

**Gold Account**

# **Guide to your benefits**

For use from 13 December 2023



**BANK OF  
SCOTLAND**

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# Here to help

This guide gives you useful information about the benefits that come with your account together with the full terms and conditions.

If there's anything we can do to help, please let us know.

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

Your Membership Number is your account number and sort code.

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

# Things you need to know

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

## Some key benefits

|   |   |
|---|---|
| Allianz Assistance Worldwide Family Travel Insurance Cover              | <ul style="list-style-type: none"><li>▶ Worldwide multi-trip travel cover for you and your family (includes, if eligible, your spouse, civil partner, partner and children).</li><li>▶ Includes golf cover and cover for certain sports and leisure activities.</li><li>▶ Covers UK leisure travel when two or more nights' accommodation is pre-booked (five nights for business trips).</li><li>▶ Includes cover for:<ul style="list-style-type: none"><li>- Emergency medical (up to £10 million).</li><li>- Cancellation or curtailment (up to £5,000).</li><li>- Personal accident (up to £30,000).</li><li>- Baggage (up to £2,500, with single item and valuables limits of £500).</li><li>- Personal money (up to £500, with cash limit £300 or £50 if under 16).</li></ul></li><li>▶ There's cover for you or someone covered under the policy if a booked trip needs to be cancelled because either you or they, or a companion you are travelling with is asked to quarantine on an individual basis because of exposure to a contagious disease.</li><li>▶ If you're abroad and need to speak to a doctor you'll have access to a 24/7 GP telephone service and to a video consultation service.</li><li>▶ There's cover for the children of you/your partner when travelling with either of you or another responsible adult, provided the children are 18 or under (24 or under if still in full time education). There's cover for a dependent child where they are staying with a responsible adult even if they were not accompanied during their travel to the destination.</li></ul> |
| AA Breakdown Family Cover   | <ul style="list-style-type: none"><li>▶ Roadside Assistance.</li><li>▶ Cover for the account holders and eligible family members, not the vehicle.</li><li>▶ There's cover for account holders and certain family members in vehicles, whether you or they are the driver or the passenger.</li><li>▶ Family members must live at the account holder's home address or, temporarily live away from that address, but still stay within the UK.</li><li>▶ Service is only available in the UK, Channel Islands and Isle of Man.</li></ul>  |
| AA Accident Assist  | <ul style="list-style-type: none"><li>▶ Accident Assist may be available to help you as the account holder if you or another insured person is involved in an accident in your vehicle.</li><li>▶ If you decide to use this service and an insurance claim is being made, then depending on who is at fault, you may be able to:<ol style="list-style-type: none"><li>1. Have the vehicle taken to an AA authorised garage to carry out the necessary repairs</li><li>2. Get a replacement vehicle or small courtesy car whilst repairs are done</li><li>3. Have the AA Accident Assist services handle the insurance claim for you</li></ol></li><li>▶ This service works alongside your vehicle insurance and you must tell your insurer if you are involved in a motor accident.</li></ul> <p>We have included the AA Accident Assist terms and conditions with this pack so that you can read about the service in advance of using it. You will only be asked to agree to these terms if you choose to use the service. If you have a motor accident, and want to use the service call the AA on 0345 602 0211. They will check to see if you are eligible, talk through your situation, describe the help the service can offer, as well as any costs that may be involved, so that you can decide if you want to go ahead. See pages 62-65 for detailed information and terms and conditions about AA Accident Assist.</p>   |
| Mobile Phone Insurance Administered by Lifestyle Services Group Limited | <ul style="list-style-type: none"><li>▶ Insures one phone on a sole account and two phones for joint accounts.</li><li>▶ Repair or replacement phone up to a maximum value of £2,000 (including VAT).</li><li>▶ Covers for loss, theft, damage, or breakdown (including faults).</li></ul>  |

These tables list some key benefits and some important limitations and exclusions of your account. For full details please see the Terms and Conditions policy documents included in this welcome pack. You'll find all the terms, conditions and limitations of your cover in the policy document that comes with this pack.

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### Some important exclusions

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Worldwide Travel  
Insurance

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

Mobile Phone  
Insurance

- ▶ Excess is £100 for each successful claim.
- ▶ Maximum of 2 successful claims per account holder in any 12 month period.
- ▶ Replacement phones will be refurbished or re-manufactured devices, rather than brand new.

AA Breakdown Family  
Cover

- ▶ There may not be cover for the same or similar causes of breakdown to that which the AA attended within the previous 28 days.
- ▶ 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 At Home, so assistance is only available if you are broken down more than a quarter of a mile from home.
- ▶ The AA have the right to refuse to provide service if the vehicle is unsafe, un-roadworthy, unlawful or you've failed to maintain it (for example, no valid MOT, or continued failure to re-fuel or charge your vehicle).
- ▶ There's no cover when travelling in a car, van, minibus or motorcycle exceeding the weight restriction of 3.5 tonnes and max width restriction of 8ft 3in (2.55m).
- ▶ There is no cover for you/your eligible family member if you/they are involved in a road traffic accident and the AA will not recover the vehicle. The AA may be able to provide support in the event of an accident if you decide to use the AA Accident Assist service, you can find details below. See pages 54-60 for detailed information and terms and conditions about AA Breakdown Family Cover.

AA Accident Assist

- ▶ Accident Assist is only available for accidents in England, Wales and mainland Scotland.
  - ▶ Accident Assist is not available for motorbikes or mopeds.
  - ▶ With this service there may be certain costs that you could be asked to pay. For example if the accident was your fault and you only wish to use the vehicle recovery service but do not wish the service to provide help with handling your insurance claim then you will be asked to pay the AA for recovery of your vehicle. Please read the terms and conditions carefully to make sure you understand what the service offers before you use it.
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### Some additional exclusions

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Worldwide Travel  
insurance






- ▶ Claims for cancellation and curtailment relating to any undiagnosed pre-existing medical conditions.
- ▶ If following a medical screening the insurer does not provide cover for the medical condition(s) you declared, you will not be covered for any pre-existing medical conditions, even if one or more of them is on the 'No screen medical condition' list.
- ▶ You may not be covered for claims relating to a medical condition of someone not necessarily travelling with you, but upon whose health your trip plans depend, if you were aware of the medical condition when opening your account or booking any trip.
- ▶ Any claim if you do not follow any advice or recommendation made by any of the following: the Foreign, Commonwealth and Development Office (FCDO), World Health Organization (WHO) or any government or other official authority at any destination you are travelling from, through or to.
- ▶ There is no cover if you cannot travel or choose not to travel because the FCDO (or any other equivalent government body in another country) advises against travel due to an epidemic or a pandemic.
- ▶ There is no cover for any delayed departure unless you have been delayed for at least 12 hours (or 6 hours, for trips of three nights or less).
- ▶ You should take reasonable steps to protect and prevent the theft of your property whilst on holiday and if you fail to do so, your insurance may not cover you.
- ▶ Cover is excluded for certain sports and leisure activities (see the 'Sports and leisure activities' section on pages 23-25).
- ▶ Any claim relating to an epidemic or pandemic, unless stated as being covered on the policy.

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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 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 only handheld devices that are designed to make mobile phone calls and work independently from any other device are covered. This policy isn't for tablet computers, smartwatches or other wearable technology.
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# Your Gold Account benefits

| What's included?   | Am I already covered?   | What should I do next?   | Do I need anything?  | Find out more |
|--|---|--|--|---------------|
| Allianz Assistance<br>Worldwide Travel<br>Insurance  | <br>(unless age<br>limits or medical<br>conditions apply)  | <p>Managing your policy is made easier with Internet Banking. If you are having difficulties registering please contact Membership Services on <b>0345 602 0211</b>. All this can be done on the simple to use Allianz Assistance Hub, accessed through your banking app or using Internet Banking.</p> <ol style="list-style-type: none"> <li>1. Check the policy provides the cover you need. Certain optional upgrades may be available by application to the insurers. An additional premium may be payable to them. Travel upgrades and medical screening cover is sold, administered and underwritten directly with the insurers through Allianz Assistance. Allianz Assistance are here to help if there's anything you do not understand.</li> <li>2. Declare any pre-existing medical conditions. This should be done when opening your account and annually after that (or before booking a trip if there are any changes to these medical conditions or any new medical conditions develop).</li> <li>3. Update your online personal information with details of your family members who are eligible for cover. This will assist the management of your policy and help Allianz Assistance to make swift payment of covered claims.</li> <li>4. Register the flight details of your trips to benefit from automatic delay claim settlement of eligible claims.</li> </ol> <p>You can also contact Membership Services to update personal information, declare any medical conditions and ask any queries regarding the policy.</p> | Your policy document is included in this brochure. Please keep it safe and print a copy to take away with you if you don't have Internet Banking. Copies can be accessed on the Allianz Assistance Hub, together with all your relevant medical declaration and/or upgrade confirmation details. | Page 8        |
| AA Breakdown<br>Family Cover   |    | Relax. You're already covered.   | Your policy document is included in this welcome pack. Please keep it safe.  | Page 10       |
| Mobile Phone<br>Insurance<br>administered by<br>Lifestyle Services<br>Group Limited                        |    | You're already covered for Mobile Phone Insurance, but registering your mobile phone now helps improve the service if you make a claim. To register your mobile phone go to the Account Benefits tab in the Mobile Banking app or Internet Banking or call Gold Membership Services.   | <p>Have these details handy:</p> <ul style="list-style-type: none"> <li>• Your mobile number, make and model</li> <li>• Your mobile phone's IMEI number*</li> <li>• Your Gold Account details.</li> </ul>  | Page 11       |
|  Nothing for<br>you to do. |  You're covered, but registering<br>now helps improve this service<br>if you need to use this benefit. |  |  |               |

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

# Worldwide Travel Insurance

## For you and your family.

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

- ▶ Take as many trips as you like.
- ▶ Multi-trip Worldwide family travel cover includes, if eligible, your spouse, civil partner or partner and children.
- ▶ Your children 18 and under, or 24 and under if in full time education, are covered too as long as they are travelling with either of you, or another responsible adult. There's cover for a dependent child where they are staying with a responsible adult even if they were not accompanied during their travel to the destination.
- ▶ You're covered for up to 31 consecutive days per trip.
- ▶ Covers certain winter sports (up to 31 days for each person covered in any calendar year).
- ▶ Travel disruption cover for added protection if your travel plans are disrupted due to cancellation of or delay to your booked public transport.

- ▶ New-for-old replacement on baggage under two years old if it's lost or stolen (subject to cover limits).
- ▶ Trips within the UK are covered provided accommodation is pre-booked for 2 consecutive nights or more for leisure trips (5 consecutive nights or more for business trips).
- ▶ Medical conditions that you or anyone to be covered have, or have had that are not all on the 'No screen medical conditions' list must be declared and cover agreed with the insurer. An extra premium may be payable to cover the medical condition(s).

## Check you're covered

All cover stops on your 80th birthday. As long as you are under 80 your spouse, civil partner or partner will also be covered until they reach 80. The policy only covers losses suffered whilst policyholders are resident in the UK and are registered with a doctor in the UK. If you or anyone to be covered by the policy have pre-existing medical conditions that are not on the no screen medical conditions list in the policy, you need to contact Allianz Assistance when you open your account to declare these medical conditions. The insurer may agree to cover these conditions but an extra premium may

be payable. You should also tell Allianz Assistance about any changes in your health and the health of anyone covered by the policy at every health check date, before booking a trip or renewing any upgrade. Refer to the policy 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 Gold sort code and account number.

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

### Remember to pack your policy

It's a good idea to take your policy document with you when you travel. You can download or print pages 14-53 of this document.



## Policy upgrades

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

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

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

To find out more about these and other upgrades visit the Allianz Assistance Hub, accessed through your banking app or using Internet Banking or contact Allianz Assistance through Membership Services on **0345 602 0211**.

## Medical screening provided by Allianz Assistance:

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

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

## Medical screening questions:

Please refer to the 'Health declaration and health exclusions' section on page 27 of the policy for full details of when and how to declare your pre-existing medical conditions.

## Phone Numbers:

Allianz Assistance 24 hour emergency medical assistance helpline:

UK +44 (0)**208 239 4011**.

To make a claim call membership services on: **0345 602 0211**.

For personal assistance and information services, policy queries, declaring a medical condition and upgrade purchases, call membership services on: **0345 602 0211**.

To make a complaint you can call membership services on **0345 602 0211** or contact Allianz Assistance on UK +44 (0)**208 603 9938**.

# AA Breakdown Family Cover

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

Your Gold Account gives you automatic **AA Roadside Assistance**.

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

To upgrade, make changes to or enquire about your AA Breakdown Family Cover, call **0345 602 0211**.

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

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

## If you break down

- ▶ Call Gold Membership Services on **0345 602 0211** and we'll put you through to the AA.
  - **Account Holder(s):**  
You will be asked for your membership number. This is your sort code and account number. You will need to show your Visa debit card when your AA patrol arrives.
  - **Family member:**  
You will need to provide the account holder's full name, address and postcode. You will need to show a form of identification when your AA patrol arrives.
- ▶ To make it easier to report and track a breakdown, download the AA's App - search for 'The AA' on Google Play or the App Store.

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

# Mobile Phone Insurance

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

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

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

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

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

LSG will repair the mobile phone (where possible) or replace it with a mobile phone of the same make, model and memory size. If LSG cannot do this you will be given a choice of models with an equivalent specification. Replacements will be refurbished or re-manufactured devices, rather than brand new.

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

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

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

There's a £100 excess for each successful claim.

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

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

## Changing your phone?

Don't forget to register your new phone details.

