

Current Accounts

Ultimate Reward Current Account

A guide to your benefits

Applies from 14 January 2019



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Your benefits at a glance

If you have an Ultimate Reward Current Account and use your overdraft you will pay the £17 monthly maintaining the account fee. If you stay in credit, pay at least £750 into your account each month and make two direct debits, you will receive a discount of £2, reducing your monthly maintaining the account fee to £15.

You also need to keep your account open/not change it to a different type of current account until the fee is due to be debited from your account which will be by the second working day of the following calendar month.

Key benefits

Travel insurance

- ▶ Worldwide multi-trip family travel cover
- ▶ Covers winter sports and golf trips
- ▶ Covers UK trips where accommodation is pre-booked for two nights or more
- ▶ Includes cover for:
 - Personal belongings up to £2,500
 - Single article, pair or set of articles up to £500
 - Valuables up to £500 in total
 - Money up to £750 (cash £300).

Car breakdown cover

- ▶ Provides cover within the UK, Channel Islands and Isle of Man
- ▶ Roadside Assistance
- ▶ Home Start
- ▶ Customer covered, not the vehicle

Mobile phone insurance

- ▶ One phone per account holder, maximum of two for joint accounts
- ▶ Repair or replacement phone up to a maximum value of £2,000 (including VAT) per claim
- ▶ Covers for loss, theft, damage and breakdown (including faults).

Home emergency cover

- ▶ Covers a sudden unexpected incident to your home which needs immediate action to:
 - Make it safe or secure and avoid damage or more damage
 - Make it fit to live in
 - Restore electricity, gas or water services if they have totally failed
- ▶ Provides a qualified person chosen by us to deal with the emergency up to £250

Card Cancellation

- ▶ Covers all financial cards – call us if they're lost or stolen and we'll arrange to cancel them.
-

All insurance benefits are only available to customers permanently residing in the UK, Channel Islands and Isle of Man. (Please note there is no insurance cover with Card Cancellation). We use a range of third party providers for the benefits offered. Details of the insurance exclusions and excesses, benefit providers and conditions for all benefits can be found on the relevant benefit page within this guide. We only offer insurance benefits from a single insurer, which varies per insurance. We may tell you about changes to insurers of the insurance benefits or to the providers of any of the other services included with your account as outlined in the Ultimate Reward Current Account Special Conditions.

Before you book any trips you should review the medical screening section on page 4.

Key benefit exclusions

The details included on this page are the key exclusions only. Please ensure you read the full benefit sections to understand all the benefits and exclusions of the policies.

Key benefit exclusions

Travel insurance	<ul style="list-style-type: none">▶ Cover ceases fully on your 71st birthday▶ Cover includes your spouse, civil partner or partner (who you live with) and children under 18 or under 24 and in full time education. Children are covered when travelling with the holder(s) of the Ultimate Reward Current Account or a Responsible Adult▶ Pre-existing medical conditions are not covered unless agreed by the insurer▶ The maximum trip duration is 45 consecutive days, for Winter sports a maximum 31 days cover in any calendar year▶ You will pay a maximum excess of £50 per claim
Car breakdown cover	<ul style="list-style-type: none">▶ Does not include AA Relay, which would recover you to any single UK destination of your choice. Under this cover if it is not possible to fix the vehicle at the roadside, you will be recovered to a local repairer of the AA's choice or a destination of your choice provided it is no further
Mobile phone insurance	<ul style="list-style-type: none">▶ Excess is payable on all successful claims▶ No more than 2 successful claims per account holder in any 12 month period
Home emergency cover	<ul style="list-style-type: none">▶ This policy is to deal with 'home emergencies' needing immediate attention only and will cover costs up to a maximum of £250. It does not cover broken freezers for example.

