

Gold Account

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



**BANK OF
SCOTLAND**

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Discover how much more you get with your Gold Account

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

- ▶ Call Gold Membership Services on **0345 602 0211**.
- ▶ Visit bankofscotland.co.uk/bankaccounts/terms-conditions/
- ▶ Or pop into any of our branches.

Just one number to call

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

0345 602 0211

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

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

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

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

You can withdraw up to £500 a day from cash machines or up to £300 a day at Post Offices. Cash withdrawals from cash machines or Post Offices count towards each daily limit. For example if you withdraw £100 from a cash machine, you can only withdraw up to £200 from a Post Office that day.

There's no charge to withdraw cash at any of our Bank of Scotland, Halifax and Lloyds Bank Cashpoint® machines in the UK (a charge may apply at other ATMs).

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

- ▶ Withdraw cash free of charge.
- ▶ Pay in cash and cheques at many of our branch-based machines.
- ▶ Change your PIN at any time.
- ▶ Check your balance on screen.

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

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

Telephone Banking

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

Call **0345 721 3141**.

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

Internet Banking

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

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 iPhone and Android users only and minimum operating systems apply, so check the App Store or Google Play for details. Device registration required. The app doesn't work on jailbroken or rooted devices. Terms and conditions apply. We don't charge you to use our services but your mobile operator may charge for some things (such as downloading or using the app), so please check with them. Services may be affected by phone signal and functionality. Android/Google Play is a trademark of Google LLC. Apple, the Apple logo, iPhone, iPad, Touch ID and Face ID are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc. Apple Pay is a trademark of Apple Inc., registered in the U.S. and other countries. Google Pay is a trademark of Google LLC.

Click through to go to the Allianz Assistance Hub from the account benefits page in Internet Banking and you can also manage your additional Account Benefits, for example check your travel insurance policy or declare any pre-existing medical conditions.

To sign up for Internet Banking

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

Mobile Banking

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

- ▶ View the balance and transaction history of your Bank of Scotland UK personal current accounts, savings accounts and credit cards.
- ▶ Make payments to new and existing recipients.
- ▶ Transfer funds between your Bank of Scotland UK personal current accounts and savings accounts.
- ▶ You can also turn on Mobile Banking app notifications to keep track of when and where you spend. To find out more, visit bankofscotland.co.uk/aboutonline/mobile-banking.html

How to cancel a cheque

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

Helping you move your money

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

Making quick, secure deposits

As you'd expect, you can pay in cash and cheques at the counter of any Bank of Scotland branch or by using one of our Immediate Deposit Machines (IDM) (if available). All deposits at the counter will be processed immediately. All deposits made at an IDM will be processed the same working day if deposited before branch closing time. Any deposits made after that time will be processed the next working day. Please remember weekends and Bank Holidays are not counted as working days.

Set up your Direct Debits

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

And your standing orders

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

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

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

If you do not have enough money or available arranged overdraft at the beginning of a day to make a payment:

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

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

Sending money outside the UK? Let us help

This service helps you send money outside the UK quickly, easily and securely. To find out more, including any charges that apply, visit [bankofscotland.co.uk/internationalpayments](https://www.bankofscotland.co.uk/internationalpayments), visit any branch or call us on **0345 721 3141**. Our lines are open Monday to Friday 8am-10pm, and Saturday 8am-4pm.

Setting up Direct Debits

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

Using your card abroad

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

You can also use your Visa debit card abroad wherever you see the Visa sign. If you withdraw cash or make a purchase in a foreign currency, or in pounds outside the UK, charges will apply. Please see our Banking Charges guide for more details.

You can find more information on our website about the exchange rates that apply to your transaction to help you compare them with other card issuers' rates.

It's convenient...

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

...and secure

Your Visa debit card is a simple alternative to carrying large amounts of cash. It's just as safe to use abroad as it is at home as we actively monitor your account when you're out of the country. If we see anything suspicious, we may call your mobile to let you know, so make sure we have a number to reach you on. You should also save our number **+44 131 337 4218** on your mobile in case you need to get in touch with us when you're away. It's really important if you think your debit card is lost or stolen you let us know straightaway. Tell us by using Internet Banking, the Mobile Banking app or by giving us a call, and we'll cancel it for you.

Withdrawing cash in a foreign currency or withdrawing pounds outside the UK (at a cash machine or over the counter). When you withdraw cash in a currency other than pounds, or withdraw pounds outside the UK, the amount is converted to pounds on the day it is processed by Visa using the Visa Payment Scheme Exchange Rate. We will charge a foreign currency transaction fee of 2.99% of the value of the withdrawal and we will charge a foreign currency cash fee of £1.50 for each withdrawal. Where you elect to allow the cash machine operator/ financial service provider to make the conversion to pounds we will charge a foreign cash fee of £1.50 for each withdrawal. The provider of the foreign currency may make a separate charge for conversion.

Using your debit card to make a purchase or transaction (not a cash withdrawal) in a foreign currency. The amount is converted to pounds on the day it is processed by Visa using the Visa Payment Scheme Exchange Rate. We will charge a foreign currency transaction fee of 2.99% of the value of the transaction and we will charge a foreign currency purchase fee of £0.50 per transaction which will not be charged if the purchase is made: in euro within the EEA or UK, or in euro outside the EEA or UK and the recipient's payment service provider is based within the EEA or UK.

Travel money

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

Before you go away

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

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

When you get back

Our branches will also buy back any foreign notes you have left over.

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

We may cease buying back certain foreign currency bank notes and travellers cheques at any time and without notice.

How to order

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

Call in to your local branch.

Save each time you spend

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

How it works:

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

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

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

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

Register now

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

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

Overdrafts

Arranged overdraft

An arranged overdraft is a form of borrowing that can act as a short term safety net. You can use it to borrow money up to an agreed limit through your bank account. You can apply for an arranged overdraft by contacting us, using Internet Banking or via the Mobile app. We will review your application. Not everyone will be accepted. You need to be 18 or over to apply. The decision to offer an arranged overdraft and the rate you're offered will depend on your personal situation. We can ask you to pay back the full amount of your arranged overdraft at any time.