## Register your handset(s) now

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

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

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

## How to make a claim

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### If your phone is lost or stolen

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

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### If your phone is damaged

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

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

# Benefits terms and conditions



## Allianz Assistance Worldwide Family Travel Insurance Cover

Pages 14-53



## AA Breakdown Family Cover & AA Accident Assist

Pages 54-67



## Mobile Phone Insurance

Pages 68-78

# Worldwide Travel Insurance

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

## Important contact details

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

## The Allianz Assistance Hub

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

## Information

Customer services: **UK +44 (0)345 602 0211**  
(for policy queries, amendments, **upgrades** or policy cancellations)

Personal information and assistance service:  
**UK +44 (0)345 602 0211**

## Emergency assistance

24-hour emergency medical assistance:  
**UK +44 (0)208 239 4011**

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

HealthHero 24-hour GP consultation service:  
**UK +44 (0)208 603 9957**

24-hour legal helpline: **UK +44 (0)345 602 0211**  
In a life-or-death situation, call the emergency services in the country **you** are visiting (for example 112 in the European Union or 911 in the USA).

## Claims

For Sections 1 to 15: **UK +44 (0)345 602 0211**

For Section 16 – **Financial failure** cover:  
**UK +44 (0)208 603 9783**

## Registering flight details for automatic claim payment

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

## Important information

### About your policy

This is **your** travel insurance policy. It contains details of cover, conditions and exclusions relating to each **insured person** and is the basis on which all claims will be settled.

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

**Your** policy is evidence of the contract of insurance.

If **you** have purchased **upgrades** (see page 27) these will be validated by the issue of **your upgrade** schedule and are only valid as part of this policy.

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

The conditions **you** must keep to as part of the contract are shown under the 'General conditions' section on pages 50-51. There are also special conditions that apply to claims which are shown within the section they apply to.

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

- ▶ under the 'General exclusions' section on pages 51-52; and
- ▶ under 'What is not covered' in each section of cover.

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

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

If **you** would like more information or if **you** feel the insurance may not meet **your** needs, contact **us** by visiting the Allianz Assistance Hub, emailing [travelinfoUK@allianz.com](mailto:travelinfoUK@allianz.com) or calling **UK +44 (0)345 602 0211**.

### Insurer

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

### Cancellation rights

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

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

### Demands and needs statement

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

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

### Governing law

The laws of the **UK** allow both parties to choose the law which will apply to this contract. However, unless agreed otherwise, the law which applies to this contract is the law of England and Wales. If there is any disagreement, **we** will use this policy wording over any other assurances or statements, unless they

are confirmed in writing and form part of the policy. All communication between **you** and **us** will be in English.

### Premiums, fees and charges

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

The only additional fees or charges for this insurance or related services are for optional **upgrades you** purchase and/or any additional premiums that may be needed to cover **pre-existing medical conditions**. These **upgrades/additional** cover can be purchased directly from the **insurer** using the Allianz Assistance Hub, accessed through Internet Banking or calling **UK +44 (0)345 602 0211**.

### United Kingdom residents

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

### Policy excess

Under most sections of the policy, claims will be subject to an **excess**. This means that each insured adult will be responsible for paying the first part of each and every claim per incident, unless the additional premium has been paid to waive the **excess** as shown in **your upgrade** schedule. The **excess** does not apply to **your dependent children**.

### Fraud prevention

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

1. Share information about **you** with other organisations and public bodies including the police.

2. Share information about **you** within the Allianz Group and with other insurers.
3. Pass **your** details to recognised centralised insurance industry applications and claims review systems (for example the Travel Claims Database) where **your** details may be checked and updated.
4. Load **your** details and any information and documents **you** provide **us** to the Insurance Fraud Register. This may affect future applications for insurance products.
5. Check **your** details with fraud prevention agencies and databases. If **you** give **us** false or inaccurate information and **we** suspect fraud, **we** may record this with fraud prevention agencies.

## Automatic renewals

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

When **you** purchase any optional **upgrade**, **you** provide consent to set up a continuous payment authority. This means **we** are authorised to automatically renew **your upgrade(s)** and apply for renewal payments from **your** account every year, even if **your** card has expired, until **you** instruct **us** to stop.

**We** will contact **you** at least 21 days before the **upgrade** expiry date. As long as **you** remain eligible for cover, **we** will automatically renew **your upgrade(s)**, using the latest payment details **you** provided to **us**. **You** will also be provided with a renewal invitation which **you** should check to ensure all **your** details are still correct and relevant. If any changes are required or **you** do not wish to renew **your** policy **upgrade**, **you** should let **us** know by visiting the Allianz Assistance Hub or calling **UK +44 (0)345 602 0211** before **your** renewal date.

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

## Renewals which include a medical condition

**We** cannot automatically renew **your upgrades** or **pre-existing medical condition** endorsements if **you** (or anyone else to be insured on the policy) have a **pre-existing medical condition** that needs to be declared, even if **we** have provided cover in the past. Please see the 'Health declaration and health exclusions' section on pages 27-30 for more details on cover for **pre-existing medical conditions**.

**We** will contact **you** at least 21 days before **your** annual **health check date** to advise what to do next, but **you** will have to contact **us** by visiting the Allianz Assistance Hub or calling **UK +44 (0)345 602 0211** if **you** wish to renew **your** cover.

## Changes to cover, terms or price

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

Any change to the benefits, terms, cover or exclusions, which restrict **your** cover or benefits will not apply to any **trip** which began before the effective date of the change. All changes will apply to any **trips** which commence after the effective date of the change, even where a **trip** was booked before the effective date of the change.

If **you** do not wish to accept the change(s) that **we** intend to make to **your** insurance policy, **you** can contact **your bank account provider** acting as **our**

agent by using the Bank of Scotland Gold Account Membership Services contact details shown on the back page of this booklet. This will be treated as notice that **you** wish to close or switch **your** Bank of Scotland Gold Account immediately - there will be no charge for closing or switching **your** account. It will be assumed that **you** have accepted the change(s) if **your bank account provider** has not heard from **you** by the end of the notice period and the change(s) will apply when they come into force.

## Financial Services Compensation Scheme (FSCS)

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

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

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

## Contracts (Rights of Third Parties) Act 1999

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



## Summary of cover

| Cover Section  | Limit (up to)  | Excess* |
|--|--|---------|
| <b>1 Cancellation or curtailment</b>                   | £5,000   | £75     |
| <b>2 Emergency medical and associated expenses</b>     | £10 million  | £75     |
| - Emergency dental treatment                           | £1,000   | £75     |
| - Medical confinement benefit                          | £1,000 (£50 per day)   | Nil     |
| - Cover within your home country (transfer costs only) | £500   | Nil     |
| <b>3 Travel disruption</b>                             |  |         |
| Travel delay   |  |         |
| - Delay  | £250 (£30 for the first 12 hours and £20 for each extra 12 hours after that)** | Nil     |
| - Abandonment  | £5,000   | £75     |
| - Replenishment of prescription medication             | £200   | Nil     |
| Arrival delay  | £5,000   | Nil     |
| - Taxi/hire car limit                                  | £200   |         |
| Missed departure                                       | £5,000   | Nil     |
| - Taxi/hire car limit                                  | £200   |         |
| Accommodation disturbance                              | £5,000   | Nil     |
| <b>4 Loss of important travel documents</b>            | £400   | £75     |
| <b>5 Baggage and baggage delay</b>                     |  |         |
| Baggage  | £2,500   | £75     |
| - Single item, pair or set of items limit              | £500   |         |
| - Valuables  | £500   |         |
| Delayed baggage  | £250   | Nil     |
| <b>6 Personal money</b>                                | £500   | £75     |
| - Cash limit if aged 16 or over                        | £300   |         |
| - Reduced cash limit if aged 15 or under               | £50  |         |
| <b>7 Personal liability</b>                            | £2 million   | £75     |

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

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

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

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

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

## Definition of words

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

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

### Accident(s)/Accidental

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

### Baggage

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

### Bank account provider

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

### Bodily injury

An identifiable physical injury sustained by **you** caused by sudden, unexpected, external and visible means. Injury as a result of **your** unavoidable exposure to the elements shall be deemed to have been caused by **bodily injury**.

### Business colleague

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

### Business equipment

Items used by **you** and which belong to **you** in support of **your** business activity including office equipment which is portable by design including, but not restricted to, personal computers, telephones and calculators.

### Business trip

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

### Computer system

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

### Curtail/Curtailment

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

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

### Cyber risk

- ▶ Any unauthorised, malicious or illegal act (or the threat of such an act), involving access to or the processing, use or operation of any **computer system**;
- ▶ Any error or omission involving access to or the processing, use, or operation of any **computer system**;

- ▶ Any partial or total unavailability or failure to access, process, use or operate any **computer system**; or
- ▶ Any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any data, including any amount relating to the value of such data.

### Dependent child/ Dependent children

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

### Doctor

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

### End supplier

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

### Epidemic

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

### Excess

The amount an insured adult has to pay when they make a claim. This amount is set out in the 'Summary of cover' section. Where a claim is made for the same incident under different sections of the policy

and/or by more than one **insured person** for the same incident, only one **excess** will apply for each adult.

The **excess** does not apply to **dependent children** or other children added on to the policy by purchasing an **upgrade**. It can also be removed by purchasing the **excess** waiver **upgrade** (see page 27 for more details).

## Family

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

## Financial failure

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

## Golf equipment

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

## Health check date

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

## Home

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

## Home country

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

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

## Insured person/You/Your

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

## Insurer

AWP P&C SA.

## Pair or set

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

## Pandemic

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

## Period of insurance

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

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

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

## Personal money

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

## Pre-existing medical condition

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

## Public transport

Any publicly licensed aircraft, sea vessel, train or coach on which **you** are booked to travel.

## Quarantine

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

## Relative

Mother, mother-in-law, father, father-in-law, sister, sister-in-law, brother, brother-in-law, wife, husband, civil partner, daughter, daughter-in-law, son, son-in-law, grandparent, grandparent-in-law, grandchild, step parent, step child, step sister, step brother, foster child, partner or fiancé/fiancée of an **insured person**.

## Responsible adult

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

## Secure baggage area

Any of the following, as and where appropriate:

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

## Terrorism

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

## Trip

Any journey taken for leisure or business purposes to any worldwide destination during the **period of insurance**. This must commence and end at **your home** or usual place of business and have a maximum duration of 31 consecutive days. **You** may increase the maximum duration by purchasing a **trip extension upgrade** with **us** - see page 27 for more details.

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

## Upgrade(s)

Any extra benefit or different level of cover **you** have purchased as detailed on **your upgrade** schedule. See page 27 details of **upgrades** available. No additional cover will apply unless **you** have paid the appropriate extra premium.

## Unattended

Means when **you** are not in full view of and not in a position to prevent unauthorised interference with **your** property or vehicle.

## United Kingdom/UK

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

## Valuables

Jewellery, gold, silver, precious metal or precious or semi-precious stone items, watches, furs, cameras, camcorders, portable satellite navigation systems, photographic, audio, video, computer, television and telecommunications equipment and other electronic entertainment devices (including but not limited to mobile phones, MP3 or MP4 players, tablets, ebooks, CD's, DVD's, tapes, films, cassettes, cartridges and headphones), computer games and associated equipment, telescopes and binoculars, or drones.

## We/Us/Our

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

## Winter sports equipment

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

## Sports and leisure activities

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

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

please contact **us** by visiting the Allianz Assistance Hub, emailing [travelinfoUK@allianz.com](mailto:travelinfoUK@allianz.com) or calling UK **+44 (0)345 602 0211** to make sure **you** are covered. **You** may need to purchase the Sports and activities **upgrade** for cover to apply.

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

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

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

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

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

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

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



| Covered  | Covered if professionally organised and supervised plus you wear appropriate safety equipment and take appropriate safety precautions | Not covered |
|--|---|-------------|
| Sailing within territorial or inland waters (if qualified and excluding racing)* | Trekking/Hiking between 4,000m and 6,000m altitude  |             |
| SCUBA diving (down to 30m accompanied by a qualified diver or instructor)        | Water skiing (no jumping)   |             |
| Skateboarding (wearing pads and helmets)   | White water rafting   |             |
| Snorkelling  | Ziplining/Zipwiring/Zip trekking  |             |
| Softball   | Zorbing   |             |
| Squash   |   |             |
| Stand up paddle boarding   |   |             |
| Surfing  |   |             |
| Swimming (except long distance in open water)                                    |   |             |
| Table tennis   |   |             |
| Tennis   |   |             |
| Ten pin bowling  |   |             |
| Trekking/Hiking up to 4,000m altitude  |   |             |
| Volleyball   |   |             |
| War games (if no live ammunition and wearing eye protection)*                    |   |             |
| Walking  |   |             |
| Water polo   |   |             |
| Windsurfing (within territorial waters)*   |   |             |
| Yachting (if qualified and excluding racing)*                                    |   |             |

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

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

## Winter Sports

If **you** are taking part in any sport or activity not listed in this section, please contact **us** by visiting the Allianz Assistance Hub, emailing [travelinfoUK@allianz.com](mailto:travelinfoUK@allianz.com) or calling **UK +44 (0)345 602 0211** to see if **you** can be covered.

