Platinum and Silver accounts

BANK OF SCOTLAND

Guide to changes

From **1 December 2026** you'll see some changes to your account benefits. The changes have been made by the relevant insurers to keep your cover up to date.

There are no changes to your AA Breakdown Family cover.

You can find the existing terms and conditions at: **bankofscotland.co.uk/bankaccounts**

We'll change these to the updated version from 1 December 2026. As a summary:

- the insurers have made minor wording updates to improve consistency, clarity and accuracy, and
- simplified content, removed duplication, and improved formatting to make the information easier to understand.

The other changes are outlined in this **guide to changes**.

Allianz Travel Insurance Cover

Important information – new insurer name and contact details	The insurer is changing its name to **Allianz**. Allianz Assistance will become Allianz throughout the terms and conditions. They're changing their company number and registered office address to: ▸ **Company number:** FC030280 ▸ **Address:** AWP P&C S.A., a company registered in France with ID No. 519490080 RCS Bobigny, registered office: 7 Rue Dora Maar, 93400 Saint-Ouen, France They will also update their policy information to make sure it is up to date with current regulatory standards. The change to the insurer's name will not affect your cover. Any other changes to the policy are explained in this guide.
Renewals which include a medical condition	Allianz will update their policy wording, to allow for possible future changes, giving you the possibility of opting in to automatically renew certain health declarations. Allianz will guide you at point of sale and you'll always be contacted at least 21 days before your annual health check date with advice on what you need to do.

Allianz Travel Insurance Cover (continued)

24-hour emergency medical assistance	Allianz will make improvements to your access to healthcare support when travelling outside the UK. You'll have access to a new online doctor service, offering more choice and flexibility than before. You'll be able to: ▶ Access 24/7 worldwide support ▶ Receive local prescriptions, where allowed ▶ Access video consultations or, where available, face to face appointments ▶ Book flexible appointments in different languages. This update will not change the medical cover provided and will give you access to more support whilst you're away.
Sports and leisure activities	Allianz will clarify that their policy is designed to cover recreational activities, not specialised sports. **Mountain biking:** references to 'mountain biking' will be introduced on designated trail/route grades to clarify the level of activity that the policy covers. **Ski slopes:** As ski touring takes place off controlled and patrolled pistes, it's important to have suitable knowledge of local conditions and avalanche safety. To help support your safety, ski touring activities will now require the accompaniment of a locally licensed guide.
Definition of words	Allianz will introduce the following new definitions within the terms and conditions to improve clarity. ▶ **Adoption proceeding:** A mandatory formal proceeding or other meeting required by law to be attended by you as a prospective adoptive parent(s) in order to legally adopt a child under the age of 18. ▶ **Travelling Companion:** A person with whom you are travelling or have arranged to travel with. ▶ **Reasonable and typical costs:** The amount usually charged for a specific service in a particular geographic area. The charges must be appropriate to the availability and complexity of the service, the availability of needed parts/materials/supplies/equipment and the availability of appropriately-skilled and licensed service providers.

Allianz Travel Insurance Cover (continued)

Section 1 – Cancellation or curtailment: 'What is covered'	▶ Allianz will add cover for situations where your trip can't go ahead because the person who was due to look after your dependent(s) is no longer able to, and you're unable to find alternative care. This cover also applies if the same situation affects your travelling companion. ▶ Allianz will add cover for: – Adoption proceedings. – Certain issues involving your pet cat or dog. – Your or your travelling companion's motor vehicle, if it is your main mode of transport during the trip. ▶ Allianz will extend cover for cancellation only relating to your or your travelling companion's travel documents being stolen or being medically unable to receive necessary vaccinations. These new covered reasons will not apply to cutting your trip short. ▶ Allianz will extend cover to include cancellation where the Foreign, Commonwealth and Development Office (FCDO) advise against travel to your destination. Existing cover allows for curtailment (cutting short your trip) only.
Upgrades	Allianz will introduce two new optional upgrades for **'Cruise cover'** and **'Vehicle Hire Excess cover'**. This cover will only apply if you choose to buy the relevant upgrade for an additional premium.
Section 2 – Emergency medical and associated expenses: 'What is covered'	▶ Allianz will update the policy to reflect the current UK healthcare arrangements in Europe, replacing references to older cards with GHIC, and ensuring the associated detail is up to date. Your cover will stay the same. ▶ Allianz will add Osteopenia to their no screen medical conditions.
Section 8 – Personal accident cover: 'What is covered'	Allianz will make it clearer in the policy that Personal accident cover only provides cover for incidents occurring on your trip.
Section 10 – Legal advice and expenses	Allianz will make it clear that advice provided will be in accordance with the laws of England and Wales and highlight that any calls will be recorded.
Section 11 – Winter sports cover: 'What is covered'	**Physiotherapy cover** – Allianz will introduce cover for physiotherapy when you return to the UK if you're injured during a winter sports activity. This cover is up to £600, with a maximum of 6 sessions once your trip has ended.

Allianz Travel Insurance Cover (continued)

Period of insurance	Allianz will clarify that your insurance must start before your trip begins. It cannot be added after your journey has started.
How your policy works	Allianz will make it clearer about when certain optional upgrades can be added. You will be able to add the **'sports and activities'** and **'trip extension'** cover upgrades after you have booked your trip or whilst on the trip.
Making a claim – update to Financial failure contact details	An update will be made to the postal address and phone number for Financial failure cover claims.
Data protection	Allianz will update their privacy notice with the following changes: ▶ Contact details will change from "Customer Service (Data Protection)" to "Customer Support (Data Protection)" to make it clearer who you should contact if you have questions about your data. ▶ Adding a more relevant example of who may share information with them. ▶ Explain that they may use automated phone tools and call recordings to help manage their policy. ▶ Make it clearer that they may use your data for legal and regulatory reasons as well as service needs. ▶ Clarify that even if call recordings are deleted, written notes may still be kept. ▶ Update how long they keep voice recordings – they'll be stored for at least two years, and sometimes longer.

Mobile Phone Insurance

Fraud	Assurant will strengthen their fraud prevention wording to make it clear that claims may be turned down if you are engaged in, connected to, or reasonably suspected of fraudulent activity. They may also share relevant information with the bank to help prevent fraud.
What you are not covered for	Assurant will make it clearer that your insurance covers your mobile phone for a maximum value of £2,000. If you paid more than £2,000 for your mobile phone, it will not be covered. Proof of purchase may be requested at the point of claim.
The cover you receive	Assurant will ask if you want to claim for your phone and any accessories, such as headphones. If you want to claim for any accessories, Assurant has clarified that you must add them when you submit your phone claim. You'll need to provide proof that you own the accessories you're claiming for.

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**

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

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

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

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

Eligible deposits with us are protected by the Financial Services Compensation Scheme: **bankofscotland.co.uk/fscs** We are covered by the Financial Ombudsman Service.

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This information is correct as of August 2026.

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