We have a range of tools available to help you understand if your product offers an arranged overdraft facility, if you're eligible and how much this kind of borrowing would cost you. Please visit: www.bankofscotland.co.uk/overdrafts

Unarranged overdraft

If you don't have enough money in your account or enough available arranged overdraft to make a payment, we may either let you borrow through an unarranged overdraft or refuse to make the payment. We will not charge you for this. Missing payments and using an unarranged overdraft can damage your credit score. If you should find yourself in this situation, please get in touch with us, as we may be able to help you.

Grace Period

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

Text Message Alerts

If we have a mobile number for you, we will send the following text messages to help you keep an eye on your account balance and give you the chance to minimise charges.

Arranged overdraft alerts

- ▶ When you're about to use or you've started using your arranged overdraft.
- ▶ When we've started to charge you for using an arranged overdraft.

To stop these alerts, text **STOPA** to **64447** or to opt back in, text **STARTA** to the same number.

Unarranged overdraft alerts

- ▶ When you need to pay money into the account to cover a standing order.
- ▶ When we refuse a payment.
- ▶ When you're about to use or have started using an unarranged overdraft.

To stop these alerts, text **STOPU** to **64447** or to opt back in, text **STARTU** to the same number.

You can stop all overdraft alerts by texting **STOP** to **64447** or to opt back in, text **START** to the same number.

Your preferences to opt in or out of alerts will be applied to all your accounts. Stopping alerts may mean you miss important messages and incur avoidable costs. There are other alerts we use to keep your money safe which you cannot stop.






You can check if we have a valid mobile number for you, or set one up through Internet Banking, in branch, or by calling us.

To find out more about alerts, please visit www.bankofscotland.co.uk/alerts You may still receive alerts when you are abroad. Please check with your mobile provider for any charges they may make.

Overdrafts are subject to application and repayable on demand. Full details of our overdraft charges can be found by visiting: www.bankofscotland.co.uk/overdrafts

Text message alerts are sent from 8am UK time, 7 days a week including Bank Holidays. This is a free service for all eligible current account customers. We won't charge you for this service, but if you receive texts while abroad or to a non-UK mobile number, your network service provider may charge you.

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 Worldwide Travel Insurance	 (unless age limits or medical conditions apply)	<p>Managing your policy is made easier with Internet Banking. If you are having difficulties registering please contact Membership Services on 0345 602 0211. 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"> 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. 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). 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. 4. Register the flight details of your trips to benefit from automatic delay claim settlement of eligible claims. <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 13
AA Breakdown Cover		Relax. You're already covered.	Your policy document is included in this welcome pack. Please keep it safe.	Page 15
Mobile Phone Insurance administered by Lifestyle Services Group Limited		You're already covered for Mobile Phone Insurance but to register your mobile phone go to the Account Benefits tab in Internet Banking or call Gold Membership Services.	<p>Have these details handy:</p> <ul style="list-style-type: none"> • Your mobile number, make and model • Your mobile phone's IMEI number* • Your Gold Account details. 	Page 16
 Nothing for you to do.		You're covered, but registering now helps improve this service if you need to use this benefit.		

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

Worldwide Travel Insurance

For you and your family

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

- ▶ 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 under the age of 18, or under 24 if in full time education, are covered too as long as they are travelling with either of you, or another responsible adult.
- ▶ 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).
- ▶ 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).
- ▶ You can request cover for pre-existing medical conditions not on the list of no screen conditions for an extra premium see page 14 for important information on medical conditions and action you may need to take.

Check you're covered

All cover stops on your 80th birthday. As long as you are under 80 your spouse, civil partner or partner will also be covered until they reach 80 as long as they are UK residents and registered with a doctor in the UK. Unless the only pre-existing medical conditions you and those to be covered have are all on the no screen medical conditions list shown in the policy, to make sure your cover is not affected,

please tell Allianz Assistance about any medical conditions affecting anyone covered by your policy when opening your account and about any changes in health when renewing any upgrade and before booking a trip. Turn to pages 35 - 38 for important information on medical conditions and page 18 onwards for eligibility criteria.

Your policy details

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

Sections 1-15 of the Travel Insurance is underwritten by AWP P&C SA and administered in the UK by Allianz Assistance and Section 16, the Financial failure cover is underwritten by Liberty Mutual Insurance Europe SE and administered by International Passenger Protection Limited.

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**.

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 21 – 60 of this document.

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 35 of the policy for full details of when and how to declare your pre-existing medical conditions.

AA Breakdown Cover

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

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

To upgrade, make changes to or enquire about your AA Breakdown Cover, call **0800 197 6461**.

If you break down

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

Accident Management Service:

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

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

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

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

Mobile Phone Insurance

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

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

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

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

LSG will repair the mobile phone (where possible) or replace it with a mobile phone of the same make, model and memory size. If LSG cannot do this you will be given a choice of models with an equivalent specification. Replacements will be re-conditioned 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. No more than 2 successful claims per account holder in any 12 month period.

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

Changing your phone?

Don't forget to register your new phone details.