**You** are covered for taking part in the following winter sports activities for up to a maximum of 31 days in any calendar year:

- 
- ▶ Alpine skiing
  - ▶ Airboarding
  - ▶ Big foot skiing
  - ▶ Blade skating
  - ▶ Cross country skiing\*\*\*
  - ▶ Dry slope skiing
  - ▶ Glacier skiing/walking
  - ▶ Husky dog sledding (organised, non-competitive and with experienced local driver)
  - ▶ Ice cricket (wearing appropriate batting pads/gloves/spiked shoes)
  - ▶ Ice fishing
  - ▶ Ice go karting (within organisers guidelines)\*
  - ▶ Ice skating
  - ▶ Ice windsurfing\*
  - ▶ Kick sledging
  - ▶ Mono skiing
  - ▶ Nordic skiing
  - ▶ Ski biking\*
  - ▶ Ski blading
  - ▶ Ski boarding
  - ▶ Skidooring\*
  - ▶ Skiing (on-piste\*\* and off piste\*\*\*)
  - ▶ Ski racing arranged by ski schools for their pupils
  - ▶ Ski run walking
  - ▶ Ski touring
  - ▶ Sledging/Tobogganing
  - ▶ Sleigh riding as a passenger (pulled by horse or reindeer)\*\*\*
  - ▶ Snow biking\*
  - ▶ Snow blading
  - ▶ Snowboarding (on-piste\*\* and off piste\*\*\*)
  - ▶ Snow bobbing
  - ▶ Snowcat driving\*
  - ▶ Snow mobilizing\*
  - ▶ Snow scooting\*
  - ▶ Snow shoe walking
  - ▶ Snow tubing
  - ▶ Tandem skiing
  - ▶ Telemarking
  - ▶ Winter walking (using crampons and ice picks only)
- 

Examples of winter sports activities that are not covered:

- ▶ Bobsleighting
- ▶ Heli skiing
- ▶ Ice hockey
- ▶ Lugging
- ▶ Use of skeletons
- ▶ Ski acrobatics
- ▶ Ski jumping

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

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

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

## Upgrades

There are different levels of cover within this policy, some of which won't apply unless **you** have paid the appropriate **upgrade** premium. **Upgrades** are sold and administered on behalf of the **insurer** by **us**. Any extra benefit **you** have purchased is detailed on **your upgrade** schedule. Please read the wording and ensure the cover reflects **your** requirements. **You** may **upgrade your** travel insurance coverage to include any of the following by visiting the Allianz Assistance Hub or calling **us** on **UK +44 (0)345 602 0211**.

### Additional adult or child

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

### Excess waiver

The policy **excess** will be reduced to nil.

### Sports and activities

The sports and activities which are covered as standard are listed under the Sports and leisure activities section on pages 23-26. If **you** wish to participate in any activity not mentioned under this section then please call **us** and **we** may be able to extend **your** cover.

## Trip extension

The **trip** duration limit may be extended to cover **you** for either 45, 62, 93, 186 or 279 consecutive days in each annual **period of insurance**. If any **trip** exceeds **your** chosen **trip** duration limit or a **trip** extension **upgrade** is purchased during the **trip** but after the limit has been exceeded, there is no cover under this policy for any part of the **trip** beyond the maximum **trip** duration that was covered when the **trip** started.

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

## Health declaration and health exclusions

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

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

- ▶ First opening **your** Bank of Scotland Gold Account;
- ▶ Renewing **your** medical screening declaration on the **health check date**;
- ▶ There are any changes in **your** health, or prescribed medication between making **your** declaration and booking a **trip**.

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

## Medical screening questions

**You** must provide **us** with further details about **your pre-existing medical condition**, if:

- ▶ **You** answer yes to any of the following medical screening questions; and
- ▶ the **pre-existing medical condition** is not one of the 'No screen medical conditions' listed in this section.

To do this, please visit the Allianz Assistance Hub or call **us** on **UK +44 (0)345 602 0211**. If **you** fail to do this, it may mean **you** will not be covered for related claims.

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

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

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

## No screen medical conditions

If the only **pre-existing medical condition(s)** that **you** have is/are included on the list below, there is no need to contact **us** and **your pre-existing medical condition(s)** is/are covered.

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

## Health exclusions

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

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

## 24-hour emergency medical assistance

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

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

Email: **medicalassistanceUK@allianz.com**

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

### Confirmation of payment

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

### Repatriation

If **our** medical advisers think it would be in **your** medical interests to bring **you** back to **your home** or to a hospital or nursing home in **your home country**, **you** will normally be transferred by regular airline or road ambulance. Where medically necessary in very serious or urgent cases, **we** will use an air ambulance. **We** will consult the treating **doctor** and **our** medical advisers first. If **you** need to go **home** early, the treating **doctor** must provide a certificate confirming that **you** are fit to travel. Without this the airline can refuse to carry any sick or injured person. **You** can contact **us** at any time, day or night. **You** will be answered by one of **our** experienced assistance co-ordinators who **you** should give all relevant information to. Please make sure **you** have details of **your** policy before **you** call.

## State-provided healthcare arrangements

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

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

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

### Australia

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

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

## HealthHero 24/7 GP telephone and video consultations

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

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

### Expert medical advice

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

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

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

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

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

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

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

### Length of consultation

There is no time limit on a consultation.

### The GPs

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

### Quality assurance

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

### Privacy statement

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

When **you** book an appointment and speak to a GP, details of **your** medical history will be recorded during the consultation, including details of allergies and medication where relevant. This information will help the GP when making their recommendations.

Each time **you** talk to one of HealthHero GPs, they will make notes. Where appropriate and with **your** permission, the GP will share the notes with **your** own NHS GP to make sure **you** have a full medical record.

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

## Making a claim

### For Sections 1 to 15

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

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

Phone: **UK +44 (0)345 602 0211** or

Writing to: Allianz Assistance, Travel Insurance Claims Department, PO Box 451, Feltham, TW13 9EE.

### For Section 16 – Financial failure cover

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

Write to: Sedgwick International UK

Oakleigh House,  
Park Place, Cardiff

CF10 3DQ

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

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

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

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

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

## General claims information required

- ▶ **Your original trip** booking invoice(s) and travel documents showing the dates and times of travel.
- ▶ Original receipts and accounts for all out-of-pocket expenses **you** have to pay.
- ▶ Original bills or invoices **you** are asked to pay.
- ▶ Details of any other insurance **you** may have that may cover the same loss, such as household or private medical.
- ▶ As much evidence as possible to support **your** claim.
- ▶ If **you** have decided to travel despite the Foreign, Commonwealth and Development Office advising against all but essential travel, **we** will need evidence of why **you** believe **your** travel should be considered essential.
- ▶ Examples of what **we** consider to be essential travel are if:
  - A **relative** is in intensive care in hospital or has unexpectedly been given a terminal prognosis with a short life expectancy;
  - A **relative** has died and **you** need to attend the funeral;
  - **Your** property abroad has been seriously damaged and **you** need to arrange and/or oversee professional repairs;
  - **You** have an urgent work matter that cannot reasonably be cancelled, postponed or delayed;
  - **You** have a full-time but short-term placement at a recognised educational establishment where attendance must be in person.

If **you** are unsure whether the purpose of **your** travel would be considered as essential or want to discuss any other aspect of the policy cover, please contact **us** by visiting the Allianz Assistance Hub, alternatively Email: [travelinfoUK@allianz.com](mailto:travelinfoUK@allianz.com) phone: **UK +44 (0)345 602 0211** or write to: Allianz Assistance, 102 George Street, Croydon, CR9 6HD.

## Section 1 – Cancellation or curtailment

### What is covered

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

- ▶ Cancellation of the **trip**; or
- ▶ **You** fully **curtail** (cut short) **your trip** before completion or partially **curtail** (interrupt) **your trip** for more than 48 hours; or
- ▶ **You** have to make an early return **home** as a result of any of the following events occurring:
  1. The death, **bodily injury** or illness of:
    - a) **You**;
    - b) Any person with whom **you** are travelling or have arranged to travel with;
    - c) A **relative** of **you** or any person with whom **you** are travelling or have arranged to travel with;
    - d) Any person with whom **you** have arranged to reside temporarily; or
    - e) **Your business colleague**.

### Note:

- For **a**, **b**, and **c** above, this will include being diagnosed with an **epidemic** or **pandemic** disease, such as COVID-19.
  - For partial **curtailment** due to **your** admittance to hospital or confinement to **your** accommodation, **we** will provide cover for one other **insured person** to stay with **you**, if **we** have agreed that this is medically necessary.
2. **You** or any person with whom **you** are travelling or have arranged to travel with being held in **quarantine** by order or another requirement of a government or public authority, based on their suspicion that **you** or they, specifically, have been exposed to a contagious disease (including an **epidemic** or a **pandemic** disease such as COVID-19). This does not include any **quarantine** that applies generally or broadly to some or all of a population, vessel or geographical area, or that applies based on where **you** are travelling to, from or through.
  3. **You** or any person with whom **you** are travelling or have arranged to travel with being called for jury service attendance or being called as a witness at a Court of Law.
  4. Compulsory redundancy of **you** or any person who **you** are travelling or have arranged to travel with which qualifies for payment under current **United Kingdom** redundancy payment legislation after a continuous working period of two years with the same employer and at the time of booking the **trip** there was no reason to believe anyone would be made redundant.

5. **You** or any person with whom **you** are travelling or have arranged to travel with are a member of the Armed Forces, Police, Fire, Nursing or Ambulance Services or employees of a Government Department and have **your**/their authorised leave cancelled for operational reasons, provided that such cancellation or **curtailment** could not reasonably have been expected at the time this insurance is purchased by **you**.
  6. The Police requesting **you** to remain at or return to **your home** due to serious damage to **your home** caused by fire, aircraft, explosion, storm, flood, subsidence, malicious persons or theft.
  7. Medical complications as a result of **your** pregnancy or the pregnancy of anyone **you** have arranged to travel or stay with during the **trip**.
  8. 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**.
  9. **You** or any person with whom **you** are travelling or have arranged to travel with being refused boarding of the **public transport** on which **you** are booked to travel, on the order of any government, public authority or carrier, due to **you** or they displaying symptoms of a contagious disease (including an **epidemic** or a **pandemic** disease such as COVID-19).
3. Any claims arising directly or indirectly from:
    - a) **Your** misconduct or misconduct by any person who **you** are travelling with or have arranged to travel with leading to dismissal, **your**/their resignation, voluntary redundancy, **you**/their entering into a compromise agreement, or where **you**/they had received a warning or notification of redundancy prior to the date **you** opened a new Bank of Scotland Gold Account or at the time of booking any **trip**.
    - b) Circumstances known to **you** prior to the date **you** opened a new Bank of Scotland Gold 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. More than the lowest market value of equivalent accommodation, transport charges and other travel expenses, if **you** paid for them using frequent-flyer points, Avios, loyalty-card points vouchers or another similar scheme.
  5. Claims relating to any undiagnosed **pre-existing medical conditions**.
  6. Any claim related to an **epidemic** or **pandemic**, except as expressly stated as being covered.
  7. Any additional cancellation charges incurred as a result of **you** failing to notify the travel agent, tour operator or provider of any booked transport, accommodation or excursions as soon as it is found necessary to cancel the **trip**.
  8. Any proportion of **trip** expenses for anyone other than **you** or another **insured person(s)**, regardless of who paid for these. This includes any irrecoverable unused travel and accommodation costs (including excursions and other pre-paid charges) for use by multiple persons where some are not covered under this policy, even if **you** or another **insured person(s)** have paid their proportion of the cost.
  9. The cost of any passports, motor insurance green cards, vaccination fees or recommended preventative medication. The cost of any visas, visa waivers except in cases where **you** can prove that the visa has been issued for the specific dates of the **trip** only, is not valid for a longer period and is not transferable.
  10. The cost of **your** unused original tickets where **we** have arranged and paid for **you** to come **home** following **curtailment** of the **trip**. If however **you** have not purchased a return ticket, **we** reserve the right to deduct the cost of an economy flight from any additional costs **we** have incurred which are medically necessary to repatriate **you** to **your home**.
  11. Partial **curtailment** (interruption) claims where **you** were not admitted to hospital for longer than 48 hours or where the treating **doctor** has not confined **you** to **your** accommodation for at least 48 hours.
  12. Any claim arising from a reason not listed in the 'what is covered' section.
  13. Any claim for management fees, maintenance costs or exchange fees associated with timeshares, holiday property bonds or similar arrangements.
  14. Anything mentioned in the General exclusions or General conditions sections on Pages 50-52.

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

## What is not covered

1. The policy **excess** of £75 per incident, per adult.
2. The cost of Air Passenger Duty (APD) whether irrecoverable or not.

## Special conditions relating to claims

1. If **you** think **you** may have to come **home** early, **we** must be told as soon as possible (see under the heading '24-hour emergency medical assistance' on page 29 for more information).
2. **You** must obtain **our** prior approval to confirm the necessity to return **home** prior to **curtailment** of the **trip** due to death, **bodily injury** or illness. **We** will ask **you** to supply a medical certificate from the treating **doctor** to support **your** claim.



3. On condition that **you** contact **us** first, and that **we** make all the travel arrangements, **we** will pay all the necessary travel costs incurred in returning **you home** in the event that **you** have a valid **curtailment** claim. If the situation permits, and the period of **your** original booked **trip** has not expired, **we** will also pay necessary additional travel costs in transporting **you** back to the location abroad.
4. Travel by air will be limited to one ticket, of the same class of travel as that paid by **you** on **your** outward **trip**, for each **insured person**.
5. **Curtailment** claims will be calculated from the day **you** returned to **your home country**. Partial **curtailment** (interruption) claims will be calculated from the day **you** were admitted to hospital or confined to **your** accommodation and will be based on the number of complete days for which **you** were hospitalised, **quarantined** or otherwise confined to **your** accommodation on the advice of a **doctor**.
6. In addition to the 'General claims information required' shown under the 'Making a claim' section on page 30, where appropriate, **you** must also provide **us** with:
  - a) the tour operator's cancellation invoice or unused flight tickets;
  - b) written confirmation that no refund is available in respect of privately booked accommodation and evidence of payment for that accommodation;
  - c) a medical certificate from a **doctor** to confirm that **you** or **your** travelling companion are not fit to travel or that they have recommended **you** or **your** travelling companion do not travel as a result of a **relative's** medical condition;
  - d) confirmation from the clerk of the courts office that **you** are required for jury service;
  - e) confirmation from **your** employer/**your** partner's employer/**your** travelling companion's employer of **redundancy** and period of employment or the cancellation of leave (as appropriate);
  - f) confirmation from a relevant authority that **you** have been instructed to stay at/ return **home**; or
  - g) a copy of a death certificate, where appropriate.