Additional exclusions you need to know

Travel insurance	<ul style="list-style-type: none">▶ Claims relating to stress, anxiety, depression or any other mental or nervous disorder that you are suffering from unless it has been investigated and diagnosed as such by either a registered mental health professional if you are under the care of a Community Mental Health Team or if not, a consultant specialising in the relevant field▶ Medical conditions of close relatives, travelling companions or people with whom you are planning to stay with on your trip whose health may affect your decision to travel or remain overseas may not be covered▶ Cover is excluded for certain hazardous activities (see page 26)▶ Claims where you cannot provide proof of purchase
Car breakdown cover	<ul style="list-style-type: none">▶ Does not provide recovery for any vehicle 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 7ft 6in (2.3m)
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. Examples are provided in the "What you are NOT covered for" section of the Policy Document
Home emergency cover	<ul style="list-style-type: none">▶ Any loss where you did not contact us to arrange repairs in the first instance▶ Where you are a tenant and are required to report emergencies to the home owner or the managing agent to instruct the appropriate engineer▶ Any claim if your home is left unoccupied for over 60 days

Actions you must take when you need to make a claim

Not taking these actions could result in your claim being declined

Mobile phone insurance	<ul style="list-style-type: none">▶ If your phone is lost or stolen, you must notify the police and your airtime provider as soon as possible
Home emergency cover	<ul style="list-style-type: none">▶ You must contact us first before instructing any other tradesman▶ If you are a tenant, you must get agreement from your landlord before contacting us

Getting started

Now you have an Ultimate Reward Current Account, there are a few things you can do to make the most of your account.

1

Register your details

Call us on **0345 124 1401** and we can register your debit cards, credit cards and mobile phone and any pre-existing medical conditions.

Things to bear in mind:



Worldwide Multi-Trip Family Travel Insurance

Pre-existing medical conditions are not covered under the policy. To see if the insurer will cover the condition call us on **0345 124 1401**. An additional premium may apply.

See page 12 for more detail.



Mobile Phone Insurance

For your mobile phone insurance, let us know the make and model of your phone, the IMEI number and your account number and sort code. This is to help administer your policy more effectively and to help simplify the claims process.

See page 17 for more details about your policy.



Card Cancellation

When you call to register your card details, please have all your debit, credit and store cards to hand.

See page 19 for more detail.

2

Switch your regular payments



Switch your direct debits, standing orders and other regular payments from your existing bank account if you haven't already. We have a free service that can help make this all happen – just call our dedicated Switching Team on **0345 602 5293**. Lines are open Monday to Friday 8am to 8pm and Saturday 8am to 4pm.

3

Register for Internet banking

It's easy, convenient and secure to bank online with Bank of Scotland. Register at www.bankofscotland.co.uk/register When you're registering, please make sure you have your sort code and account number handy.

Worldwide multi-trip family travel insurance — medical screening

You need to let us know if you answer yes to either of the following questions as this affects your policy and you may not be covered.

Worldwide multi-trip family travel insurance is underwritten by AXA Insurance UK plc. Upgrades and medical screenings are sold, administered and underwritten by AXA Insurance UK plc.

To see if your cover can be extended for a pre-existing condition please call **0345 124 1401**.

In relation to any person to be insured, does anyone have or previously had any medical condition for which:

Yes

No

- ▶ (a) they are currently taking prescribed medication, or,
 - ▶ (b) they are waiting to receive, or have received treatment (including surgery, tests or investigation) within the last 6 months prior to the opening of this account, or within 6 months prior to booking any trip, whichever is later.
-

If we extend the cover under your policy to include any pre-existing medical conditions, we may charge an additional premium

IMPORTANT

Exclusions apply to those people upon whom your decision to travel or return home depend. For example a relative or colleague. For more information please see the Worldwide Multi-Trip Family Travel Insurance section on page 12 of the Guide to your benefits.

Banking with us

With your Ultimate Reward Current Account, you get the best of all worlds: benefits designed to make life run more smoothly and reliable day-to-day banking that makes it easy to manage your money.