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

Register your handset(s) now

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

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

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

How to make a claim

If your phone is lost or stolen

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

If your phone is damaged

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

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

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	
Worldwide Travel Insurance	<ul style="list-style-type: none">▶ Worldwide multi-trip travel cover for you and your family (includes, if eligible, your spouse, civil partner, partner and children).▶ Includes golf cover and cover for certain sports and leisure activities.▶ Covers UK leisure travel when two or more nights' accommodation is pre-booked (five nights for business trips).▶ Includes cover for:<ul style="list-style-type: none">- Emergency medical (up to £10 million).- Cancellation or curtailment (up to £5,000).- Personal accident (up to £30,000).- Baggage (up to £2,500, with single item and valuables limits of £500).- Personal money (up to £500, with cash limit £300 or £50 if under 16).▶ There's cover for you or someone covered under the policy if a booked trip needs to be cancelled because either you or they, or a companion you are travelling with is asked to quarantine on an individual basis because of exposure to a contagious disease.▶ If you're abroad and need to speak to a doctor you'll have access to a 24/7 GP telephone service and to a video consultation service.▶ There's cover for the children of you/your partner when travelling with either of you or another responsible adult, provided the children are 18 or under (24 or under if still in full time education).
AA Breakdown Cover	<ul style="list-style-type: none">▶ Roadside Assistance.▶ Accident Management.▶ Service is only available in the UK, Channel Islands and Isle of Man.▶ Customer covered, not the vehicle.
Mobile Phone Insurance	<ul style="list-style-type: none">▶ Insures one phone on a sole account and two phones for joint accounts.▶ Repair or replacement phone up to a maximum value of £2,000 (including VAT).▶ Covers for loss, theft, damage, or breakdown (including faults).

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.

Some important exclusions

Worldwide Travel Insurance	<ul style="list-style-type: none">▶ 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.▶ There won't be cover if you're abroad and you are instructed to return home or choose to leave early to avoid having to quarantine when you get home due to the risk of exposure to a contagious disease.▶ 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	<ul style="list-style-type: none">▶ Excess is £100 for each successful claim. No more than 2 successful claims per account holder in any 12 month period.▶ Replacement phones will be re-conditioned or re-manufactured devices, rather than brand new.
AA Breakdown Cover	<ul style="list-style-type: none">▶ If it is not possible to fix the vehicle, you and up to seven passengers will be recovered to the AA's choice of relevant local repairer or a local destination of your choice provided it is no further.

Some additional exclusions

Worldwide Travel insurance	<ul style="list-style-type: none">▶ 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 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 page 31).▶ Any claim relating to an epidemic or pandemic, unless stated as being covered on the policy.
AA Breakdown Cover	<ul style="list-style-type: none">▶ Does not provide for any vehicle recovery following an accident.▶ You are not covered when travelling in a car, van, minibus or motorcycle exceeding the weight restriction of 3.5 tonnes and max width restriction of 8ft 3in (2.55m).
Mobile Phone Insurance	<ul style="list-style-type: none">▶ Theft, loss, damage or breakdown where you have knowingly put your mobile phone at risk or you have not taken care of it may not be covered. Examples are provided in the Policy Document.▶ There is only cover for unauthorised network charges from the point your mobile is lost or stolen for up to 24 hours after you discover the loss or theft. If you don't tell your airtime provider within 24 hours you will be responsible for any further charges.▶ This policy is only for mobile phones. This means only handheld devices that are designed to make mobile phone calls and work independently from any other device are covered. This policy isn't for tablet computers, Smartwatches or other wearable technology.

Useful numbers

Gold Membership Services:

0345 602 0211

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

Calls may be monitored or recorded.

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

▶ AA Breakdown Assistance:
0800 980 57 93

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

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)20 8603 9938**

Help us to help you

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

Worldwide Travel Insurance

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)345 266 1872

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.

Your policy is evidence of the contract of insurance.

If **you** have purchased **upgrades** (see page 35) 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 page 57. 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 page 58; 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 or calling **UK +44 (0)345 602 0211**.

Insurer

Sections 1 to 15 of **your** travel insurance policy are underwritten by AWP P&C SA and administered by Allianz Assistance which is a trading name of AWP Assistance UK Ltd.

Section 16 - Financial failure cover is underwritten by Liberty Mutual Insurance Europe SE and administered on their behalf by International Passenger Protection Limited.

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, emailing travelinfoUK@allianz.com 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 35-37 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, emailing travelinfoUK@allianz.com 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

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*
1 Cancellation or curtailment	£5,000	£75
2 Emergency medical and associated expenses	£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
3 Travel disruption		
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
4 Loss of important travel documents	£400	£75
5 Baggage and baggage delay		
Baggage	£2,500	£75
- Single item, pair or set of items limit	£500	
- Valuables	£500	
Delayed baggage	£250	Nil
6 Personal money	£500	£75
- Cash limit if aged 16 or over	£300	
- Reduced cash limit if aged 15 or under	£50	
7 Personal liability	£2 million	£75

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

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

Cover Section	Limit (up to)	Excess*
8 Personal accident		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	
9 Disability benefit in New Zealand		
- Age 16 and over	£250 per week	Nil
- Age 15 and under	No cover	N/A
10 Legal advice and expenses	£25,000	Nil
11 Winter sports cover		
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
12 Golf cover		
Golf equipment	£1,500	£75
- Single item limit	£500	£75
Hire of golf equipment	£175 (£35 per day)	Nil
Green fees	£300 (£75 per day)	Nil

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

Cover Section	Limit (up to)	Excess*
13 Business cover		
Business equipment	£1,000	£75
- Single item, pair or set of items limit	£300	
Replacement business colleague	Reasonable costs	£75
14 Wedding/civil partnership cover		
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
15 Personal assistance and information services	Reasonable costs	Nil
16 Financial failure	£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).

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 35 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

- ▶ For Sections 1 to 15: AWP P&C SA.
- ▶ For Section 16: Liberty Mutual Insurance Europe SE.

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, 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 35 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 35 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

- ▶ For Sections 1 to 15: Allianz Assistance who administer this policy on behalf of the **insurer** of these sections.
- ▶ For Section 16 – Financial failure cover: International Passenger Protection Limited which administers this policy on behalf of the **insurer** of this section.

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. If **you** are taking part in any sport or activity not listed in this section, or wish to take part in a competition, please contact **us** by visiting the Allianz Assistance Hub, emailing 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.