## Section 2 – Emergency medical and associated expenses

### What is covered

**We** will pay **you** up to £10 million for the following expenses which are necessarily incurred within 12 months of the incident as a result of **your** suffering unforeseen **bodily injury**, illness, disease and/or compulsory **quarantine** (including being diagnosed with an **epidemic** or **pandemic** disease, such as COVID-19):

1. Emergency medical, surgical, hospital, ambulance and nursing fees and charges incurred outside of **your home country**.
2. Emergency dental treatment for the immediate relief of pain and/or emergency repairs to dentures or artificial teeth carried out solely to alleviate distress in eating, up to a limit of £1,000, incurred outside **your home country**.
3. In the event of **your** death outside **your home country** the reasonable additional cost of funeral expenses abroad plus the reasonable cost of conveying **your** ashes to **your home**, or the additional costs of returning **your** body to **your home**.
4. A medical confinement benefit of £50 a day (up to a maximum of £1,000) for every complete period of 24 hours **you** are admitted to hospital as an in-patient or are confined to **your** accommodation outside of **your home country**, on the advice of a treating **doctor**.

5. Reasonable additional transport and accommodation expenses incurred, up to the standard of **your** original booking, if it is medically necessary for **you** to stay beyond **your** scheduled return date. This includes, with **our** prior authorisation, reasonable additional transport and accommodation expenses for a friend or **relative** to remain with **you** or travel to **you** from **your home country** or escort **you** and additional travel expenses to return **you** to **your home** if **you** are unable to use the return ticket.
6. With **our** prior authorisation, the additional costs incurred in the use of air transport or other suitable means, including a medically qualified escort, to repatriate **you** to **your home** or a suitable hospital nearby if it is medically necessary. Repatriation expenses will be:
  - a) in respect only of the identical class of travel utilised on the outward journey unless **we** agree otherwise; and
  - b) in the event of **your** hospitalisation more than 50 miles from **your home** during a **trip** solely within **your home country**, limited to £500.
7. A single journey air ticket, of the same class of travel as that paid by **you** on **your** outward **trip**, to enable a **business colleague**, where necessary, to replace **you** in **your** location outside **your home country** following **your** medical repatriation or death during a **trip**.
8. Additional travel and accommodation costs for **your dependent children** to return **home** (if they are under 18 years of age and are insured under the policy) and for a friend or **relative** to travel to **your** location to accompany them, if **you** are incapacitated and there is no other **responsible adult** to supervise them.

## What is not covered

1. The **excess** of £75 per incident, per adult, unless a state-provided healthcare agreement has been used to contribute towards the cost of **your** treatment (please see under the heading 'State-provided healthcare arrangements' on page 29 for more information).
  2. The cost of private treatment, unless authorised specifically by **us**.
  3. Any claims arising directly or indirectly in respect of:
    - a) The costs of telephone calls, other than calls to notify **us** of the problem and 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 or pre-known medical, dental treatment or diagnostic procedure.
    - c) Treatment for cosmetic purposes, unless **our doctor** agrees that such treatment is necessary and cannot wait until **you** return **home**, as the result of an **accident** covered under this policy.
    - 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 required **you** to be admitted into hospital.
    - f) Any expenses which are not usual, reasonable or customary to treat the **bodily injury** or illness **you** required treatment for.
    - g) Any form of treatment or surgery which, in **our** opinion (based on information provided by the **doctor** in attendance), can be delayed reasonably until **your** return to **your home country**.
  - h) Expenses incurred in obtaining or replacing medication, which **you** were taking or knew would be required or needed to be continued outside **your home country**, when **you** started **your trip**.
  - 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 **us**.
  - k) Any expenses incurred after **you** have returned to **your home country**, other than in connection with transporting **you** or **your** remains **home** from abroad.
  - l) Any expenses incurred in the **United Kingdom** which are:
    - i) for private treatment;
    - ii) are funded by, or are recoverable from the health authority in **your home country**; or
    - iii) are funded by a state-provided healthcare agreement between these countries and/or islands.
  - m) **Your** failure to obtain any recommended vaccines, inoculations or medications prior to **your trip**.
  - n) **Your** decision not to be repatriated after the date when, in **our** opinion, it is safe to do so.
  - o) Any additional period of hospitalisation relating to treatment or services provided by a convalescent or nursing home or any rehabilitation centre.
4. Normal pregnancy without any accompanying unexpected **bodily injury**, illness, disease or complication. This section is designed to provide cover for unforeseen events and normal childbirth would not constitute an unforeseen event.

5. The cost of **your** unused original tickets where **we** have arranged and paid for **you** to return to **your home**, if **you** cannot use the return ticket. If however **you** have not purchased a return ticket, **we** reserve the right to deduct the cost of an economy flight from any additional costs **we** have incurred, which are medically necessary to repatriate **you** to **your home**.
6. Anything mentioned in the General exclusions or General conditions sections on pages 50-52.

## Special conditions relating to claims

1. If **you** are taken into hospital, **you** think **you** may have to come **home** early or extend **your trip** because of illness, **bodily injury** or **accident**, or **your** medical expenses are over £500, **we** must be told as soon as possible (see under the heading '24-hour emergency medical assistance' on page 29 for more information).
2. **You** must give **us** notice as soon as possible of any **bodily injury** or illness which requires **you** to be admitted to hospital as an in-patient or before any arrangements are made for **your** repatriation.
3. If **you** suffer **bodily injury**, illness or disease **we** reserve the right to move **you** from one hospital to another and/or arrange for **your** repatriation to the **United Kingdom** at any time during the **trip**. **We** will do this, if in **our** opinion (based on information provided by the treating **doctor**), **you** can be moved safely and/or travel safely to **your home country** or a suitable hospital nearby to continue treatment.
4. The section provides cover for emergency medical/surgical/dental treatment only and does not cover treatment or surgery that can be reasonably delayed until **your** return to **your home country**. **Our** decisions regarding the treatment or surgery that **we** will pay for (including repatriation to **your home country**) will be based on this. If **you** do not accept **our** decisions and do not want to be repatriated, then **we** may cancel **your** cover under the medical related sections of the policy (Section 1 – Cancellation or **curtailment**, Section 2 – Emergency medical and associated expenses and Section 8 – Personal accident) and refuse to deal with claims from **you** for any further treatment and/or **your** repatriation to **your home country**. Cover under all other sections of the policy would continue for the remainder of **your trip**.
5. In addition to the 'General claims information required' shown under the 'Making a claim' section on page 30, where appropriate, **you** must also provide **us** with:
  - a) hospital, **doctor**, dentist, pharmacist receipts and all receipts for additional expenses;
  - b) a copy of **your** European Health Insurance Card (EHIC) or Global Health Insurance Card (GHIC);
  - c) written confirmation from the treating **doctor** of the dates and reason **you** have to be confined on medical advice to a hospital or **your trip** accommodation;
  - d) a copy of a death certificate, where appropriate.

## Section 3 – Travel disruption

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

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

### Special definitions applying to this section

#### Pre-paid charges

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

### What is covered

#### Travel delay

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

1. A delay of **your** pre-booked **public transport** resulting in **you** departing at least 12 hours after **your** original scheduled departure time; or
2. **You** being involuntarily denied boarding because there are too many passengers for the seats available and no suitable alternative flight could be provided within 12 hours; or

3. Abandonment of **your trip** following 12 hours of delay at **your** first international departure point in the **UK**;

We will pay **you**:

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

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

#### Arrival delay

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

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

We will pay **you** up to £5,000 for:

**Your** reasonable additional travel (including up to £200 for taxis and hire cars) and accommodation

expenses, which are of a similar standard to that of **your** pre-booked travel and accommodation and which cannot be claimed back from any other source, if **you** have to make alternative arrangements to reach **your** destination or to return **home**.

#### Missed departure

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

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

1. **Public transport** services failing to get **you** to **your** departure point due to strike, industrial action, adverse weather conditions, mechanical failure or direct involvement in an **accident**; or
2. The private motor vehicle in which **you** are travelling being directly involved in an **accident** or breaking down on **your** way to **your** departure point.
3. **You** being involuntarily denied boarding on a preceding flight because there are too many passengers for the seats available and no suitable alternative could be provided to **your** end destination, either within 12 hours or without additional charge.

We will pay **you** up to £5,000 for:

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

#### Accommodation disturbance

We will pay **you** up to £5,000 for:

**Your** unused travel, accommodation and other **pre-paid charges** that **you** cannot claim back from any other source together with any reasonable and

necessary extra travel (including up to £200 for taxis and hire cars) and accommodation expenses, which are of a similar standard to that of **your** pre-booked travel and accommodation, if **you** have to:

1. Move to other accommodation at any point during **your trip** if **you** cannot use **your** booked accommodation as a result of:
  - a) fire, flood, earthquake, explosion, volcanic eruption and/or volcanic ash clouds, tsunami, landslide, avalanche, hurricane, storm; or
  - b) an outbreak of an infectious disease.
2. Cut short **your trip** with prior authorisation from **our** 24-hour medical emergency assistance service, if **you** cannot use **your** booked accommodation and **you** need to be repatriated to **your home** as a result of:
  - a) fire, flood, earthquake, explosion, volcanic eruption and/or volcanic ash clouds, tsunami, landslide, avalanche, hurricane, storm; or
  - b) an outbreak of food poisoning or infectious disease; or
  - c) the Foreign, Commonwealth and Development Office (FCDO) or the equivalent regulatory authority in the country **you** are in recommending evacuation from the country or specific area **you** have travelled to, providing that advice came into force after **you** left **your home country** to commence the **trip**.

#### What is not covered

1. The **excess** of £75 per incident, per insured adult for claims due to abandoning or cutting short **your trip**.
2. Any claim unless **you** have written confirmation from the carrier or their handling agents detailing the reason for the delay, the scheduled departure time and the actual departure time.

3. Any claim where the carrier or their handling agents can provide alternative transport which departs within 12 hours of the original scheduled departure time.
4. Any claim as a result of a strike or industrial action, delays or disruptions arising from weather conditions which had started or were publicly declared on or before the date **you** opened **your** Bank of Scotland Gold Account or booked **your** **trip**, whichever is later.
5. Any claim as a result of **your** failure to check-in at **your** departure point by the time shown on **your** travel itinerary except in those circumstances outlined under 'What is covered' above.
6. Any claim as a result of **your** failure to allow sufficient time for the **public transport** to arrive on schedule and deliver **you** to **your** departure point.
7. Any claim as a result of a deliberate, unlawful, malicious or wilful act or omission by **you**.
8. Any claim as a result of **your** private motor vehicle in which **you** are travelling not having been properly serviced and maintained, in the event of vehicle breakdown.
9. Any claim where **you** did not have pre-booked accommodation or transport for the part of the **trip** **you** are claiming for.
10. Any claim relating to the **financial failure** of any carrier, accommodation provider or travel company.
11. Anything mentioned in the General exclusions or General conditions sections on pages 50-52.

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

## Special conditions relating to claims

In addition to the 'General claims information required' shown under the 'Making a claim' section on page 30, where appropriate, **you** must also provide **us** with:

1. The tour operator's cancellation invoice or unused flight tickets;
2. Written confirmation that no refund is available in respect of privately booked accommodation and evidence of payment for that accommodation;
3. Confirmation from the carrier of the reason and duration of **your** delay;
4. Confirmation from a garage/motoring organisation that breakdown assistance was provided and when this was;
5. Confirmation of the delay to **public transport** from the company involved; or
6. Confirmation from the police (if involved) of the circumstances giving rise to the claim.

## Section 4 – Loss of important documents

### What is covered

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

**We** will pay **you** up to £400 to:

1. Obtain a temporary replacement passport whilst on **your** **trip**;
2. Obtain a replacement passport when **you** are back in the **UK**;
3. Replace or restore **your** driving licence or visa; and

4. Reimburse **you** for the necessary and reasonable additional travel and accommodation expenses required in order to obtain replacements of the above documents to enable **you** to continue **your** **trip** or return **home**.

### What is not covered

1. The **excess** of £75 per incident, per adult.
2. Any loss or theft of documents left **unattended** at any time (including in a vehicle or the custody of carriers) unless deposited in a hotel safe, safety deposit box or left in **your** locked accommodation.
3. Any claim for the loss of **your** passport not reported to the police and the consular representative of the relevant issuing country within 24 hours of discovery or as soon as possible after that or where no written report has been obtained from them.
4. Any claim for the loss or theft of **your** driving licence, visa or travel tickets if not reported to the police within 24 hours of discovery, or as soon as possible after that, or where a written report has not been obtained from them.
5. Anything mentioned in the General exclusions or General conditions sections on pages 50-52.

### Special conditions relating to claims

In addition to the 'General claims information required' shown under the 'Making a claim' section on page 30, where appropriate, **you** must also provide **us** with:

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

3. Original receipts for obtaining temporary documents (including receipts from the consulate, where applicable).

## Section 5 – Baggage and baggage delay

### What is covered

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

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

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

Claims will be considered on a 'new for old' basis provided the item is less than 2 years old at the date of the incident and **you** can provide the original purchase receipt. All other items will be subject to a suitable deduction for wear, tear and depreciation, including where proof of age cannot be provided. Alternatively, **we** may at **our** option replace, reinstate or repair the lost, stolen or damaged **baggage**.

1. **We** will also pay **you** up to the amounts shown below:
  - a) Up to **£250** for the purchase of essential items if **your baggage** is lost or misplaced by the carrier on the outward journey of a **trip** for a period in excess of 12 hours. **You** must provide receipts. If the loss is permanent the amount paid will be deducted from the final amount to be paid under this section.

