.

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.

If you knowingly leave your mobile phone somewhere you can’t see it but others can, we may decline your claim for not taking care of your mobile phone – for example:

- in a café or pub you leave your mobile phone on the table when you go to the bar to pick up your drink instead of taking it with you
- leaving your mobile phone on display in your car
- if you are at the gym and you leave your mobile phone on a bench in the changing rooms rather than taking it with you or locking it in a locker
- intentionally damaging your phone.

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.

**More than 2 claims per account holder in any 12 month period**

We insure your mobile phone for up to 2 successful claims per account holder in any 12 month period.

If you have 2 successful claims in any 12 month period you will not be able to make any further claims for loss, theft, damage & breakdown that happens before the anniversary of when the first claim was originally submitted.

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.
### What you are NOT covered for (continued)

<table>
<thead>
<tr>
<th>Summary</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cosmetic damage</td>
<td>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.</td>
</tr>
<tr>
<td></td>
<td>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.</td>
</tr>
<tr>
<td>Contents of your mobile phone</td>
<td>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.</td>
</tr>
<tr>
<td></td>
<td>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.</td>
</tr>
<tr>
<td>Other losses</td>
<td>Any cost or losses that can’t be resolved by the repair or replacement of your mobile phone</td>
</tr>
<tr>
<td></td>
<td>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.</td>
</tr>
<tr>
<td>Any device that is not a mobile phone</td>
<td>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.</td>
</tr>
<tr>
<td></td>
<td>This is policy isn’t for tablet computers, Smartwatches or other wearable technology.</td>
</tr>
<tr>
<td>Modifications</td>
<td>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.</td>
</tr>
<tr>
<td></td>
<td>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.</td>
</tr>
<tr>
<td>Mobile phones passed into the care of a business or individual for the purpose of providing a service</td>
<td>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:</td>
</tr>
<tr>
<td></td>
<td>• Delivery service such as a postal or courier service</td>
</tr>
<tr>
<td></td>
<td>• Mobile phone customisation service</td>
</tr>
<tr>
<td></td>
<td>• Mobile phone repair service.</td>
</tr>
</tbody>
</table>
## What you are NOT covered for (continued)

<table>
<thead>
<tr>
<th>Summary</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Losses incurred as a result of the sale of your mobile phone</strong></td>
<td>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;   [•] waiting for payment (including waiting for cheques to clear) before releasing your mobile phone,   [•] using a secure payment service,   [•] not accepting cash payments from people you don’t know (who could be using forged banknotes), and   [•] ensuring your mobile phone is sent using a reliable and suitably insured delivery service.</td>
</tr>
<tr>
<td><strong>Counterfeit mobile phones</strong></td>
<td>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. Where we receive a claim for any mobile phones that fall into this category we will return the mobile phone to you unrepaired and the claim will be declined.</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Summary</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Tell your airtime provider if your mobile phone is lost or stolen as soon as you can</strong></td>
<td>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. If you don’t tell your airtime provider within 24 hours you will be responsible for any further charges. 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.</td>
</tr>
<tr>
<td><strong>If your mobile phone is lost or stolen report it to the Police</strong></td>
<td><strong>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.</strong> If you have difficulty reporting your incident to the police please contact us and we can help to guide you.</td>
</tr>
<tr>
<td><strong>Report any loss or theft to the place you believe it has been lost in or stolen from</strong></td>
<td>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. 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. 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.</td>
</tr>
</tbody>
</table>
### Actions you will need to take on loss, theft, breakdown or damage to your mobile phone (continued)

<table>
<thead>
<tr>
<th>Summary</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Report your claim to us as soon as you can</strong></td>
<td>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. 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. You can log your claim online or by telephone, it is really simple.</td>
</tr>
<tr>
<td><strong>Proof of ownership</strong></td>
<td>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. 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. The IMEI number is the unique serial number for your mobile phone. You can find it by inputting *#06# into your mobile phone. It should also be noted on the documentation that came with your mobile phone when you purchased it. Your airtime provider may also be able to provide it to you. 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.</td>
</tr>
</tbody>
</table>