About your account

The Ultimate Reward Current Account will cost you £17 a month. It will only cost you £15 a month if you pay in £750 or more, have a minimum of two different direct debit mandates paid from your account each calendar month and have not gone overdrawn on your account by the end of any day during the calendar month. You also need to keep your account open/not change it to a different type of current account until the fee is due to be debited from your account which will be by the second working day of the following calendar month.

If you close or change your account, the benefits and your cover will end. You can cancel your cover at any time. To do this, please ask at any branch, or call **0345 721 3141**.

The first £300 of any arranged overdraft has no daily fee. For overdrafts over £300 we'll charge a daily arranged overdraft fee for every day that you use your overdraft. This should help make keeping track of your finances even easier. You need to be aware you may not get the full £300 fee-free arranged overdraft.

For an explanation of overdraft terms please see our overdraft glossary – see opposite.

If you don't already have an arranged overdraft or would like to increase your existing arranged overdraft limit please call us on **0345 721 3141**.

Whether you can have an overdraft and the amount available will depend upon your personal circumstances at the time you apply. Overdrafts are subject to status and repayable on demand.

Overdraft glossary

Overdraft – An overdraft is a type of borrowing facility. It lets you borrow money through your current account in the short term to tide you over. Think of it as a back-up pot to dip into until pay day. As long as you're careful, using your overdraft facility can be a perfectly reasonable way to manage your money.

Arranged overdraft – An overdraft you have agreed in advance with us. With an arranged overdraft we agree to an amount you can borrow. This is your overdraft limit.

Fee-free amount – An amount of arranged overdraft on which you don't pay any daily arranged overdraft fee for using it. If your account is overdrawn by less than the buffer amount, you won't pay any daily arranged overdraft fees for using it.

Daily arranged overdraft fee – A fee we charge daily for your use of an arranged overdraft. You will only be charged a daily arranged overdraft fee for the days you use your overdraft.

Here's how it all works



If you borrow £1,250 or less, you'll only pay one fee of 1p for every full £6. If you borrow more, the fee you'll pay will be a combination of the fees shown above.

Calculating your overdraft fees

Your daily arranged overdraft fees are calculated depending on how much you borrow and could include up to three amounts added together. If you have a fee-free amount with your arranged overdraft you'll only pay a daily fee if you borrow more than that amount.

Examples of how Ultimate Reward Current Account daily overdraft fees are calculated

If you borrow £500	First £300	£200 at 1p for every full £6	Fee-free	£0.33	= £0.33
If you borrow £1,600	First £300	£950 at 1p for every full £6	Fee-free	£1.58 + £0.50	= £2.08
If you borrow £3,200	First £300	£950 at 1p for every full £6	Fee-free	£1.58 + £1.78 + £0.87	= £4.23

Daily charging

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

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

If you go over your limit

So all your payments are made, it's important you manage your account within your arranged overdraft limit. If you don't have enough money in your account or you reach your limit, you may not be able to make any more payments. If a payment takes you over your limit or we refuse it, you won't be charged.

Representative example

If you use an arranged overdraft of £1,200, then we'll charge you a daily arranged overdraft fee of £1.50. For Ultimate Reward Current Account, the daily arranged overdraft fee on the first £300 is 0p.

If you have an Ultimate Reward Current Account and use your overdraft you will pay the £17 monthly maintaining the account fee. If you stay in credit, pay at least £750 into your account each month and pay out two direct debits, you will receive a discount of £2, reducing your monthly maintaining the account fee to £15.

Mobile alerts

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

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

- ▶ **You've started using your overdraft and are being charged.** You will only receive this message once when you are first charged for using your overdraft. You have until midnight to pay in enough to avoid future daily arranged overdraft fees. The money needs to be immediately available to use, so you could transfer money from another personal account you have with us via Mobile, Internet or Telephone Banking or pay in cash over the counter in branch.
- ▶ **You're nearing your limit.** We'll send a message when your balance falls below £50. If you have an arranged overdraft, we'll also send an alert when you're within £50 of your arranged limit.
- ▶ **You don't have enough to pay a standing order.** If you're able to move your money from other accounts, you will have until 2.30pm to pay in cleared funds in order to make any payments.
- ▶ **You've reached your limit.** You will only receive this message once when you first reach your limit and have zero available funds.