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

### What is not covered

1. The **excess** of £75 per incident, per adult.
2. Loss, theft of or damage to **valuables** left **unattended** at any time (including in a vehicle or the custody of carriers), unless deposited in a hotel safe, safety deposit box or left in **your** locked accommodation.
3. Loss, theft of or damage to **baggage** contained in an **unattended** vehicle unless:
  - a) the items are locked out of sight in a **secure baggage area**;
  - b) forcible and violent means have been used by an unauthorised person to gain entry into the vehicle; and
  - c) evidence of such entry is available.
4. Loss or damage due to delay, confiscation or detention by customs or any other authority.
5. Loss, theft of or damage to unset precious stones, contact or corneal lenses, hearing aids, dental or medical fittings, antiques, musical instruments, documents of any kind, bonds, securities, perishable goods, bicycles, **winter sports equipment** and damage to suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage).
6. Loss or damage due to cracking, scratching, breakage of or damage to china, glass (other than glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, theft, or **accident** to the aircraft, sea vessel, train or vehicle in which they are being carried.
7. Loss or damage due to breakage of sports equipment or damage to sports clothing whilst in use.
8. Loss, theft of or damage to **business equipment**, samples, work tools, motor accessories and other items used in connection with **your work**.

9. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
10. Anything mentioned in the General exclusions or General conditions sections on pages 50-52.

### Special conditions relating to claims

In addition to the 'General claims information required' shown under the 'Making a claim' section on page 30, where appropriate, **you** must also:

1. Report any loss, theft or attempted theft to the local Police within 24 hours of discovery, or as soon as possible after that, and obtain a written report.
2. If **baggage** is lost, stolen or damaged while in the care of a carrier, transport company, tour operator, authority, hotel or other rented accommodation provider, **you** must report it to them, giving details of the loss, theft or damage and obtain written confirmation of the report. If **baggage** is lost, stolen or damaged whilst in the care of an airline **you** must:
  - a) obtain a Property Irregularity Report (PIR) from the airline;
  - b) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy); and
  - c) retain all travel tickets (physical or electronic) and tags for submission if a claim is to be made under this policy.
3. Provide receipts for items lost, stolen or damaged. Damaged items should be retained, as these will help **you** to substantiate **your** claim.

- Take suitable precautions to secure the safety of **your baggage** (including **valuables**), and must not leave any items unsecured, **unattended** or beyond **your** reach at any time in a place to which the public have access.
- Report the loss or theft of any mobile phone or other electronic item containing a sim card to the network provider within 24 hours and ask them to block/bar the device and the sim card. **You** will need to obtain written confirmation of the reporting and blocking/barring from them.

## Section 6 – Personal money

### What is covered

We will pay **you** up to £500 for the **accidental** loss of, theft of or damage to **your personal money**.

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

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

### What is not covered

- The **excess** of £75 per incident, per adult.
- Loss, theft of or damage to **personal money** left **unattended** at any time (including in a vehicle or the custody of carriers) unless deposited in a hotel safe, safety deposit box or left in **your** locked accommodation.
- 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.
- Loss or damage due to delay, confiscation or detention by customs or any other authority.
- Loss or damage due to depreciation in value, variations in exchange rates or shortages due to error or omission.

- Loss, theft or damage of **personal money** unless **you** can provide receipts and evidence of account withdrawals for the amount **you** had.
- Anything mentioned in the General exclusions or General conditions sections on pages 50-52.

## Special conditions relating to claims

In addition to the 'General claims information required' shown under the 'Making a claim' section on page 30, where appropriate, **you** must also:

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

## Section 7 – Personal liability

### What is covered

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

- Bodily injury** to or death of any person who is not in **your** employment or who is not a person with whom **you** are travelling or have arranged to travel with, a **relative** or a member of **your** household.
- Loss of or damage to property that does not belong to and is neither in the charge of, nor under the control of **you**, a **relative**, any person with whom **you** are travelling or have arranged

to travel with, anyone in **your** employment or any member of **your** household other than any temporary holiday accommodation occupied (but not owned) by **you**.

### What is not covered

- The policy **excess** of £75 per incident, per adult.
- Compensation or legal costs arising directly or indirectly from:
  - Liability which has been assumed by **you** under agreement unless the liability would have attached in the absence of such agreement.
  - Pursuit of any business, trade, profession or occupation or the supply of goods or services.
  - 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).
  - The transmission of any communicable disease or virus.
  - Ownership or occupation of land or buildings (other than occupation only of any temporary holiday accommodation).
- Any claim arising in connection with a **trip** solely within **your home country**.
- Anything mentioned in the General exclusions or General conditions sections on pages 50-52.

## Special conditions relating to claims

1. **We** will be entitled if **we** so desire to take over and conduct in **your** name the defence of any claims for indemnity or damages or otherwise against any third party. **We** shall have full discretion in the conduct of any negotiation or proceedings or in the settlement of any claim and **you** shall give **us** all necessary information and assistance which **we** may require.
2. **You** must give **us** written notice as soon as possible of any incident, which may give rise to a claim.
3. In the event of **your** death, **your** legal representative(s) will have the protection of this cover, provided that such representative(s) comply(ies) with the terms and conditions outlined in this policy.
4. **You** must not admit any liability or pay, offer to pay, promise to pay or negotiate any claim without **our** written consent.
5. In addition to the 'General claims information required' shown under the 'Making a claim' section on page 30, where appropriate, **you** must provide **us** with:
  - a) Any claim form, letters, court claim form, summons or other legal documents as soon as **you** receive them.
  - b) Any reasonable information or help **we** need to deal with the case and **your** claim.



## Section 8 – Personal accident cover

### Special definitions which apply to this section only

#### Loss of limb

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

#### Loss of sight

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

#### Permanent total disablement

Disablement which medical evidence confirms and having lasted for a period of at least 12 consecutive months from the date of occurrence will, entirely prevent **you** from doing any relevant paid work for the rest of **your** life.

### What is covered

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

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

### What is not covered

1. Any claim which does not occur within 24 months of the **accident**.
2. **Your** sickness, disease or gradually occurring condition, physical or mental condition that is gradually getting worse.
3. Any claim:
  - a) Under more than one of the insured events arising from the same **accident**.
  - b) For **permanent total disablement** until one year after the date **you** sustain the **bodily injury**.
  - c) For **permanent total disablement** if **you** are able or may be able to carry out any paid work.
4. Anything mentioned in the General exclusions or General conditions sections on pages 50-52.

## Special conditions relating to claims

1. Our appointed **doctor** may examine **you** as often as they deem necessary in the event of a claim.
2. In addition to the 'General claims information required' shown under the 'Making a claim' section on page 30, where appropriate, **you** must also provide **us** with:
  - a) A detailed initial medical report from **your doctor**; and
  - b) Updated medical reports from **your doctor**, when requested, to confirm the ongoing status of **your bodily injury** (where applicable); or
  - c) A death certificate (where applicable).
3. The benefit payable following **death** will be paid into the deceased **insured person's** estate.

## Section 9 – Disability benefit in New Zealand

### What is covered

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

| Benefit                     | Up to age 15 years inclusive | Age 16 years to 64 years inclusive | Age 65 years and over |
|-----------------------------|------------------------------|------------------------------------|-----------------------|
| Temporary total disablement | Not covered                  | £250 per week                      | £250 per week         |

### What is not covered

1. For the first seven days of such disablement or for more than 52 weeks from the date **you** sustain **bodily injury**.
2. If **you** are in paid work and are able or may be able to carry out a large part of **your** paid work (whether on a full-time or part-time basis).
3. If **you** are not in paid work and are not necessarily confined to a hospital, nursing home or similar establishment or a private residence.
4. Anything mentioned in the General exclusions or General conditions sections on pages 50-52.

## Special conditions relating to claims

1. Our appointed **doctor** may examine **you** as often as they deem necessary in the event of a claim.
2. In addition to the 'General claims information required' shown under the 'Making a claim' section on page 30, where appropriate, **you** must also provide **us** with:
  - a) updated medical reports, when requested, from the treating **doctor** to confirm the ongoing status of **your bodily injury**.
  - b) a copy of the full vehicle rental agreement and evidence of the road traffic **accident**, such as a police report or report from the vehicle rental company.

## Section 10 – Legal advice and expenses

You can call our 24-hour legal helpline for advice on a travel related legal problem to do with **your trip** on: UK +44 (0)345 602 0211.

### Special definitions applying to this section

#### Legal action

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

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

#### Legal costs

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

#### Representative(s)

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

### What is covered

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

### What is not covered

**We** shall not be liable for:

1. Any claim where, in **our** opinion, there is insufficient prospect of success in obtaining reasonable compensation.
2. **Legal costs** and expenses incurred in pursuit of any claim against a travel agent, tour operator, carrier, **us** or any **representatives** or agents, someone **you** were travelling with, another **insured person** or a person related to **you** or them.
3. **Legal costs** and expenses incurred prior to **our** written acceptance of the case.
4. Any claim where the **legal costs** and expenses are likely to be greater than the anticipated amount of compensation.
5. Any claim where **legal costs** and expenses are based directly or indirectly on the amount of compensation awarded (for example a Contingency Fee Agreement).
6. **Legal costs** and expenses incurred in any claim which is being pursued under a Conditional Fee Agreement.
7. **Legal costs** and expenses incurred if an action is brought in more than one country.
8. Any claim where, in **our** opinion, the estimated amount of compensation payment is less than £1,000 for each **insured person**.
9. Travel, accommodation and incidental costs incurred to pursue a civil action for compensation.
10. Costs of any appeal.
11. Claims occurring within the **United Kingdom**.
12. Claims made by **you** other than in **your** private capacity.
13. Anything mentioned in the General exclusions or General conditions sections on pages 50-52.

### Special conditions relating to claims

1. **We** shall have complete control over the legal case through **representatives we** nominate, by appointing **representatives** of **our** choice on **your** behalf with the expertise to pursue **your** claim.
2. **You** must follow **our representative's** advice and provide any information and assistance required within a reasonable timescale.
3. **You** must advise **us** of any offers of settlement made by the negligent third party and **you** must not accept any such offer without **our** consent.
4. **We** will decide the point at which **your** legal case cannot usefully be pursued further. After that no further claims can be made to **us**.
5. **We** may include a claim for **our legal costs** and other related expenses.
6. **We** may, at **our** own expense, take proceedings in **your** name to recover compensation from any third party for any **legal costs** incurred under this policy. **You** must give such assistance as **we** shall reasonably require and any amount recovered shall belong to **us**.
7. In addition to the 'General claims information required' shown under the 'Making a claim' section on page 30, where appropriate, **you** must also provide **us** with:
  - a) All the facts regarding the incident and copies of any correspondence **you** receive, including any claim settlement offers made to **you**.

## Section 11 – Winter sports cover

Each person insured has cover under this section for up to 31 days in any calendar year when taking part in any of the permitted winter sports activities listed on page 26.

### Special definition applying to this section

#### Ski pack

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

### What is covered

#### Winter sports equipment

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

We will pay **you** up to:

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

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

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

#### Ski pack

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

We will pay **you** up to:

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

#### Piste closure

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

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

### What is not covered

1. The policy **excess** of £75 per incident, per adult, for claims as a result of loss, theft or damage to **winter sports equipment**. The **excess** does not apply to claims for hire of **winter sports equipment** following delay or under the Ski pack or Piste closure benefits.
2. More than £300 for one single item, **pair** or **set** of items.

3. Any claim as a result of participation in off-piste skiing whereby **you** are outside of ski resort boundaries or have not followed local ski patrol guidelines.
4. Any **trip** that takes place outside of the ski resort's official opening dates.
5. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
6. Loss, theft of or damage to any items contained in an **unattended** vehicle unless:
  - a) the items are locked out of sight in a **secure baggage area**
  - b) forcible and violent means have been used by an unauthorised person to gain entry into the vehicle
  - c) evidence of such entry is available.
7. Loss, theft of or damage to any items left unsecured or **unattended** or beyond **your** reach at any time in a place to which the public have access.
8. Any claim for unused **ski pack** unless **we** agree it is medically necessary and where a medical certificate has been obtained from the treating **doctor** confirming that **you** are unable to take part in **winter sports** or use the **ski pack** facilities.
9. Any claim as a result of piste closure which is not substantiated by a report from the resort management or **your** tour operator confirming the number of days the skiing facilities were closed in **your** resort and the reason for the closure.
10. Any claim as a result of piste closure where the cause for closure is known to **you** on or before the date **you** opened **your** Bank of Scotland Gold Account or booked **your trip** (whichever is later).

11. The unused portion of **your** ski pass and/or lift pass, if either are lost or stolen and **we** have paid for the reinstatement or replacement.

12. Anything mentioned in the General exclusions or General conditions sections on pages 50-52.

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

## Special conditions relating to claims

In addition to the 'General claims information required' shown under the 'Making a claim' section on page 30, where appropriate, **you** must also:

1. Report any loss, theft or attempted theft to the local Police within 24 hours of discovery, or as soon as possible after that, and obtain a written report.
2. Report if items are lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or other rented accommodation provider, to the company or authority, giving details of the loss, theft or damage and obtain written confirmation of the report. If items are lost, stolen or damaged whilst in the care of an airline **you** must:
  - a) obtain a Property Irregularity Report (PIR) from the airline;
  - b) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy); and
  - c) retain all travel tickets (physical or electronic) and tags for submission if a claim is to be made under this policy.
3. Provide receipts for items lost, stolen or damaged, as these will help **you** to substantiate **your** claim.