Covered	Covered if professionally organised and supervised plus you wear appropriate safety equipment and take appropriate safety precautions	Not covered
Aerobics	Abseiling	Base jumping
Athletics (no racing)	Animal interaction experiences with wild animals - e.g. elephants/giraffes/koala/small primates and mammals**	BMX stunt riding
Badminton	Archery	Bouldering
Baseball	Banana boating and other inflatables towed behind a powerboat	Boxing (with contact)
Basketball	Black water rafting	Canyoning
Boogie/body boarding	Bungee jumping	Caving/Pot holing
Bowling	Camel riding	Climbing (except indoor climbing walls)
Bowls	Canoeing/kayaking (no white or black water)	Coasteering
Boxing (training only with no contact)*	Cheerleading (no stunting)	Cycle racing
Cricket	Clay pigeon shooting*	Flying except as a fare paying passenger
Croquet	Elephant riding	Free/high diving
Curling	Fencing	Gliding
Cycling (no racing)	Flotilla sailing* (with professional leader)	Hang gliding
Darts	Glacier walking	Horse jumping/hunting
Deep sea fishing	Go karting*	Hunting
Dinghy Sailing	Gymnastics	Judo/Karate/Martial arts
Fell walking	High or low ropes courses	Kite surfing
Fishing		Lacrosse
Flying (as a fare paying passenger in a fully licensed passenger carrying aircraft)		Manual work above 3 meters from the ground/floor or that involves machinery or heavy lifting

* 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
Football/Soccer (kick-arounds only - no matches)	Horse riding (no jumping or racing)*	Micro lighting
Golf	Hot air ballooning	Motor cycling unless you 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)	Organised team sports unless otherwise listed
Jogging	Jet biking*	Parachuting
Manual work (not above 3 metres from the ground/ floor or involving machinery or heavy lifting)*	Jet boating (as a passenger)	Paragliding
Marathon running	Jet skiing*	Parascending over land
Mountain biking on recognised routes	Motor cycling if you have held the required motorcycle driving licence for at least 3 years, are conviction free and are wearing a helmet*	Participation in competition unless agreed by us
Non-manual work*	Paint balling	Polo
Netball	Parascending over water	Professional/Semi professional sports
Orienteering	Pony trekking*	Rock climbing
Pedalo/Paddle boating	Quad biking	Sailing outside territorial waters
Racket ball	Rafting	Scuba diving below 30m
Rambling	River tubing (no white water)	Shark diving
Ringos	Segway riding*	Street hockey
Roller Skating/Blading (wearing pads and helmets)	Shooting sports (not hunting)*	Swimming - long distance in open water
Rounders	Sleigh riding as a passenger	Water ski jumping
Rowing (except racing)	Swimming or snorkelling with dolphins, beluga whales, manatees, stingrays or turtles	Weightlifting
Running (non-competitive and not marathons)	Trampolining	Wrestling
Safari trekking (must be organised tour)	Trekking/Hiking between 4,000m and 6,000m altitude	
Sailing within territorial or inland waters (if qualified and excluding racing)*		

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

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

Covered	Covered if professionally organised and supervised plus you wear appropriate safety equipment and take appropriate safety precautions	Not covered
SCUBA diving (down to 30m accompanied by a qualified diver or instructor)	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 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:

- ▶ Bobsleighbing
- ▶ 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, emailing travelinfoUK@allianz.com 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 31-34. 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, email: travelinfoUK@allianz.com 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 for 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
- ▶ Hip replacement
- ▶ 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 or by calling **UK +44 (0)300 330 1350**.

Australia

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

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

HealthHero 24/7 GP telephone and video consultations

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

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

Expert medical advice

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

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

Within the Allianz Assistance Hub (which is accessed through **your** 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/

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/

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

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: IPP Claims, Sedgwick, Oakleigh House, 14-15 Park Place, Cardiff CF10 3DQ.

Phone: **UK +44 (0)345 266 1872**

Email: insolvency-claims@ipplondon.co.uk

Website: www.ipplondon.co.uk/claims.asp

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 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 any irrecoverable unused travel and accommodation costs (including excursions and other pre-paid charges) which **you** have paid or are contracted to pay 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).
- If the same expenses are also covered under Section 3 - Travel disruption, **you** can only claim for these under one section for the same event.
- ### What is not covered
1. The policy **excess** of £75 per incident, per adult.
 2. The cost of Air Passenger Duty (APD) whether irrecoverable or not.
3. Any claims arising directly or indirectly from:
 - a) **Your** misconduct or misconduct by any person who **you** are travelling with or have arranged to travel with leading to dismissal, **your**/their resignation, voluntary redundancy, **you**/their entering into a compromise agreement, or where **you**/they had received a warning or notification of redundancy prior to the date **you** opened a new Bank of Scotland 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. 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**.
 9. 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.
 10. Any claim arising from a reason not listed in the 'what is covered' section.
 11. Any claim for management fees, maintenance costs or exchange fees associated with timeshares, holiday property bonds or similar arrangements.
 12. Anything mentioned in the General exclusions or General conditions sections on pages 57-59.
- ### 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 37 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 38, 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 or accommodation expenses incurred, up to the standard of **your** original booking, if it is medically necessary for **you** to stay beyond **your** scheduled return date. This includes, with **our** prior authorisation, reasonable additional transport or 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 37 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 57-59.

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 37 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 **you** 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 38, 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 there and checked-in. If **you** have not travelled to **your** departure point **you** will not be covered, even if **you** have checked-in online.

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**.
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 57-59.

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.

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 38, 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 57-59.

Special conditions relating to claims

In addition to the 'General claims information required' shown under the 'Making a claim' section on page 38, 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 57-59.

Special conditions relating to claims

In addition to the 'General claims information required' shown under the 'Making a claim' section on page 38, 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.

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

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

1. The **excess** of £75 per incident, per adult.
2. Loss, theft of or damage to **personal money** left **unattended** at any time (including in a vehicle or the custody of carriers) unless deposited in a hotel safe, safety deposit box or left in **your** locked accommodation.
3. Loss, theft of or damage to travellers cheques if **you** have not complied with the issuer's conditions or where the issuer provides a replacement service.
4. Loss or damage due to delay, confiscation or detention by customs or any other authority.
5. Loss or damage due to depreciation in value, variations in exchange rates or shortages due to error or omission.