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

To benefit from mobile alerts you should keep your mobile number up to date. You can check the mobile number we have for you or change it at any time through Internet Banking. If you don't want to receive alerts you can text STOP to 65558 to opt-out.

If you opt-out you may miss important messages about your account, so make sure you keep track of your balance and regularly check your statements through Mobile Banking, Internet Banking or Phone Banking.

Mobile Alerts are sent throughout the day 7 days a week including Bank Holidays. This is a free service for all eligible current account customers. We won't charge you for this service, but if you receive texts while abroad, your network service provider may charge you.

Your visa debit card

Today, more places than ever accept payment by Visa debit card. And it's certainly lighter, safer and more convenient than carrying cash. So your Ultimate Reward Current Account automatically comes with a Bank of Scotland Visa debit card.

- ▶ Pay for everything from a night out to designer fashions. Use the card wherever you see the Visa sign, at home and abroad.
- ▶ Withdraw up to £500 (or the local equivalent) daily from cash machines displaying the Visa logo around the world, subject to account conditions.
- ▶ Book and pay for things over the phone.

- ▶ Save time and get cashback from some shops while you pay.
- ▶ Shop securely online. For even greater security, you can use Bank of Scotland Secure, which is part of the Verified by Visa scheme.

For further information please visit:

bankofscotland.co.uk/secure-shopping

Your card is protected by its own unique personal identification number (PIN) which only you will know. Please keep it safe by shielding it when using cash machines and paying for goods and services in shops.

Using cash machines

If you use your debit card to withdraw cash in a foreign currency, or to withdraw cash in 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 you a foreign currency transaction fee of 2.99% of the amount of the transaction and 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 for you, we will only charge a foreign cash fee of £1.50 for each withdrawal. The provider of the foreign currency may make a separate charge for conversion. You can also use Bank of Scotland and Halifax cash machines to:

- ▶ Pay in cash and cheques
- ▶ Top-up your pay-as-you-go mobile phone
- ▶ Pay your bills
- ▶ Change your PIN.

Making payments

You can pay in cash or cheques at any of our branches using our counter service. If you need to pay foreign currency or cheques into your account, that's easy too. Just bring them into a branch and we'll explain everything you need to know.

Faster payments

Faster payments enable you to make electronic payments in pounds in a matter of hours. For more information, please call us or go online.

For more information please see the Bank Account terms and conditions, Section D – Making and receiving payments. In this section we explain how to make payments from your account and how soon you can use money paid in.

The Bank Account terms and conditions brochure can be found by visiting bankofscotland.co.uk/bankaccounts/previous

Sending money outside the UK or in a foreign currency

We can help you send money quickly, securely and efficiently. Simply provide the payment details and we'll put the money where it's meant to be and save the details for next time. To find out more and details of our fees, just call us or go online.

Internet Banking

Our secure online banking service is here for you wherever and whenever you need it. You're always covered by our online fraud guarantee, so if your account gets hit by fraudsters, we'll reimburse you in full.

With Internet Banking you can:

- ▶ Get round-the-clock access to your account
- ▶ Get a single view of all your Bank of Scotland accounts so you know exactly where your money is
- ▶ Move money between your accounts
- ▶ Pay bills
- ▶ Set up, change and cancel direct debits and standing orders
- ▶ Send Payments Outside the UK or in a foreign currency. To set yourself up online, simply visit bankofscotland.co.uk/aboutonline
- ▶ Order travel money

Telephone banking

For real convenience at your fingertips, you can use our quick and easy 24/7 automated service or speak to one of our friendly advisers from 7am to 11pm.

Not all Telephone Banking services are available 24 hours a day, 7 days a week. Please speak to an adviser for more information. Calls may be monitored or recorded.