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

## Section 12 – Golf cover

### What is covered

#### Golf equipment

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

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

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

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

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

### Green fees

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

### What is not covered

1. The policy **excess** of £75 per incident, per adult, for claims as a result of loss, theft or damage to **golf equipment**.
2. More than £500 for one single item of **golf equipment**.
3. Any loss or theft of **your golf equipment** that **you** do not report to the police within 24 hours of discovery or as soon as possible after that and for which **you** do not get a written report from them.
4. Any loss or theft of or damage to **your golf equipment** whilst in the custody of an airline or other carrier unless **you** report it immediately on discovery to the carrier and get a written report. In the case of an airline **you** will need a Property Irregularity Report (PIR).
5. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
6. Loss, theft of or damage to any items contained in an **unattended** vehicle unless:
  - a) the items are locked out of sight in a **secure baggage area**
  - b) forcible and violent means have been used by an unauthorised person to gain entry into the vehicle
  - c) evidence of such entry is available.

7. Loss, theft of or damage to any items left unsecured or **unattended** or beyond **your** reach at any time in a place to which the public have access.
8. Anything mentioned in the General exclusions or General conditions sections on pages 50-52.

## Special conditions relating to claims

In addition to the 'General claims information required' shown under the 'Making a claim' section on page 30, where appropriate, **you** must also:

1. Report any loss, theft or attempted theft to the local Police within 24 hours of discovery, or as soon as possible after that, and obtain a written report.
2. Report if items are lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or other rented accommodation provider, to the company or authority, giving details of the loss, theft or damage and obtain written confirmation of the report. If items are lost, stolen or damaged whilst in the care of an airline **you** must:
  - a) obtain a Property Irregularity Report (PIR) from the airline;
  - b) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy); and
  - c) retain all travel tickets (physical or electronic) and tags for submission if a claim is to be made under this policy.
3. Provide receipts for items lost, stolen or damaged, as these will help **you** to substantiate **your** claim.
4. Retain damaged items for **our** inspection, should **we** need to do this, and provide written estimates for the cost of repair or written confirmation that the item is damaged beyond repair, where appropriate.

5. Provide a report from the course manager or club professional, confirming the dates of the course closure, the reason and whether any refunds or compensation can be provided, will be required for claims for green fees.

## Section 13 – Business cover

This extension to the policy, provides the following modifications to the insurance specifically in respect of any **business trip** made by **you** during the **period of insurance**.

### What is covered

1. In addition to the cover provided under Section 5 – **Baggage** and **baggage** delay, **we** will pay **you** up to £1,000 for the **accidental** loss of, theft of or damage to **business equipment**. The amount payable will be the current market value, which takes into account a deduction for wear, tear and depreciation (or **we** may at **our** option replace, reinstate or repair the lost or damaged **business equipment**).
2. **We** will also pay reasonable additional accommodation and travelling expenses incurred in arranging for a **business colleague** to take **your** place on a pre-arranged **business trip** if:
  - a) **You** die;
  - b) **You** are unable to make the **business trip** due to **your** being hospitalised or totally disabled as confirmed in writing by a **doctor**; or
  - c) **Your relative** or **business colleague** in **your home country** dies, is seriously injured or fall seriously ill.

## What is not covered

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

2. In respect of cover **2** above:
  - a) Additional costs under **2 b** above if **you** were totally disabled, hospitalised or **you** were on a waiting list to go into hospital at the time the **business trip** was arranged.
  - b) Additional costs under **2 b** and **2 c** above if **you** were aware of circumstances at the time the **business trip** was arranged which could reasonably have been expected to give rise to cancellation of the **business trip**.
3. In respect of covers **1** and **2** above:
  - a) Any loss or damage arising out of **you** engaging in manual work.
  - b) Any financial loss, costs or expenses incurred arising from the interruption of **your** business.
  - c) Anything mentioned in the General exclusions or General conditions sections on pages 50-52.

- b) Give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy); and
  - c) Retain all travel tickets and tags for submission if a claim is to be made under this policy.
3. Provide receipts for items lost, stolen or damaged, as these will help **you** to substantiate **your** claim.
  4. Retain damaged items for **our** inspection, should **we** need to do this, and provide written estimates for the cost of repair or written confirmation that the item is damaged beyond repair, where appropriate.

## Special conditions relating to claims

In addition to the 'General claims information required' shown under the 'Making a claim' section on page 30, where appropriate, **you** must also:

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

## Section 14 – Wedding/civil partnership cover

### Special definitions which apply to this section only

#### You/Your/Insured person

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

#### Insured couple

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

#### Wedding

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

#### Wedding attire

Dress, suits, shoes and other accessories bought specially for the **wedding** and make-up, hair styling and flowers paid for or purchased for the **wedding**, forming part of **your baggage**.

## What is covered

1. **We** will pay up to the amounts shown for the **accidental** loss of, theft of or damage to the items shown below forming part of **your baggage**:
  - a) £250 for each **wedding** ring taken or purchased on the **trip** for each **insured person**.
  - b) £1,000 for **wedding** gifts (including up to £150 for banknotes and currency notes) taken or purchased on the **trip** for the **insured couple**.
  - c) £1,500 for the **wedding attire** which is specifically to be worn by the **insured couple** on their **wedding** day.

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

2. **We** will pay the **insured couple** up to £750 for the reasonable additional costs incurred to reprint/make a copy of or retake the photographs/video recordings either at a later date during the **trip** or at a venue in the **United Kingdom** if:
  - a) The professional photographer who was booked to take the photographs/video recordings on **your wedding** day is unable to fulfil their obligations due to **bodily injury**, illness or unavoidable and unforeseen transport problems, or
  - b) The photographs/video recordings of the **wedding** day taken by a professional photographer are lost, stolen or damaged within 14 days after the **wedding** day and whilst **you** are still at the holiday/honeymoon location.

**You** can only claim under one of either this section, Section 5 – **Baggage** and **baggage** delay, Section 6 – **Personal money** for loss of, theft of or damage to the same items of **baggage** shown above arising from the same event.

## What is not covered

1. The policy **excess** of £75 per incident, per adult.
2. Loss, theft of or damage to **valuables** or cash (banknotes, currency notes and coins) left **unattended** at any time (including in a vehicle, in checked-in luggage or while in the custody of a carrier, tour operator or **public transport** operator) unless deposited in a hotel safe, safety deposit box or left in **your** locked accommodation.
3. Loss, theft of or damage to **baggage** contained in an **unattended** vehicle unless:
  - a) The items are locked out of sight in a **secure baggage area**;
  - b) Forcible and violent means have been used by an unauthorised person to effect entry into the vehicle; and
  - c) evidence of such entry is available.
4. Loss or damage due to delay, confiscation or detention by customs or any other authority.
5. Loss, theft of or damage to unset precious stones, contact or corneal lenses, hearing aids, dental or medical fittings, antiques, musical instruments, documents of any kind, bonds, securities, perishable goods, bicycles, **winter sports equipment** and damage to suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage).
6. Loss or damage due to cracking, scratching, breakage of or damage to china, glass (other than the glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, theft, or **accident** to the aircraft, sea vessel, train or vehicle in which they are being carried.
7. Loss or damage due to breakage of sports equipment or damage to sports clothing whilst in use.

8. Loss, theft of or damage to business goods, samples, trade tools and other items used in connection with **your** work.
9. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
10. Anything mentioned in the General exclusions or General conditions sections on pages 50-52.

## Special conditions relating to claims

1. **You** must take suitable precautions to secure the safety of **your baggage** (including **valuables**), and must not leave any items unsecured, **unattended** or beyond **your** reach at any time in a place to which the public have access.
2. In addition to the 'General claims information required' shown under the 'Making a claim' section on page 30, where appropriate, **you** must also:
  - a) Report any loss, theft or attempted theft to the local Police within 24 hours of discovery, or as soon as possible after that, and obtain a written report.
  - b) Report if items are lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or other rented accommodation provider, to the company or authority, giving details of the loss, theft or damage and obtain written confirmation of the report. If **baggage** is lost, stolen or damaged whilst in the care of an airline **you** must:
    - i) obtain a Property Irregularity Report (PIR) from the airline;
    - ii) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy); and

- iii) retain all travel tickets (physical or electronic) and tags for submission if a claim is to be made under this policy.
- c) Provide receipts for items lost, stolen or damaged, as these will help **you** to substantiate **your** claim.
  - d) Retain damaged items for **our** inspection, should **we** need to do this, and provide written estimates for the cost of repair or written confirmation that the item is damaged beyond repair, where appropriate.
  - e) Provide written confirmation from the professional photographer of the reason they cancelled **your** booking and that they have not provided **you** with a refund.

## Section 15 – Personal assistance and information services

### What is covered

**We** will provide the following information services in respect of any **trip**. **You** can visit the Allianz Assistance Hub, email [travelinfoUK@allianz.com](mailto:travelinfoUK@allianz.com) or call **us** on **UK +44 (0)345 602 0211**.

### Information about your destination

**We** can provide information on:

1. Current entry permit requirements for any country, but if **you** hold a passport from a country other than the **United Kingdom**, **we** may need to refer **you** to the **United Kingdom** embassy or consulate of that country;
2. Current requirements for inoculations and vaccinations for any country in the world and advice on current World Health Organization warnings;
3. Climate;
4. Local languages;
5. Time differences;



6. Main bank opening hours, including whether or not a bank holiday falls within **your** intended **trip**;
7. Motoring restrictions, regulations, Green Card and other insurance issues.

#### Transfers of emergency funds

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

#### Non-emergency medical referral

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

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

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

#### Replacement travel documents

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

#### What is not covered

1. Any circumstances **you** were aware of at the time of opening a new Bank of Scotland Gold Account or at the time of booking any **trip**.
2. Any legal liability or other financial loss, damage or additional expense arising from the provision of or any delay in providing the information services.
3. Anything mentioned in the General exclusions or General conditions sections on pages 50-52.

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

## Section 16 – Financial failure cover

### What is covered

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

### Financial failure prior to departure

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

### Financial failure after departure

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

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

### What is not covered

- ▶ Scheduled flights, travel or accommodation not booked within the **UK**, the Channel Islands or the Isle of Man prior to departure.
- ▶ Any costs resulting from the **financial failure** of:
  - Any **end supplier** which is, or which any prospect of **financial failure** is known by **you** or widely known publicly at the date **you** opened **your** Bank of Scotland Gold Account or booked **your trip**, whichever is later.

- Any loss or part of a loss which at the time of the happening of the loss is insured or guaranteed by any other existing policy, policies, bond, or is capable of recovery under section 75 of the Consumer Credit Act or from any bank or card issuer or any other legal means.

- ▶ The **financial failure** of any travel agent, tour organiser, booking agent or consolidator with whom **you** have booked a scheduled flight, travel or accommodation.
- ▶ Any losses which are not directly associated with the incident that caused **you** to claim. For example, loss due to being unable to reach a pre-booked hotel, villa, car hire or cruise following the **financial failure** of an airline.

### Special conditions relating to this section

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

## General conditions

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

1. Cover under this policy only applies if **you** are aged 79 years or under.
2. The maximum duration of any one **trip** is 31 consecutive days. **You** may increase this limit by purchasing the **trip limit upgrade**. If any **trip** exceeds **your** chosen **trip** duration limit, **we** will not provide cover for any part of that **trip** beyond the covered **trip** duration. This includes not providing cover for any claims where **you** cannot provide evidence that the incident date occurred before the expiry of the covered **trip** duration. Please see page 27 for more details on the **upgrades** available.
3. Cover under this policy is only available if **you** are a **UK** resident and **your home country** is the **UK**.
4. **Your** policy is only valid for **trips** commencing from and returning to the **UK**.
5. Cover under this policy is automatically extended if **you** are unable to return **home** by the end of the **period of insurance** due to a reason covered by this policy.
6. Cover for permitted winter sports activities is provided up to a maximum of 31 days in total for each **insured person** in any calendar year. See page 26 for more details of the activities **we** cover.
7. **Your** policy is only valid for leisure **trips** taken within **your home country** if **you** have pre-booked accommodation for two nights or more. **Business trips** taken within **your home country** must have a minimum of five nights pre-booked accommodation.
8. **Dependent children** are only covered when travelling with the account holder(s) or a **responsible adult**. This does not include

where **dependent children** are staying with a **responsible adult** for the duration of their stay at their destination but are not accompanied at all times by a **responsible adult** on transportation to and from the destination.

9. **We** and **your bank account provider** may cancel **your** policy at any time by giving **you** 30 days' notice in writing to **your** last known address.
10. **We** promise to act in good faith in all **our** dealings with **you**.
11. **We** may not pay **your** claim if **you** do not:
  - a) take all possible care to safeguard against **accident**, injury, loss, damage or theft; and
  - b) give **us** full details of any incident which may result in a claim under **your** policy as soon as is reasonably possible; and
  - c) pass on to **us** every claim form, summons, legal process, legal document or other communication in connection with the claim; and
  - d) provide all information and assistance that **we** may reasonably require at **your** expense (including, where necessary, medical certification).
12. **You** must not admit liability for any event, or offer to make any payment, without **our** prior written consent.
13. The terms of **your** policy can only be changed if **we** agree (please see 'Changes to cover terms or price' on page 16 for more information). **We** may require **you** to pay an additional premium before making a change to **your** policy **upgrade** or **pre-existing medical condition** endorsement.
14. **Your account provider** may from time to time notify **you** of a change of insurer in relation to the travel insurance included as part of **your** bank account. By accepting the terms and conditions, **you** agree to the new insurer supplying **you** with insurance services to replace the cover

provided. Any significant changes to **your** cover will be communicated to **you**, please ensure **you** carefully review **your** policy documents.