6. Loss, theft or damage of **personal money** unless **you** can provide receipts and evidence of account withdrawals for the amount **you** had.
7. Anything mentioned in the General exclusions or General conditions sections on pages 57-59.

Special conditions relating to claims

In addition to the 'General claims information required' shown under the 'Making a claim' section on page 38, where appropriate, **you** must also:

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

Section 7 – Personal liability

What is covered

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

1. **Bodily injury** to or death of any person who is not in **your** employment or who is not a person with whom **you** are travelling or have arranged to travel with, a **relative** or a member of **your** household.

2. Loss of or damage to property that does not belong to and is neither in the charge of, nor under the control of **you**, a **relative**, any person with whom **you** are travelling or have arranged to travel with, anyone in **your** employment or any member of **your** household other than any temporary holiday accommodation occupied (but not owned) by **you**.

What is not covered

1. The policy **excess** of £75 per incident, per adult.
2. Compensation or legal costs arising directly or indirectly from:
 - a) Liability which has been assumed by **you** under agreement unless the liability would have attached in the absence of such agreement.
 - b) Pursuit of any business, trade, profession or occupation or the supply of goods or services.
 - c) Ownership, possession or use of vehicles, aircraft or watercraft (other than surfboards or manually propelled rowboats, punts, canoes and golf buggies whilst in use on a golf course).
 - d) The transmission of any communicable disease or virus.
 - e) Ownership or occupation of land or buildings (other than occupation only of any temporary holiday accommodation).
3. Any claim arising in connection with a **trip** solely within **your home country**.
4. Anything mentioned in the General exclusions or General conditions sections on pages 57-59.

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 38, 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 57-59.

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 38, 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 57-59.

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 38, 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 capable of being pursued under a Conditional Fee Agreement.
7. **Legal costs** and expenses incurred if an action is brought in more than one country.
8. Any claim where, in **our** opinion, the estimated amount of compensation payment is less than £1,000 for each **insured person**.
9. Travel, accommodation and incidental costs incurred to pursue a civil action for compensation.
10. Costs of any appeal.
11. Claims occurring within the **United Kingdom**.
12. Claims made by **you** other than in **your** private capacity.
13. Anything mentioned in the General exclusions or General conditions sections on pages 57-59.

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 38, 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 34.

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 57-59.

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 38, 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 57-59.

Special conditions relating to claims

In addition to the 'General claims information required' shown under the 'Making a claim' section on page 38, 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 57-59.

Special conditions relating to claims

In addition to the 'General claims information required' shown under the 'Making a claim' section on page 38, where appropriate, **you** must also:

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

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

Section 14 – Wedding/civil partnership cover

Special definitions which apply to this section only

You/Your/Insured person

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

Insured couple

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

Wedding

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

Wedding attire

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

What is covered

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

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

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

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

What is not covered

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

8. Loss, theft of or damage to business goods, samples, trade tools and other items used in connection with **your** work.
9. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
10. Anything mentioned in the General exclusions or General conditions sections on pages 57-59.

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 38, 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 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 57-59.

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 35 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 34 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**.

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 24 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 25-27 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 31-34, 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

► **For Sections 1 to 15 only:**

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.

► **For Section 16 only – Financial failure cover**

Write to: Compliance Officer, Liberty Mutual Insurance Europe SE, 20 Fenchurch Street, London EC3M 3AW United Kingdom.

Phone: **UK +44 (0)203 758 0840**

Email: **complaints@libertyglobalgroup.com**

Quoting **your** Bank of Scotland Gold Account number and branch sort code and/or claim number.

Step 2

► **For all complaints**

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**

▶ **Other privacy notices**

If **you** would like to view the full privacy policy of International Passenger Protection Limited, visit: **www.ipplondon.co.uk/privacy.asp**

Sections 1 to 15 of this travel insurance are 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 (FCA) under registration no 311909.

AWP P&C SA is authorised and regulated by L'Autorité de Contrôle Prudentiel et de Résolution in France. Deemed authorised by the Prudential Regulation Authority (PRA). Subject to regulation by the FCA and limited regulation by the PRA. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the FCA's website.

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

Section 16 of this travel insurance is provided by International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent, BR4 0PR, United Kingdom. The cover under this section is underwritten by Liberty Mutual Insurance Europe SE which is authorised and regulated by the Luxembourg Minister of Finance and the Commissariat aux Assurances. Deemed authorised by the PRA. Subject to regulation by the FCA and limited regulation by the PRA (registered number 829959). Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the FCA's website.

AA Breakdown Cover

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

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

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

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

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

AA Breakdown Cover and Accident Management Cover Policy Summary

Demands and needs statement

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

Summary of Cover

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

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

1. What are the main features/benefits of AA Breakdown Cover and Accident Management Cover? Please refer to page 15 for details of the level of AA cover you hold with your Account.

- ▶ **Roadside** – Assistance at the roadside if you are broken down more than a quarter of a mile from home. Tow to the AA's choice of relevant local repairer or a local destination of **Your** choice, provided it is no further, for you, your vehicle and up to seven passengers if the AA is unable to fix your vehicle at the roadside.
 - ▶ **Accident Management (Underwritten by Acromas Insurance Company Limited)** – Assists in arranging the repair, recovery and claim processing for vehicles following an accident or vandalism where you are claiming under your motor insurance.
- #### 2. Are there any significant exclusions or limitations to my AA Breakdown Cover and Accident Management Cover?

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

Where cover is available:

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

Vehicle specifications (see page 65):

- ▶ Service is only available to customers travelling in a car, van, minibus or motorcycle which complies with the stated maximum weight restriction of 3.5 tonnes and maximum width restriction of 8ft 3in (2.55m).