With telephone banking you can:

- ▶ Check your balance
- ▶ Listen to details of recent transactions
- ▶ Pay bills and transfer money
- ▶ Set up or change standing orders
- ▶ Cancel direct debits
- ▶ Request a new PIN
- ▶ Get information about Bank of Scotland products and services.

Call us on **0345 721 3141**.

Travel money

It's always nice to have a little more cash to spend when you go away. So:

- ▶ We won't charge any commission on foreign currency
- ▶ There's no commission on American Express® traveller's cheques
- ▶ We'll change any foreign-currency notes and traveller's cheques back to pounds free of charge
- ▶ We'll deliver your travel money direct to your home or local branch if you prefer.

For more details on our travel money service including our home delivery fees and delivery timescales please visit www.bankofscotland.co.uk/travel/

How to order

- ▶ Log into Internet Banking
- ▶ Call **0345 304 0029** (lines are open 24 hours a day, including Bank Holidays)
- ▶ Pop into your local branch

Top Tip

It's a good idea to take a range of different ways to pay, including cash and debit and credit cards. To stay safe, make sure you carry everything separately.

Identity Theft Assistance

The Ultimate Reward Current Account is here to help you protect your identity and valuables. With round-the-clock Identity Theft Assistance you'll be better able to cope if it happens, and get vital early warning signs that could save you time, hassle and expense.

Identity fraud is one of the fastest-growing types of fraud in the UK. And if someone steals your personal details the results can be devastating. Once a thief has your information, it's possible to open new credit card or bank accounts and run up debts or take out loans in your name, and even change the billing address of your accounts so you don't discover there's a problem until it's too late. And if identity theft happens to you, it can take a great deal of time and money to put things right. So it pays to get the right advice – and protect yourself.

Identity Theft Assistance

As an account holder, you automatically get unlimited access to a confidential identity theft advice line.

So if you suspect that your personal details have been stolen, call our team. They can provide advice right round the clock and help get you back on track as quickly as possible.

How to get help

Call: **0345 124 1401**

We're open 24 hours a day, 7 days a week.

Important things to know

Things you should know about your bank account

If you open a joint account with another person, either of you can withdraw all or part of the balance, write cheques, apply for an overdraft or close the account without the other person's permission. Both people are responsible for any debts – such as the overdraft – and fees and charges on the account. This means we can choose to claim the money from either person. If you decide that you no longer want the joint account or want to take one person off the account, please ask in branch.

If you have a problem with your insurance benefits, please call us on **0345 124 1401** or write to the **Data Processing Manager, PO Box 588, Walton-on-Thames KT12 9EL**.

Making a claim

Your account benefits are here to help and protect you whether you're at home or abroad. So if you need to make a claim, you'll find all the numbers you need in the following pages.

Your right to cancel

You have 14 days starting from the day after your agreement is concluded to give us written notice that you wish to cancel. Notice should be given in writing to: **Bank of Scotland, The Mound, Edinburgh EH1 1YZ**.

Introduction to your benefits

Here's all you need to know about your individual benefits and how they can protect you and your family.

Protection for you and your family

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How to make a claim or use the services

Your account benefits are there to help and protect you both at home and abroad. To contact us, you'll find details about how to do this on the individual benefits pages that follow.

Worldwide Multi-Trip Family Travel Insurance **keyfacts**[®]

The Ultimate Reward Current Account offers cover for you, your spouse, or partner (who you live with) and children under 18 or under 24 if in full time education. Subject to eligibility, you'll benefit from comprehensive cover, including personal belongings, winter sports and golf cover as standard. So all you have to do is sit back and think about how best to enjoy your well-earned break.

This summary outlines cover available under our Travel Insurance, which is underwritten by AXA Insurance UK plc. Upgrades and medical screenings are sold, administered and underwritten by AXA Insurance UK plc. For further details of exclusions and conditions please refer to the full terms and conditions on page 23.