### 15. **You** agree that **we** can:

- a) cancel the policy if **you** tell **us** something that is not true, which influences **our** decision as to whether cover can be offered or not;
- b) cancel the policy and make no payment if **you**, or anyone acting for **you**, make a claim under this policy knowing it to be dishonest, intentionally exaggerated or fraudulent in any way, or if **you** give any false declaration or deliberate misstatement when making a medical declaration, applying for **upgrades** or supporting **your** claim. **We** may in these instances report the matter to the police.
- c) refuse to provide cover for the following **upgrades** during a **trip** **you** are already on when the **upgrade** is purchased:
  - i) **excess** waiver
  - ii) additional adult or childCover will be provided for future **trips** only.
- d) refuse to provide cover for **upgrades** for **trip** extensions during a **trip** **you** are already on if the **upgrade** is purchased after the **trip** duration limit has been exceeded. Cover for the **trip** extension **upgrade** will apply for future **trips** only.
- e) share information with other insurers to prevent fraudulent claims via a register of claims. A list of participants is available on request. Any information **you** supply on a claim, together with the information **you** supplied at the inception of **your** policy and other information relating to a claim, may be provided to the participants of this register; and
- f) take over and act in **your** name in the defence or settlement of any claim made under **your** policy; and

- g) take proceedings in **your** name but at **our** expense to recover for **our** benefit the amount of any payment made under **your** policy; and
  - h) obtain information from **your** medical records (with **your** or **your** personal representative's permission) to deal with relevant claims. This could include a request for **you** to be medically examined or for a post-mortem to be carried out in the event of **your** death. No personal information will be disclosed to any third party without **your** prior approval.
16. **We** will not pay **you** more than the amounts shown in the Summary of cover section on pages 17-19 per **trip**.
17. **You** agree that **we** only have to pay a proportionate amount of any claim where there is another insurance policy in force covering the same risk. **You** must give **us** details of such other insurance.

## General exclusions

The following apply to the whole of the policy:

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

1. War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, **terrorism**, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power but this exclusion shall not apply to losses under:
  - a) Section 2 – Emergency medical and associated expenses
  - b) Section 8 – Personal accident unless such losses are caused by nuclear, chemical or biological attack, or the disturbances were already taking place at the beginning of any **trip**.
2. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste, from combustion of nuclear fuel, the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly.
3. Loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
4. Any **epidemic** or **pandemic** except when stated as being covered under Section 1 – Cancellation or **curtailment** and Section 2 – Emergency medical and associated expenses.
5. **Cyber risks** of any kind.
6. **Your** engagement in or practice of the following, unless **you** have received **our** prior agreement in writing:
  - a) manual work in connection with a profession, business or trade;
  - b) professional entertainment
  - c) flying except as a fare paying passenger in a fully-licensed passenger carrying aircraft; or
  - d) the use of a moped, motorcycle, car, van, lorry or similar motorised vehicle unless a full **United Kingdom** driving licence is held permitting the use of such vehicles in the **United Kingdom** and, in the case of a moped or motorcycle, **you** and **your** passenger are wearing a helmet.
7. **Your** engagement in any sport (including winter sports) or activity that is not in the list of covered Sports and leisure activities on pages 23-26, 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, drug use (other than drugs taken in accordance with treatment prescribed and directed by a **doctor**, but not for the treatment of drug addiction), and putting **yourself** at needless risk (except in an attempt to save human life).
9. Any **pre-existing medical condition** and associated conditions (unless terms are agreed in writing by **us**).
10. Any claims where as part of any claim investigation, **your doctor** confirms they would not have recommended **you** to travel either on the date **you** opened **your** Bank of Scotland Gold Account, **you** booked **your trip**, or at the time **you** travelled (whichever is later).
11. **You** drinking too much alcohol or alcohol abuse where it is reasonably foreseeable that such consumption could result in an impairment of **your** faculties and/or judgement resulting in a claim. **We** do not expect **you** to avoid alcohol on **your trips** or holidays, but **we** will not cover any claims arising because **you** have drunk so much alcohol that **your** judgement is seriously affected and **you** need to make a claim as a result.
12. **You** climbing on top of, or jumping from a vehicle or jumping from a building or balcony, or climbing or moving from any external part of any building to another part of the building or another building (apart from stairs, ramps or walkways) and falling regardless of the height, unless **your** life is in danger or **you** are attempting to save human life.
13. **Your** own unlawful action or any criminal proceedings against **you**.
14. Confiscation or destruction of property by any customs, government or other authority of any country.

15. Any other loss, damage or additional expense following on from the event for which **you** are claiming, unless **we** provide cover under this insurance. Examples of such loss, damage or additional expense would be the cost of replacing locks after losing keys, costs incurred in preparing a claim or loss of earnings following **bodily injury**, illness or disease.
16. Operational duties of a member of the Armed Forces.
17. **You** not following any advice or recommendations made by the Foreign, Commonwealth and Development Office (FCDO), the World Health Organization, or any government or other official authority. This includes where certain vaccinations or other preventative measures (such as malaria tablets) are recommended.
18. **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.
19. Any unused or additional costs incurred by **you** which are recoverable from anywhere else, including:
- The providers of the accommodation, their booking agents, travel agent or other compensation scheme;
  - The providers of the transportation, their booking agents, travel agent, compensation scheme, ABTA (The Travel Association) or Air Travel Organisers' Licensing (ATOL);
  - Your** credit or debit card provider or PayPal; or
  - Any excursion provider, event ticketing agent or promoter.

## Complaints

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

### Step 1

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

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

Email: **customersupportUK@allianz.com**

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

### Step 2

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

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

Phone: **0800 023 4567** or

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

Email:

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

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

## Data protection notice

**We** care about **your** personal data.

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

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

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

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

- Data that **you** provide to **us**; and
- Data that may be provided about **you** from certain third parties, such as event ticket sellers in the instance of a missed event policy.

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

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

▶ **Who will have access to your personal data?**

We may share **your** personal data:

- With public authorities, other Allianz Group companies, industry governing bodies, regulators, fraud prevention agencies and claims databases, for underwriting and fraud prevention purposes;
- With other service providers who perform business operations on **our** behalf;
- Organisations who **we** deal with which provide part of the service to **you** such as **your** ticket selling company;
- To meet **our** legal obligations including providing information to the relevant ombudsman if **you** make a complaint about the product or service that **we** have provided to **you**.

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

▶ **How long do we keep your personal data?**

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

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

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

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

that personal data transfers outside the **UK** or the EEA receive an adequate level of protection.

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

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

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

▶ **Automated decision making, including profiling**

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

▶ **How can you contact us?**

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

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

By telephone: **UK +44 (0)208 603 9938**

By email: **AzPUKDP@allianz.com**

This travel insurance is underwritten by AWP P&C SA and is administered in the UK by Allianz Assistance. Allianz Assistance is a trading name of AWP Assistance UK Ltd, Registered in England. Registration no: 1710361 Registered office: PO Box 74005, 60 Gracechurch Street, London EC3P 3DS.

AWP Assistance UK Ltd is authorised and regulated by the Financial Conduct Authority.

AWP P&C SA is authorised and regulated by L'Autorité de Contrôle Prudentiel et de Résolution in France. Authorised by the Prudential Regulation Authority (PRA). Subject to regulation by the Financial Conduct Authority and limited regulation by the PRA. Details about the extent of our regulation by the PRA are available from us on request.

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

# AA Breakdown Family Cover

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

## Phone numbers:

If you break down call the AA on: **0345 602 0211**.

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

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

### ▶ Account Holder(s):

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

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

### ▶ Family member:

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

To upgrade, make changes to or enquire about the AA Breakdown Family Cover call: **0345 602 0211**.

To make a complaint you can call membership services on **0345 602 0211** or contact the AA on **0345 607 6727**.

## Roadside Assistance

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

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



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

# AA Breakdown Family Cover Terms and Conditions

## Definition of words and phrases used in this policy

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

'**AA**' means the relevant insurer of the Breakdown cover being Automobile Association Developments Limited (trading as AA Breakdown Services) for Roadside Assistance.

'**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 Family Cover documentation is addressed and who has been given cover.

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

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

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

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

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

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

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

## Your AA Breakdown Family Cover policy

Please refer to page 10 for details of the level of AA cover You hold with Your Account.

Your AA Breakdown Family Cover includes:

- ▶ Breakdowns on the road.
- ▶ 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.

## 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:** 8ft 3in (2.55m).

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

**Important:** AA Breakdown Family Cover provides a number of levels of Breakdown Assistance. Please refer to page 10 for details of the level of AA cover You hold with Your Account.

This cover does not provide support in the event of an accident. Accident Assist may be able to provide you with help. Please refer to the terms and conditions on pages 62-65.

## Service Descriptions

### What is covered and what is not covered

#### Roadside Assistance

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

#### What is covered for UK Customers

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

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

#### What is not covered

- ▶ Fuel and parts (unless these are carried by the AA or its appointed agent, and in the case of fuel is required to get a vehicle that has run out of fuel to the nearest fuelling point, and/or in the case of parts those that are required to carry out the repair for which assistance was requested and cost £5 or less based on the AA's retail prices);
  - oil;
  - keys;
  - other materials required to repair Your Vehicle;
  - any supplier delivery service or call-out charges related to these items, and
  - the provision of service on private property without the relevant permission;
  - storage costs.
- ▶ The cost of any labour, other than that provided by the AA or its agents under Your AA cover at the scene of the Breakdown.
- ▶ Any additional transport or other costs that You might incur or any incidental expenses that may arise during a recovery. The AA cannot accept any costs for passengers who do not accompany Your Vehicle while it is being recovered.
- ▶ Routine maintenance and running repairs, for example, radios, interior light bulbs, heated rear windows.
- ▶ Any recovery or tow following an accident (see General Terms and Conditions, clause 2, page 57).
- ▶ Assistance following a Breakdown attended by the police, highways agency or other emergency service, until the services concerned have authorised the vehicle's removal. If the police, highways agency or emergency service insist on recovery by a third party, the cost of this must be met by You.
- ▶ A second or subsequent recovery, after Your Vehicle has been recovered following a Breakdown.
- ▶ All things excluded under General Terms and Conditions (see pages 57-60).



## General Terms and Conditions – AA Breakdown Family Cover

### General exclusions

#### 1. AA Breakdown Family Cover does not provide for:

- a) **Any vehicle servicing or re-assembly**  
routine vehicle servicing or putting right work that You, a garage or third party (other than the AA) have undertaken.
- b) **Garage labour costs**  
the costs a garage charges You for a permanent repair after the AA has done a temporary repair at the roadside.
- c) **Vehicles at a garage or repair shop**  
The AA will not provide any Breakdown service where Your Vehicle is in the garage or repair shop having work done on it.
- d) **Fuel draining**  
putting it right if You put in the wrong fuel or oil or add other incorrect fluids (such as fuel additives) or put fluids in the incorrect reservoir. We can offer You our Fuel Assist service (which You will need to pay for). The only service the AA will make available to You will be to arrange for Your Vehicle, the driver and up to seven passengers to be taken to the AA's choice of relevant local repairer or another location of Your choice, provided it is no further, but You will have to pay for any work required.
- e) **Vehicle storage**  
if the AA have to store it for any reason (for example the repairing garage is not open at the time of recovery), they will inform You in advance and You will be responsible for paying the storage costs and the vehicle will be stored at Your risk.

- f) **Vehicles on private property**  
the AA won't provide any service to the vehicle on private property unless You have the permission of the owner.
- g) **Excess passenger loads**  
the AA won't arrange transport at the time of Breakdown for more passengers than there are seats in Your Vehicle up to a maximum of eight people in total.
- h) **Commercial use**  
the AA won't provide service to vehicles that are used to carry items or people for money. This includes any use in relation to the motor trade.
- i) **Vehicles with trade plates or recently purchased at auction**  
the AA won't provide service to vehicles bearing trade plates or vehicles that they have reason to believe have just been bought at auction.
- j) **Transporting from trade premises**  
the AA won't provide service if You are moving Your Vehicle as part of a commercial activity.
- k) **Locksmiths, tyre, glass or bodywork specialists costs**  
the AA won't cover locksmiths, tyre, glass, body work or specialist (such as lifting equipment) costs. The AA can arrange these services at Your request and at Your cost.
- l) **Transporting animals**  
the AA may agree to transport an animal, at their sole discretion and if they agree to do so it'll be at Your risk and it is Your responsibility to secure any animal being transported. They won't recover horses or livestock.
- m) **Assistance Animals**  
the AA will transport assistance dogs, unless this is not possible for health and safety reasons. It is helpful to tell the AA about Your situation so they can arrange additional

adjustments and further tailored support. In these instance they would ask You to call them on 0800 262 050, text phone users can prefix any of these numbers with 18001. Alternatively make the call handler aware at the time of reporting Your Breakdown.

- n) **Participation in sporting events**  
the AA won't attend Your Vehicle if it's been involved in motor racing, off-road driving, rallies, track days, duration or speed tests. This does not include events where participants are required to comply with the normal rules of the road.
- #### 2. Accident Recovery:
- a) If following a road traffic accident You do not want to use the AA Accident Assist service, the AA can still arrange the recovery of Your Vehicle. In such circumstances, You will be responsible for paying the AA's charges for the recovery. To help the AA arrange a recovery, You must give them any relevant information they reasonably request.  
If You decide to use the AA Accident Assist service, recovery is included as part of that service. See page 62 for more details.
  - b) Where a recovery is arranged and specialist equipment is required, the AA will inform You of the cost of the specialist equipment in advance and You will be responsible for paying these costs.
  - c) Where You do not request the services from us at the time of the incident and/or where You arrange for assistance and recovery services to be provided by another provider, we will make no contribution toward the cost of these (either to You or the provider).

- d) If following an accident, You require one of the Onward Travel services (and You have Onward Travel), the AA may, again, be prepared to arrange this for You but will not be responsible for any costs involved. You must pay, on request, any applicable charges. You must give the AA, on request, any relevant information it reasonably requests in regard to all matters referred to in this clause.

### General rights to refuse service

**Please note:** If a Customer is refused service by the AA the Customer has the right to an explanation in writing (see 'Compliments and complaints' page 66 for Customer Care contact details).