### How to make a claim

<table>
<thead>
<tr>
<th>Summary</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Step One</strong></td>
<td>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.</td>
</tr>
<tr>
<td><strong>Step Two</strong></td>
<td>You should tell us about your claim as soon as you can, you can do this by contacting us at bankofscotland.co.uk or by calling the Silver Membership Services on 0345 602 0201.</td>
</tr>
<tr>
<td><strong>Step Three</strong></td>
<td>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.</td>
</tr>
<tr>
<td><strong>Step Four</strong></td>
<td>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).</td>
</tr>
<tr>
<td><strong>Step Five</strong></td>
<td>We will either repair your mobile or send you a replacement. In the event of your mobile device being lost or stolen we will blacklist the mobile device to prevent it from being used. When returning any items in order for repair to be carried out, please ensure that you have removed any locking mechanism (e.g. ‘Find my iPhone) before you send your device to us. If this isn’t removed this will affect the processing of your claim and the handset may be returned to you for the block to be removed before the claim can be assessed. We may not be able to complete a claim until we can confirm the security features have been removed.</td>
</tr>
</tbody>
</table>
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.
- 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

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

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

If false or inaccurate information is provided and fraud is identified then we may:
- Reject the claim and we may cancel your policy. If an excess has been paid this will be returned.
- Report you to relevant authorities and take legal action, if necessary, to recover any money already paid to you under this insurance policy.
- Pass the details onto your network or our distribution partner providing this service as part of a wider offering.
- Share details of the fraudulent claim with a number of industry wide fraud prevention databases. A list of participants and the name and address of the operators are available on request.
- Pass details to fraud prevention agencies.
- Law enforcement agencies may access and use this information. We and other organisations may also access and use this information to prevent fraud and money laundering, for example, when:
  - Checking details on applications for credit and credit related accounts or facilities.
  - To prevent and detect fraud.
  - Managing credit and credit related accounts or facilities.
  - Checking details on proposals and claims for all types of insurance.
  - Checking details of job applicants and employees.

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

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

Duration of this Policy
This policy is provided as a benefit of you being a Bank of Scotland Silver Account holder. Your policy will remain in place until it is either cancelled by you, or if you close your Bank of Scotland Silver Account.
Cancelling your insurance

You have the right to cancel your insurance at any time. If you or Bank of Scotland close your account, or Bank of Scotland terminates the cover provided through the account, cover will stop immediately unless you are moving from one qualifying account to another. 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 the Silver Membership Services on 0345 602 0201. 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 six months of our final decision, refer your complaint for an independent assessment to:

Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Telephone: 0800 023 4567/0300 123 9123
Email: complaint.info@financial-ombudsman.org.uk
Web: financial-ombudsman.org.uk

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

Choice of law

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

If we need to change the terms of the policy

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

Financial Services Compensation Scheme (FSCS)

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

Status disclosure

This Policy has been arranged and is administered by Lifestyle Services Group Limited (Financial Services Register no. 315245) with the insurer: Assurant General Insurance Limited (Financial Services Register no. 202735).

Assurant General Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority. Lifestyle Services Group Limited is authorised and regulated by the Financial Conduct Authority. All firms’ register details can be checked on the Financial Services Register by visiting the FCA's website www.fca.org.uk/register

How we handle your personal information

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

Personal information that we collect from you

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

- Name and contact details (e.g., postal address, telephone number, mobile number, email address, etc.);
- Policyholder information (e.g., policy number, certificate number, billing and payment history, etc.);
- Claims information (e.g., claim number, date of loss and reason, call history, loss details, Police reference number and supporting documentation, covered device information (including make, model, serial number, IMEI), etc.);
- Records of any correspondence regarding any specific enquiry; and
- Feedback that you provide on our services (including through customer experience surveys).
You can choose whether or not you provide this information to us, but if you decide not to do so, we will be unable to provide services under this Policy to you.