General Terms and Conditions (see pages 66 - 69)

- ▶ Assistance is not available following a breakdown or accident attended by the police or other emergency service, until the vehicle's removal is authorised. If the police insist on recovery by a third party, the cost must be met by you.
- ▶ No recovery (including a local tow) is available following an accident.
- ▶ Transport of any animal is discretionary, and horses and livestock will not be recovered.

- ▶ Routine maintenance, running repairs, fuel and parts (unless these are carried by the attending AA Patrol or agent and in the case of fuel is required to get a Vehicle that has run out of fuel to the nearest fuelling point and in the case of parts costs £5 or less based on the AA's retail prices), oil, keys, specialist lifting equipment, garage or other labour or materials required to repair **Your** Vehicle are excluded, as are any supplier delivery service or call-out charges related to these items and the provision of service on private property without the relevant permission.
- ▶ Service will not be provided where the fault has been identified by the AA for a breakdown of the same vehicle within the preceding 28 days and has re-occurred because of **Your** failure to act upon the AA's recommendation;
- ▶ The customer must be with the vehicle at the times of breakdown and assistance. A valid Bank of Scotland debit card and some other form of identification must be produced. Service will be refused and may be cancelled if anyone behaves in an abusive or threatening manner, or if the AA is owed money.

Replacement vehicle (see page 69).

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

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

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

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

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

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

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

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

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

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

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

There are several ways you can contact the AA:

Phone: **0800 980 5793**

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

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

Fax: **0161 488 7544**

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

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

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

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

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

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

AA Breakdown Cover and Accident Management Cover Terms and Conditions

Definition of words and phrases used in this policy

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

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

'**Breakdown**' means an event:

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

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

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

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

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

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

'**Your Vehicle**' means the vehicle which the **customer** or any Joint account holder is travelling in at the time of the relevant **breakdown** or accident provided always that any such vehicle meets the vehicle specifications set out on page 65.

Your AA Breakdown Cover policy

Please refer to page 15 for details of the level of **AA** cover **you** hold with **your** Account.

Your AA Breakdown 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.
- ▶ **AA** Accident Management – a service that helps **You** deal with the inconvenience that can follow any accident or act of vandalism.

Vehicle specifications

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

- ▶ **Maximum Vehicle Weight:** 3.5 tonnes (3,500kg) gross vehicle weight.
- ▶ **Maximum Vehicle Width:** 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 Cover provides a number of levels of **Breakdown** Assistance. Please refer to page 15 for details of the level of **AA** cover **You** hold with **Your** Account.

Service Descriptions

What is covered and what is not covered

Roadside Assistance

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

What is covered for UK customers

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

What is covered for Channel Island and Isle of Man customers

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

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

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

What is not covered

- ▶ 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** or accident.
- ▶ Any additional transport or other costs that **You** might incur or any incidental expenses that may arise during a recovery. The **AA** cannot accept any costs for passengers who do not accompany **Your Vehicle** while it is being recovered.
- ▶ Routine maintenance and running repairs, for example, radios, interior light bulbs, heated rear windows.
- ▶ Any recovery or tow following an accident (see General Terms and Conditions, clause 2, page 67).

- ▶ Assistance following a **Breakdown** or accident attended by the police, highways agency or other emergency service, until the services concerned have authorised the vehicle's removal. If the police, highways agency or emergency service insist on recovery by a third party, the cost of this must be met by **You**.
- ▶ A second or subsequent recovery, after **Your Vehicle** has been recovered following a **Breakdown**.
- ▶ All things excluded under General Terms and Conditions (see 66 – 69).

General Terms and Conditions – AA Breakdown Cover

General exclusions

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

- a) **Any vehicle servicing or re-assembly**
For example, where this is required as a result of neglect or unsuccessful work on the vehicle (including, but not limited to, DIY vehicle maintenance), other than that on the part of the **AA** or its agents;
- b) **Garage labour costs**
The cost of garage or other labour required to repair **Your Vehicle**, other than that provided by the **AA** or its agents at the scene of the **Breakdown** or accident;
- c) **Fuel draining**
In the event of the introduction of an inappropriate substance which results in the need to drain or remove fuel, lubricants or other fluids, the only recovery the **AA** will make available to **You** will be to arrange for **Your Vehicle**, the driver and up to seven passengers to be taken to the **AA**'s choice of relevant local repairer or another location of **Your** choice, provided it is no further, but **You** will have to pay for any work required;

- d) **Failure to carry a serviceable spare**
Any additional charges resulting from **Your** failure to carry a legal and serviceable spare wheel or tyre, except where this is not provided as manufacturers' standard equipment. The **AA** will endeavour to arrange on **Your** behalf, but will not pay for, assistance from a third party;
- e) **Vehicle storage**
Having **Your Vehicle** stored or guarded in **Your** absence;
In the event that the **AA** does agree to, or needs, to arrange storage of **Your Vehicle**, for example without limitation, because the **AA** is not reasonably able to locate the delivery address **You** have provided or **You** have not provided, or do not provide when the **AA** requests, adequate delivery instructions, the **AA** will be entitled to charge **You** reasonable storage charges;
- f) **Vehicles on private property**
The provision of service when **Your Vehicle** is on private property, for example, garage premises, unless **You** can establish that **You** have the permission of the owner or occupier;
- g) **Excess passenger loads**
The provision of service to or for any persons in excess of the number of seats fitted in the vehicle at the time of **Breakdown**, or to anyone who was not travelling in the relevant vehicle at the time of the **Breakdown**. If there are more people than the maximum allowed, the **AA** will seek to arrange, but will not pay for, their onward transportation;
- h) **Recovering vehicles from trade or auction**
The recovery of any vehicles bearing trade plates or which the **AA** has reason to believe have just been imported or purchased at auction;

i) **Transporting from trade premises**

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

j) **Locksmiths, tyre, glass or bodywork specialists costs**

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

k) **Transporting animals**

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

l) **Participation in sporting events**

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

2. **AA Breakdown** Cover does not provide for any vehicle recovery following an accident. The **AA** may, if **You** request, be prepared to provide recovery following an accident but, if so, **You** will be responsible for paying the **AA's** charges for this assistance (including, but not limited to, any charges relating to any specialist equipment used). If following an accident, **You** require one of the 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. Please note that, following an accident, or otherwise, it is and remains **Your** responsibility to ensure that **You** properly comply with any requirements of **Your** motor insurer in making a claim under **Your** motor insurance policy.