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

a) **Repeat Breakdowns within 28 days**

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

b) **Unattended vehicles**

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

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

Before the relevant Breakdown Your Vehicle was:

- dangerous (such as steering or braking system malfunctions and worn or unsafe tyres);
- overloaded (including incorrectly or dangerously loaded/overloaded vehicles);
- unroadworthy; or

- otherwise unlawful to use in the reasonable opinion of the attending patrol (taking into account relevant law).

And before the relevant Breakdown or accident Your Vehicle was:

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

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

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

e) **Delay in reporting**

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

f) **Cannot verify cover**

Where You cannot produce a valid Bank of Scotland debit card (or appropriate receipt) or, for Family Members, some other form of identification. If these cannot be produced, and the AA is unable to verify that the appropriate AA Breakdown Family Cover entitlement is held, the AA may, at their discretion, offer service on the immediate payment (by credit or debit card) of the usual price for the relevant cover required, plus a supplementary charge for joining while already requiring assistance. The cost of this will be confirmed to You prior to purchase. The premium paid will be fully refunded if it can be established to the AA's satisfaction that the relevant level of service entitlement was

held at the time of Breakdown. No refunds will be given if entitlement to Breakdown cover cannot be proved, or simply because Your Vehicle cannot be fixed at the roadside.

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

g) **Unreasonable behaviour**

Where You or anyone accompanying You:

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

h) **The recovery of unaccompanied children**

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

i) **Excessive usage**

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

j) **Failure to maintain vehicle**

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

#### Additional services

- 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

- 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

- 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

- 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

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

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

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

- In the event that the AA is no longer Bank of Scotland's chosen Breakdown assistance cover provider or Breakdown assistance cover is no longer provided with Your Bank of Scotland Account, Your AA Breakdown Family Cover with Automobile Association Developments Limited 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

- 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

- While the AA seeks to meet the service needs of Customers at all times, its resources are finite and this may not always be possible. The AA shall not be liable for service failures where the AA is faced with circumstances outside its reasonable control. Events which might constitute circumstances outside the AA's reasonable control include (but are not limited to) Acts of God, outbreak of hostilities, riot, civil disturbance, acts of terrorism, acts of government or authority (including the refusal or revocation of any licence or consent), fire, subsidence, explosion, flood, snow, fog or other bad weather conditions, vehicle, equipment or systems failures, roads that are not reasonably accessible by the AA, shortages of fuel or other necessary supplies, failure of telecommunications lines or systems, default of suppliers or subcontractors, theft, malicious damage, strike, lock out or industrial action of any kind.

#### Exclusion of liability for loss of profit etc

- The AA shall not, in any event, and to the extent permitted by law, have any responsibility for:
  - any increased costs or expenses; or,
  - any loss of:
    - profit; or
    - business; or
    - contracts; or
    - revenue; or
    - anticipated savings; or
  - 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

- 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.
- None of the Terms and Conditions, or benefits, of AA Breakdown Family Cover are enforceable by anyone else other than the Customer. For the avoidance of doubt, and without limiting the above, any rights under The Contract (Rights of Third Parties) Act 1999, or any replacement or amendment of such act, are excluded.
- You will not become members of the AA by virtue of only being entitled to any benefits. The AA and the bank may from time to time agree that specified Customers may be entitled to certain offers available to AA Members.

#### Use of headings

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

#### Interpretation: use of English law and language

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

## AA Accident Assist

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

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

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

The AA Accident Assist terms and conditions on pages 62-65 of this document explain more, including the services that are available, what exclusions apply, and any costs that may be charged.

If You have any questions about the service, You can speak to the AA on **0345 602 0211**.

## Contact Details

If You have an accident, call the AA on **0345 602 0211**.

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

- ▶ Account Holder(s):

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

To make a complaint You can call membership services on **0345 602 0211**.

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



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

## AA Accident Assist Terms and Conditions

### Definitions

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

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

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

The amount of support the AA provide will depend on whether the accident is a Non-Fault Accident or an At-Fault Accident and is always subject to the AA's discretion. The AA's decision about the nature of an accident is final.

To help the AA make this decision, You must provide all relevant information as soon as possible following the accident, including: the name and address of the other person(s) involved along with their vehicle and insurance details, the name and addresses of any witnesses (if there are any), as well as any other information the AA reasonably request from You.

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

### Demands and Needs Statement

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

### What is covered:

#### 1. Recovery

##### After a Non-Fault Accident

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

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

## After an At-Fault Accident

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

## 2. Repairs

### After a Non-Fault Accident

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

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

### After an At-Fault Accident

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

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

- a) You agree to use an AA Approved Repairer;
- b) You will inform the AA as soon as Your Vehicle becomes available for You to drive again;
- c) You will collect or arrange delivery of Your Vehicle when notified by the AA Approved Repairer that Your Vehicle is ready for collection or delivery;

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

## 3. Mobility

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

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

Vehicle (and its supplier) subject at all times to availability;

- iii) the AA will decide the duration of the hire period for the Replacement Hire Vehicle (and their decision is final);
  - iv) You will enter into a car hire rental agreement with the AA's chosen supplier and You will follow any terms and conditions issued by them;
  - v) You will inform the AA as soon as Your Vehicle becomes available for You to drive again;
  - vi) You will return the Replacement Hire Vehicle to the AA's chosen supplier as soon as Your Vehicle becomes available;
  - vii) if You are VAT registered You will be liable for the VAT element of the hire costs, which You should recover from HMRC; and
  - viii) the AA can take details of Your claim for AA Accident Assist 24 hours a day, 365 days a year, but can only arrange delivery of a Replacement Hire Vehicle between 9am and 4.30pm Monday to Friday (excluding public and bank holidays).
- e) Although the AA will arrange and pay for a Replacement Hire Vehicle:
- i) the AA do not cover any other charges arising from Your use of the Replacement Hire Vehicle, including but not limited to: fuel, any insurance excess charges, charges arising from damage to the Replacement Hire Vehicle, daily hire charges arising from You keeping the Replacement Hire Vehicle after Your Vehicle has been repaired and is ready for collection;
  - ii) the AA can't arrange a tow bar for the

Replacement Hire Vehicle, meaning that Your caravan or trailer will, if eligible, have to be recovered under the AA's National Recovery service;

- iii) the AA can't guarantee that the Replacement Hire Vehicle will be a hybrid or electric vehicle;
- iv) the AA won't pay for Replacement Hire Vehicle costs when You make Your own arrangements for car hire after an accident;
- v) if the AA have arranged a Replacement Hire Vehicle on Your behalf but Your insurer is dealing with the damage to Your Vehicle, You won't be covered if You fail to keep the AA updated on the progress of Your Vehicle damage and will be liable for the costs of the Replacement Hire Vehicle; and
- vi) if the AA become aware that the accident was an At-Fault Accident, the AA won't pay any further Replacement Hire Vehicle costs from the date that the AA become aware of the change of accident circumstances. The AA won't seek to recover any costs from You that the AA have already paid provided the details You supplied at the time of the accident to the AA are true and complete.

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

- a) Where Your insurer authorises the repairs to Your Vehicle (as explained in the 'Repairs' section of this summary), the AA Approved Repairer will provide You with a small Courtesy Car for the duration of any repair. This is always subject to availability.
- b) Where Your Vehicle is declared a total loss or Your insurer does not authorise the AA Approved Repairer to proceed with the repairs, You will not receive a Courtesy Car

from the AA Approved Repairer. You will need to speak with Your insurer about Your mobility options.

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

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



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

## General rights to refuse service

If You are refused service by the AA, You have the right to an explanation in writing. The AA reserves

the right to refuse to provide or arrange assistance where the service request is, or relates to:

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

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

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

And before the accident Your Vehicle was:

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

**Assistance for unsafe or unlawful activities:**

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

**The AA cannot confirm Your eligibility for Accident Assist:**

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

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

- i) is behaving or has behaved in a threatening or abusive manner; or

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

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

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

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

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

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

## Changes to Terms and Conditions

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

## Interpretation: use of English law and language

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

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

## AA Data Privacy Notice

### Use of your personal data

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

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

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

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

### Disclosures and Transfers

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

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

### Your rights

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

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

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

## Compliments and complaints

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

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

Phone: **0345 607 6727**

Email: **customer.solutions@theAA.com**

Post: **Customer Solutions**

**The AA  
Park Square  
Bird Hall Lane  
Cheadle Heath  
Stockport  
SK3 0XN**

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

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

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

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

b) There are several ways You can contact them:

Phone: **0800 023 4567** or **0300 123 9123**

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

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

Post: **Insurance Division**

**Financial Ombudsman Service**

**Exchange Tower,**

**Harbour Exchange Square**

**London**

**E14 9SR**

## Financial Services Compensation Scheme (FSCS)

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

## AA company details

### **Automobile Association Developments Limited**

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

### **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.

### **AA Underwriting Insurance Company Limited**

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

# Mobile Phone Insurance

## Demands and needs statement

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

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

### Important information

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

## Your Mobile Phone Insurance Policy

This is your mobile phone insurance policy; in this document you will find everything you need to know. Please read this carefully to make sure this policy is right for you, if you have any questions then visit: [bankofscotland.co.uk/ib](http://bankofscotland.co.uk/ib) or call us on **0345 602 0211**. This policy constitutes an agreement between you and the insurer, Assurant General Insurance Limited. The insurer has appointed Lifestyle Services Group Limited to administer the policy. References to 'we/us/our' relates to Assurant General Insurance Limited and Lifestyle Services Group Limited.

## Registering your mobile phone

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

You will need the following information when registering your handset:

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

## Who is this policy designed for?

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

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

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

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

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

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

## The cover you receive

### Risks you are covered for

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

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

### Benefits you receive

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

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

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

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

### Replacements

1. This is not 'new for old' insurance, and replacement device will come from fully refurbished stock (not brand new). Before we send any device to settle a claim, we carry out a comprehensive checking process to make sure they are in full working order. All devices will come with a 1-year warranty.
2. We will attempt to replace your phone with one of the same colour but we can't guarantee to do this or replace any limited or special edition mobile phones.
3. Where we send you a replacement or repaired item, this will only be sent to a UK address. If you are charged by your network for your replacement SIM card we will reimburse you.

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

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

1. The moment the loss or theft occurred and
  2. 24 hours after you discovered it missing.
- For example, if your phone was stolen at 8am on Tuesday and you discovered it missing at 11am on Wednesday, you would be covered for charges made between 8am Tuesday and 11am Thursday, up to the following cover limits:
- ▶ £1,500 (including VAT) for contract handsets.
  - ▶ £450 (including VAT) for Pay As You Go.

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

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

## What you are NOT covered for

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

## What you are NOT covered for (continued)

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



## What you are NOT covered for (continued)

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

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

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

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

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

## How to make a claim

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

## What you need to know about the claims process

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

## What if your claim is rejected?

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

## Tell us when your details change

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

## Fraud

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

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

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

Law enforcement agencies may access and use this information. We and other organisations may also access and use this information to prevent fraud and money laundering, for example, when:

- ▶ Checking details on applications for credit and credit related accounts or facilities.
- ▶ To prevent and detect fraud.
- ▶ Managing credit and credit related accounts or facilities.
- ▶ Checking details on proposals and claims for all types of insurance.
- ▶ Checking details of job applicants and employees.

We and other organisations may access and use from other countries the information recorded by fraud prevention agencies. Please contact us at 0345 602 0211 for details of the relevant fraud prevention agencies.

## Duration of this Policy

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

## Price of your insurance

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

## Cancelling your insurance

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

## Making an enquiry or complaint

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

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

Please quote your mobile phone number in any correspondence.

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

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

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

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

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

Web: **financial-ombudsman.org.uk**

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

## Choice of law

The law of England and Wales applies to this policy and you can bring legal proceedings in respect of the policy in the English courts. If you live in Scotland you can bring legal proceedings in respect of the policy in either the Scottish or the English courts. If you live in Northern Ireland you can bring legal proceedings in respect of the products in either the Northern Irish or the English courts. This policy is written in English and all communication with you will be in English.

## If we need to change the terms of the policy

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

## Financial Services Compensation Scheme (FSCS)

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

## Status disclosure

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

## How we handle your personal information

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

### Personal information that we collect from you

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

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

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

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

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

### Personal information that we collect from other sources

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

this insurance product) to enable us to administer and perform your contract of insurance with us.

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

### Who we share your personal information with

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

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

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

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

### Where we send your personal information

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

### How long we keep your personal information

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

### How and why we will contact you

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

### Your rights

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

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

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

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

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

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

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

If you want to make a complaint, visit a branch or learn more online at: [bankofscotland.co.uk/contactus/complain](http://bankofscotland.co.uk/contactus/complain)

To speak to us, call: **0800 072 8668**  
From abroad: **+44 131 278 3729**  
24 hours a day, seven days a week

You can also write to:  
Bank of Scotland  
PO Box 761  
Leeds  
LS1 9JF

We'll confirm who will be dealing with your complaint. If we can't resolve things immediately, we'll let you know what the next steps are.

Provided you've tried to resolve things with us first, if you're still unhappy, you can ask the Financial Ombudsman Service to help.

We can provide information on how to do this if you need it.

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

To use our Mobile Banking app you need to have a valid phone number registered to your account and be set up to manage your accounts using Internet Banking. Our app is available to iOS and Android users only.

1/4520384-0 (12/23)

Check your preferred app store for minimum operating system requirements. Device registration required. The app doesn't work on jailbroken or rooted devices. Terms and conditions apply:

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

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

We adhere to the Standards of Lending Practice which are monitored and enforced by the LSB: [www.lendingstandardsboard.org.uk](http://www.lendingstandardsboard.org.uk)

Eligible deposits with us are protected by the Financial Services Compensation Scheme:

[bankofscotland.co.uk/fscs](http://bankofscotland.co.uk/fscs) We are covered by the Financial Ombudsman Service.

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

This information is correct as of December 2023 and is relevant to Bank of Scotland plc products and services only.

## Get in touch



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



0345 602 0211



Visit your local branch