Key benefits

- ▶ Worldwide multi-trip family travel cover
 - ▶ Covers winter sports and golf trips
 - ▶ Covers UK trips where accommodation is pre-booked for 2 nights or more
 - ▶ Includes cover for:
 - Personal belongings up to £2500
 - Single article, pair or set of articles up to £500
 - Valuables up to £500 in total
 - Personal money up to £750 (cash £300)
-

Key benefit exclusions

- ▶ Cover ceases fully on your 71st birthday
 - ▶ Cover includes your spouse, civil partner or partner (who you live with) and children under 18, or under 24 and in full time education. Children are covered when travelling with the holder(s) of the Ultimate Reward Current Account or a responsible adult
 - ▶ Pre-existing medical conditions are not covered unless agreed by the insurer
 - ▶ The maximum trip duration is 45 consecutive days, for winter sports a maximum 31 days cover in any calendar year
 - ▶ You will pay a maximum excess of £50 per claim
-

Additional exclusions you need to know

- ▶ Claims relating to stress, anxiety, depression or any other mental or nervous disorder that you are suffering from unless it has been investigated and diagnosed as such by either a registered mental health professional if you are under the care of a Community Mental Health Team or if not, a consultant specialising in the relevant field
 - ▶ Medical conditions of close relatives, travelling companions or people with whom you are planning to stay with on your trip whose health may affect your decision to travel or remain overseas may not be covered
 - ▶ Cover is excluded for certain hazardous activities (Page 26)
 - ▶ Claims where you cannot provide proof of purchase
-

Before you book any trips you should review the medical screening section on page 4.

Section	Cover description	Limit of cover	Excess per successful claim*
Cancellation/cutting short your trip	▶ Cancellation of pre-booked travel and accommodation expenses	up to £5,000	£50
	▶ Value of the portion of the travel arrangements that have not been used because you return home earlier than planned	up to £5,000	£50
Winter sports	For snowboarding, skiing, and snow or ice activities (see policy wording for details of cover and exclusions):		
	▶ Ski equipment and ski hire	up to £500 (£400 if hired)	£50
	▶ Ski Pack	up to £5,000	£50
	▶ Piste Closure	up to £300 (£30 per day)	£50
	▶ Up to a total of 31 days during any calendar year		
Golf cover	▶ Golf equipment	See policy wording for full benefit details	£50
	▶ Green fees		
Personal belongings	▶ Cover for accidental loss, theft or damage to personal baggage	up to £2,500	£50
	▶ Loss or theft of your personal money	up to £750	£50
	– Loss or theft of your cash	up to £300 (£50 for children under 16)	£50
Medical emergency and repatriation	▶ In the event of an accident or illness during the trip	up to £10,000,000	£50
	▶ Dental treatment for the relief of pain	up to £1,000	£50
Legal advice and expenses	▶ Legal expenses for compensation or damages for your personal injury or death caused by negligence of a third party	up to £25,000	£50
Personal accident	▶ Death by accident	up to £15,000 (£2,500 if under 16 or over 64)	
	▶ Permanent loss of one or more limbs or total and permanent loss of sight in one or both eyes	up to £30,000 (£2,500 if under 16 or over 64)	Nil
	▶ Permanent total disablement	up to £30,000 (£2,500 if under 16 or over 64)	
Personal liability	▶ Defence costs in relation to an incident you cause	up to £2,000,000	£50

* Where you and your family make a claim under more than one section of cover for the same incident, the maximum excess you will pay is £50 in total.

Main exclusions applying to this policy:

- ▶ The maximum trip duration is 45 consecutive days for each trip (if you are going away for longer, please call us as we may be able to extend your cover for an additional premium).
- ▶ This policy ceases when the account holder reaches the age of 71. Where a joint account holder is aged 71 or over and the other account holder still qualifies for cover, this policy will remain in force for that account holder until they reach 71 subject to the terms and conditions of the policy.
- ▶ Travel insurance is not valid for trips in the UK except when you have pre-booked accommodation for two nights or more.
- ▶ Any pre-existing medical condition that has not been accepted by our Customer Services Team before you start your trip. Please see the 'Words with special meanings' section of the policy wording for 'Pre-existing medical conditions.'
- ▶ If, at the time you open your Ultimate Reward Current Account or book a trip, whichever is later, your relative, colleague, travel companion or someone who you have arranged to stay, had a medical condition for which he or she:
 - was receiving treatment at hospital (other than where they go to hospital for check-ups for a stable condition, at regular intervals which have been arranged beforehand)
 - was waiting for a hospital consultation, investigations or treatment (other than where they go to hospital for check-ups for a stable condition, at regular intervals which have been arranged beforehand)
 - had been given a terminal prognosis, or been told that their condition is likely to get worse in the next 12 months.

We will not pay for any claim you (or any insured person) make that has anything to do with that medical condition.

- ▶ Any insured person aged under 16 or over 64 will not receive the full Personal Accident benefit. Please see the Personal Accident section of the policy booklet on page 31.
- ▶ Loss or theft of personal baggage not reported to the Police within 24 hours of discovery or as soon as possible after that and a report obtained.
- ▶ Loss or theft of baggage left out of sight and out of personal control in public places where you are not in a position to prevent unauthorised interference such as at a station, airport, restaurant or beach.
- ▶ Loss or theft of valuables unless they are attended by you or left in hotel security, safety deposit box, safe or similar locked fixed receptacle or whilst in the custody of an airline or other carrier.
- ▶ Any in-patient, hospital, clinic or repatriation expenses in excess of £500 which have not been reported to and authorised by the Medical Assistance Helpline in advance.
- ▶ Cover is excluded for certain Hazardous Activities. This means any pursuit or activity where it is recognised that there is an increased risk of injury or accident. A list of the activities not covered by the policy can be found under the Hazardous Activities section.
- ▶ Claims relating to stress, anxiety, depression or any other mental or nervous disorder that you are suffering from unless it has been investigated and diagnosed as such by either a registered mental health professional if you are under the care of a Community Mental Health Team or if not, a consultant specialising in the relevant field.
- ▶ Travelling against FCO advice.
- ▶ Travelling against the advice of a medical practitioner or for the purpose of receiving medical treatment.
- ▶ Trips that do not start and end at your home or business address in the UK.

For further details of exclusions and conditions please refer to the full Terms and Conditions on page 37.

Need medical help abroad?

Call us on **+44 (0) 1633 439 014**

Medical Assistance +44 (0) 1633 439 014 from abroad, or **01633 439 014** from the UK.

For emergencies: if you are taken by ambulance to hospital following an emergency call, you or a travelling companion should call us as soon as possible once you have been admitted to hospital.

For non-emergencies: if you need a GP, or need to go to A&E or a clinic, **Call Us**, before you try to locate help, so we can guide you to the safest and most appropriate source of treatment.

If you are unfortunate enough to need medical help whilst abroad please **Call Us** on **(+44) 1633 439 014**.

Our highly experienced multi-lingual team are available to talk 24 hours a day, to advise you or your travelling companion of what steps to take. Their aim will always be to establish the best treatment available to you in the country you are visiting.

Do you already have travel insurance?

- ▶ When your current travel insurance policy is due for renewal, it might be worth comparing its cover with what your Ultimate Reward Current Account offers.

Call us on **0345 124 1401** to find out more.

General information

You can complain about Worldwide Travel Insurance by calling us on **0800 0150 980** or by writing to Head of Customer Relations, AXA Insurance, Civic Drive, Ipswich IP1 2AN. If a complaint is not settled, you may be able to refer it to the Financial Ombudsman Service who will undertake an independent and impartial review of your complaint.

The address is The Financial Ombudsman Service, Exchange Tower, London E14 9SR. Telephone **08000 23 45 67** or **0300 123 9 123**. You may be entitled to compensation from the Financial Services Compensation Scheme should AXA Insurance UK plc be unable to meet its liabilities. For further details please contact the FSCS on **0800 678 1100** or **020 7741 4100**.