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

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

- For statistical analysis, customer experience surveys (where permitted and in compliance with applicable laws), performing internal administrative functions, handling customer enquiries, managing customer relationships and evaluating the appropriateness of this Policy and its benefits. We use your information for these purposes where necessary for pursuit of our legitimate interests (monitoring and improving our offerings and our customer experience and administering our internal processes).

- Risk evaluation and management (including operational risk), debt recovery, fraud and payment default prevention and evidence management. We use your information for these purposes where necessary for pursuit of our legitimate interests (protecting our business from fraudulent activity and recovering sums due).

- Anti-money laundering, anti-terrorism efforts and sanctions screening. We use your information for these purposes where necessary for compliance with our legal obligations.

**Personal information that we collect from other sources**

We also collect and use personal information about you from third parties. We will receive your name, contact information (including postal address and telephone number), customer number and policy information (e.g., level of cover), and bank account information (such as sort code and account number) from your bank or financial institution (through whom you have procured this insurance product) to enable us to administer and perform your contract of insurance with us.

We also receive information about you (relating to your identity and previous claims made) from fraud prevention agencies, financial institutions and similar organisations to help us to make decisions on insurance policies and claims for you; trace debtors, recover debt, prevent fraud and to manage your insurance policy and any claims; check your identity to prevent money laundering; and undertake additional fraud searches, where necessary in pursuit of our legitimate interests in protecting our business from fraudulent activity and recovering sums due.

**Who we share your personal information with**

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

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

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

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

**Where we send your personal information**

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

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

How and why we will contact you

We may contact you by post, mobile phone, text, or email to obtain your views on our services and to let you know about important changes to the services which we are providing or to ask you to complete a customer satisfaction survey. Any information that you provide to us in response to these communications will not be used or disclosed other than in accordance with this privacy notice, or without your permission, unless required by law. If you would prefer us not to contact you to obtain your views and feedback on the service or you change your mind in the future and would like us to stop contacting you for this purpose, you can request this at any time by calling us on 0345 602 0201 or in writing to: Lifestyle Services Group Limited, PO Box 98, Blyth, NE24 9DL.

Your rights

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

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

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

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

The service is provided by Citymain Administrators Ltd (part of the SPB UK & Ireland Group companies), registered in England and Wales company number 03979666. Registered office: 3000 Lakeside, North Harbour, Western Road, Portsmouth, Hampshire, PO6 3EN.

Protecting Your Cards
Losing your debit and credit cards could be costly and inconvenient. That’s why we’ve got together with Citymain to offer you comprehensive assistance for you and other members of your family living with you.

You do not need to register your cards to access these benefits. However, if you do register these with Citymain, they will be able to help you more quickly.

To register your cards please call your membership services number or log on to the Account Benefits tab in Internet Banking.

Benefit Summary

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

Card Loss Assistance Service

Terms and conditions of the Card Loss Assistance Service
1. a) General information:
   This service is included as a benefit of your Added Value Account. The cost of this Card Loss Assistance service is included as part of your standard monthly account fee.

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

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   b) Definitions
   we us:
   Citymain Administrators Ltd. whose registered office details are stated above.

   you/your:
   The holder(s) of the current account stated above.

   your family:
   Any of the following people providing they normally live with you:
   • your husband, wife, civil partner or partner;
   • your children (including foster children);
   • your relatives; and
   • your domestic employees

2. Scope of service:
Card Loss Assistance gives you a 24/7 helpline to cancel lost or stolen cards and sort out replacements in just one call. It provides assistance for you and your family.

You can also securely register Passport and Driving Licence numbers, for you and your family, with us for easy access should you lose them. Please note contact in relation to this service can only be made by you.

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

2.1 Registering Your Cards:
It is not compulsory for you to register your cards but if you do choose to register your cards with us it will make it quicker and easier for us to complete a loss report on your behalf if they ever go missing. Register all your financial cards, including credit, debit, bank and building society cards and store cards and those of your family.