General rights to refuse service

Please note: If a **Customer** is refused service by the **AA** the **Customer** has the right to an explanation in writing (see 'Compliments and complaints' page 73 for **Customer** Care contact details).

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

a) **Repeat breakdowns within 28 days**

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

b) **Unattended vehicles**

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

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

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

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

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

e) **Delay in reporting**

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

f) **Cannot verify cover**

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

g) **Unreasonable behaviour**

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

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

Additional services

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

Use of agents

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

Requests for assistance

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

Emergency nature of breakdown service

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

Cancellation of Cover

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

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

9. a) the **AA** has been entitled to refuse service under clause 3g, page 68;
- b) the **AA** considers, and as a result of the **Customer's** conduct, that there has been a breakdown in its relationship with the **Customer**.
- c) excessive use of the service has occurred either through failure to seek permanent repair following any temporary repair effected by an **AA** Patrol or agent or due to lack of routine vehicle maintenance.
10. In the event that the **AA** is no longer Bank of Scotland's chosen **Breakdown** assistance cover provider or **Breakdown** assistance cover is no longer provided with **Your** Bank of Scotland Account, **Your Breakdown** Cover with Automobile Association Developments Limited (and, where applicable, Acromas Insurance Company Limited) will expire in accordance with the Terms and Conditions of **Your** Bank of Scotland Account and we shall have no further obligation to provide **You** with **Breakdown** assistance services.

Changes to Terms and Conditions

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

Matters outside the AA's reasonable control

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

Exclusion of liability for loss of profit etc

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

- a) any increased costs or expenses; or
- b) any loss of:
 - i) profit; or
 - ii) business; or
 - iii) contracts; or
 - iv) revenue; or
 - v) anticipated savings; or

- c) for any special or indirect losses incurred as a result of or in connection with any service, whether resulting from tort (including negligence or breach of statutory duty), from breach of contract or otherwise. For the avoidance of doubt, nothing in this clause or these Terms and Conditions shall exclude or restrict the **AA's** liability for negligence resulting in death or personal injury.

Enforcement of Terms and Conditions

14. Failure to enforce or non-reliance on any of these Terms and Conditions by the **AA** will not prevent the **AA** from subsequently relying on or enforcing them.
15. None of the Terms and Conditions, or benefits, of **AA Breakdown Cover** are enforceable by anyone else other than the **Customer**. For the avoidance of doubt, and without limiting the above, any rights under The Contract (Rights of Third Parties) Act 1999, or any replacement or amendment of such act, are excluded.
16. **You** will not become members of the **AA** by virtue of only being entitled to any benefits. The **AA** and the bank may from time to time agree that specified **customers** may be entitled to certain offers available to **AA** Members.

Use of headings

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

Interpretation: use of English law and language

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

AA Accident Management Service

Underwritten by Acromas Insurance Company Limited.

What is included

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

This includes:

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

What is not included

- ▶ Assistance in relation to motor road traffic accidents which occur outside the UK.
- ▶ The cost of any recovery either in or out of normal office hours following a road traffic accident (any recovery will be at **Your** expense although the cost of this may be recovered under the terms of **Your** motor insurance policy).
- ▶ Any costs associated with the repair of **Your Vehicle**, which are subject to the terms and conditions of **Your** motor insurance policy.

- ▶ The provision of any courtesy car unless agreed to by an approved repairer, at their sole discretion. If a courtesy car is provided, the driver will be responsible for meeting the cost of insuring it.
- ▶ Any assistance where the vehicle has suffered only mechanical **Breakdown**, component failure or vandalism damage.
- ▶ Any assistance in relation to personal injuries resulting from a motor road traffic accident. In particular, Accident Management will not pay for, or arrange, any hospital treatment.

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

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

AA Accident Management Service – General Terms and Conditions

1. The Accident Management Service's Personal Incident Managers only operate during normal working hours (Monday to Friday 8am to 6pm), although, messages can be left at any time. If **You** have a motor road traffic accident out of working hours and **Your Vehicle** is mobile, **You** should call the Accident Management helpline and leave **Your** contact details on the voicemail. A Personal Incident Manager will then contact **You** during normal working hours. If **You** have a motor road traffic accident out of office hours and **Your Vehicle** is immobile, **You** should contact the Accident Management helpline and they can arrange to have **Your Vehicle** recovered to a place of safety overnight. The Accident Management helpline will

also arrange for a Personal Incident Manager to contact **You** during normal working hours.

2. The use by **You** of any of the other **AA** services (for example Roadside Assistance, At Home, National Recovery) is subject to the relevant terms and conditions.
3. The **AA** reserves the right to withhold or withdraw the Accident Management Service at any time if any repairs are begun before the work is authorised through the Accident Management Service.
4. The Accident Management Service is not available for use by, or for, any third parties involved in a road traffic accident (regardless of fault) with **You**.
5. Whilst the Accident Management Service can make all the necessary arrangements for the repair of **Your Vehicle** damaged as a result of a road traffic accident, the **AA** and Bank of Scotland give no guarantee or warranty as to the standard or quality of any such repair work performed or any replacement components fitted to **Your Vehicle**. The contract for repair will be between **You** (or, if appropriate, **Your** insurer) and the relevant repairer. Under no circumstances will the **AA** or Bank of Scotland be held responsible for replacement components fitted by a vehicle repairer as a result of, or in connection with, the provision of the Accident Management Service.
6. It is **Your** responsibility (or, if appropriate, **Your** insurer's responsibility) to pay for the recovery costs and the cost of all vehicle repairs (both labour and parts) performed on **Your Vehicle** following a motor road traffic accident. Neither the **AA** nor Bank of Scotland will be responsible for any failure to pay the repairer for any work undertaken.
7. **You** (or, if appropriate, **Your** insurer) will be charged the current market price for any additional services **You** require (for example technical inspections, damage reports or vehicle delivery) which are arranged in connection with repairs which have been organised through the Accident Management Service.