We recommend you do this as soon as possible.

You can do this by calling Silver Membership Services on 0345 602 0201 (+44 131 333 0032 if you’re abroad) and have all the cards to hand. You also have the facility to register these online via Internet Banking.

We recommend that you register any details relating to your family by telephone so that family members don’t have to share their details with you.

And if card details change it is important to let us know as soon as possible. Up to date card details make it easier for us to make a loss report on your behalf so that we can take steps to cancel the cards as soon as possible with the card issuer(s). These can be updated online or on the phone.

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

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

2.2 Reporting lost or stolen cards:
If cards are lost or stolen, please call as soon as possible:
to report the cards lost or stolen in the UK call 0345 602 0201
to report the cards lost or stolen whilst abroad +44 131 333 0032
This service is open 24 hours a day, seven days a week, 365 days a year.

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

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

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

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

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

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

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

5. How to complain:
We set high standards and seek to provide levels of service that you have the right to expect. However, things can go wrong and if they do, we want you to tell us about them. If you have a complaint about this service please let us know:
Call us on 0333 999 7940 (local rate call) or,
Write to the Customer Relations Manager at: Citymain Administrators Ltd 3000 Lakeside North Harbour Western Road Portsmouth Hampshire PO6 3EN
Email: customerrelations@citymain.com

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

6. Changes to the service
The document tells you what you need to know about this service. These terms and conditions can be subject to change from time to time. You will be provided with at least two months’ notice of any change by letter or electronically, in statement messages or inserts or in any other way which is sent to you individually.

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

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

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

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

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

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

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

If you have a query or need to use
the service:
• You’ll find all the contact details you need inside
this booklet.
• If you prefer, just call Silver Membership Services on
0345 602 0201 24 hours a day, seven days a week.

You’ll need:
• To tell us you’re a Bank of Scotland Account holder
when you contact us.
• Your Account Membership number, which is your
Account sort code and account number.
Important telephone numbers

24 hour Membership Services
0345 602 0201

AXA Travel Insurance
For claims:
0345 602 0201
8am–8pm Monday to Friday,
9am–5pm Saturday

For medical assistance or lost baggage, documents and money when abroad:
24 hour overseas assistance helpline: +44 1633 439 013

AA Breakdown Cover
0800 980 5792

Mobile Phone Insurance
If your Mobile phone is lost, stolen, broken or damaged call Silver Membership services on
0345 602 0201

Card Loss Assistance
0345 602 0201

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

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

Useful Telephone Numbers

If you’d prefer you can call some of your account benefit services direct, here are the numbers you’ll need.

**AA Breakdown Assistance**

Silver Account holders: 0800 980 5792

**Travel Insurance emergencies from overseas**

+44 1633 439 013

Lines are open 24 hours a day, seven days a week. Your membership number is your sort code and account number you’ll find these on your debit card and on all your statements.

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**Important information**

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

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Android is a trademark of Google inc.

American Express® is a registered trademark of American Express company.

The Post Office* and Post Office logo are registered trademarks of the Post Office Ltd.

Not all Telephone Banking services are available 24 hours a day, seven days a week. Please speak to an adviser for more information. Call us, go online or visit one of our branches for more information on all fees and interest rates. Calls may be monitored or recorded in case we need to check we have carried out your instructions correctly and to help improve our quality of service.

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We adhere to The Standards of Lending Practice which are monitored and enforced by the LSB: www.lendingstandardsboard.org.uk

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

Information correct as of July 2018.
If you’d like this in another format such as large print, Braille or audio CD please ask in branch.

If you have a hearing or speech impairment, you can contact us using the Next Generation Text (NGT) Service or via Textphone on 0345 600 9644 (lines are open 9am to 5.30pm, seven days a week). If you’re Deaf and a BSL user, you can use the SignVideo service available at bankofscotland.co.uk/accessibility/signvideo