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

Data Protection

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

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

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

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

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

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

- ▶ Assessing an application for a product or service **You** hold with us.
- ▶ Managing products and services relating to the product or service, or application for one;
- ▶ Updating **Your** records, tracing **Your** whereabouts, and recovering debt;
- ▶ Managing any aspect of the product or service;
- ▶ To make automated decisions on whether to offer **You** a product or service, or the price, payment method, risk or terms of it;
- ▶ To perform and/or test the performance of our products, services and internal processes;
- ▶ To operate and improve the operation of our business and our business partners;
- ▶ To carry out checks at Credit Reference and Fraud Prevention Agencies;
- ▶ To monitor and to keep records of our communications with **You** and our staff (see below);
- ▶ Assessing and profiling aspects of **Your Vehicle**

- ▶ For direct marketing communications and related profiling
- ▶ To develop new products and services and to review and improve current products and services;
- ▶ To comply with legal and regulatory obligations, requirements and guidance;
- ▶ To provide insight and analysis of our customers both for ourselves and for the benefit of business partners either as part of providing products or services, helping us improve products or services, or assess or improve the operating of our businesses;
- ▶ To share information with business partners to provide our products and services or operating our business;
- ▶ To facilitate the sale of one or more parts of our business; and
- ▶ To enable other **AA** group companies to perform any of the above purposes.

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

1. Where it is needed to provide **You** with our products or services.
2. Where it is in our legitimate interests to do so, such as:
 - a) Managing **Your** products and services
 - b) To perform, test the performance of, our products, services and internal processes;
 - c) For management and audit of our business operations including accounting;
 - d) To carry out searches at Credit Reference Agencies
 - e) To carry out monitoring and to keep records of our communications with **You** and our staff (see below);
 - f) For market research and analysis and developing statistics;
 - g) For direct marketing communications and profiling to help us to offer **You** relevant products and services

- h) to provide insight and analysis of our customers to business partners;
- i) For some of our profiling and other automated decision making; and
- j) When we share your personal information with these other people or organisations other than for providing products and services to **You**, as necessary for running our business or comply with legal or regulatory obligations.

3. To comply with our legal obligations.
4. With **Your** consent or explicit consent.
5. For a public interest.

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

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

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

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

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

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

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

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

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

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

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

Changes to this policy

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

Compliments and complaints

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

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

Phone: **0345 607 6727**

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

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

Fax: **0161 488 7544**

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

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

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

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

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

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

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

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

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

Financial Services Compensation Scheme (FSCS)

Acromas Insurance Company Limited (AICL), only, is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme if AICL cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Insurance arranging is covered for 90% of the claim without any upper limit. For further information about the compensation provided by the FSCS (including the amounts covered and eligibility to claim) please ask at **your** local branch, refer to the FSCS website **www.FSCS.org.uk** or call the FSCS on **020 7741 4100** or **0800 678 1100**. Please note *only* compensation related queries should be directed to the FSCS.

AA company details

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

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

Automobile Association Insurance Services Limited

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

Mobile Phone Insurance

Demands and needs statement

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

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

Important information

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

Your Mobile Phone Insurance Policy

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

Registering your mobile phone

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

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

Who is this policy designed for?

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

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

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

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

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

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

The cover you receive

Risks you are covered for

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

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

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.

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).

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.

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 we will replace them with items of a similar specification. If we are unable to provide a replacement of a similar specification, we will contact you to discuss an alternative settlement. We do not provide insurance cover for any other mobile phone accessories (for example Smartwatches, fitness trackers, portable speakers).

What you are NOT covered for

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

What you are NOT covered for (continued)

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

What you are NOT covered for (continued)

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

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

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

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

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

How to make a claim

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

What you need to know about the claims process

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

What if your claim is rejected?

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

Tell us when your details change

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

Fraud

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

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

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

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

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

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

Duration of this Policy

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

Price of your insurance

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

Cancelling your insurance

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

Making an enquiry or complaint

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

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

Please quote your mobile phone number in any correspondence.

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

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

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

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

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

Web: financial-ombudsman.org.uk

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

Choice of law

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

If we need to change the terms of the policy

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

Financial Services Compensation Scheme (FSCS)

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

Status disclosure

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

How we handle your personal information

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

Personal information that we collect from you

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

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

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

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

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

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

Personal information that we collect from other sources

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

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

Who we share your personal information with

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

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

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

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

Where we send your personal information

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

How long we keep your personal information

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

How and why we will contact you

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

Your rights

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

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

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

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

If you want to make a complaint, visit a branch or learn more online at: www.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 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

You can also write to:

Bank of Scotland

PO Box 761

Leeds

LS1 9JF

We'll confirm who'll 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.

Important information

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

Calls and online sessions may be monitored and recorded. Not all Telephone Banking services are available 24 hours a day, 7 days a week.

American Express® is a registered trademark of American Express Company.

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



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The Post Office® and Post Office logo are registered trademarks of the Post Office Ltd.

Get in touch

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

 0345 602 0211

 Visit your local branch

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: relayuk.bt.com/ SignVideo services are also available if you're Deaf and use British Sign Language: bankofscotland.co.uk/contactus/signvideo.html

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

Bank of Scotland plc. Registered in Scotland No. SC327000. Registered Office: The Mound, Edinburgh EH1 1YZ.

Bank of Scotland plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 169628.

We adhere to The Standards of Lending Practice which are monitored and enforced by the LSB: www.lendingstandardsboard.org.uk

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

This information is correct as of November 2021 and is relevant to Bank of Scotland plc, products and services only.

1/4520384-0 (11/21)