Worldwide Travel Insurance is a monthly contract. This policy is provided as a benefit of you being an Ultimate Reward Current Account holder. The cost is included in your standard monthly fee. We recommend that you review the cover this policy provides every year to ensure it continues to meet your needs.

If you or Bank of Scotland close your account, or Bank of Scotland terminates the cover provided through the programme, cover will stop immediately unless you are moving from one qualifying account to another.

How to make a claim

If you're calling from the UK: **0345 124 1401**

If you're calling from abroad:

+44 (0)1495 28 12 96

Your policy wording will list any excesses you have to pay.

It's frustrating to break down. With AA Breakdown Cover for any vehicle you're travelling in, we'll help you get back on the road.

If your car breaks down – even if you're the passenger in someone else's car when it breaks down – you can rely on the AA to help at any time of day or night. As long as your Ultimate Reward Current Account is open and you're paying the monthly fee, you'll enjoy AA Breakdown Cover wherever you're driving in the UK. And, better still, if your account is in joint names, both account holders are covered.

This summary gives you basic details of your AA Breakdown Cover, which provides breakdown assistance in connection with your Ultimate Reward Current Account. This is not a statement of the full terms and conditions of your AA Breakdown Cover policy. These are found in the AA Breakdown Cover Terms and Conditions on page 39 of this guide, which you should read alongside this summary.

AA Breakdown Cover is provided by Automobile Association Developments Limited (trading as AA Breakdown Services).

What's included

- ▶ The AA Breakdown Cover policy covers you in the event of the vehicle's mechanical breakdown at home or on the road. Service is available within the UK, Channel Islands and Isle of Man.
- ▶ Under AA Breakdown Cover, assistance will be provided to try to repair the vehicle at the roadside or, if this is not possible, a tow to a local garage for you, your vehicle and up to 7 passengers if the AA is unable to fix your vehicle at the roadside.

Key exclusions applying to this policy

- ▶ Service is only available to customers travelling in a car, van, minibus or motorcycle which complies with the stated weight and width restrictions of 3.5 tonnes and max width restriction of 7ft 6in (2.3m).

General Terms and Conditions (see pages 39 to 44)

- ▶ 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 is discretionary where it is requested to deal with the same or a similar fault or cause of breakdown to that attended in regard to the same vehicle within the preceding 28 days.
- ▶ Service will be refused and may be cancelled if anyone behaves in an abusive or threatening manner, or if the AA is owed money.
- ▶ Any car hire that may be arranged for you will be subject to the hirer's Terms and Conditions.
- ▶ Please note that further premiums may be requested if the maximum number of call-outs is exceeded.

General information

AA Breakdown Cover is provided by Automobile Association Developments Limited (trading as AA Breakdown Services). If you wish to register a complaint, please make contact:

By phone: **0344 209 0556**

By fax: **0161 488 7 544**

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

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

In writing: **Customer Care (Bank of Scotland), AA, Lambert House, Stockport Road, Cheadle, Cheshire SK8 2DY.**

By email: **customersupport@theAA.com**

Acromas Insurance Company Limited (AICL), only, is covered by the FSCS. If any of the cover you have purchased is underwritten by AICL, you may be entitled to compensation from the scheme if AICL cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Further information about the compensation scheme arrangements is available from the FSCS at www.fscs.org.uk or telephone **0800 678 1100** or **0207 741 4100**.

Duration of policy

Subject to your right to cancel (see your AA Breakdown Cover Terms and Conditions for details), your cover is renewed monthly and runs at the same time as your Ultimate Reward Current Account, subject always to the terms of the AA Breakdown Cover policy and your Ultimate Reward Current Account. Your cover will come to an end if (i) you fail to pay the monthly fee, or (ii) you or your account provider close your Ultimate Reward Current Account or it is changed to another type of account, or (iii) your residential address is no longer in the UK, the Channel Islands or the Isle of Man. Your account provider or AA can withdraw or change the terms of your cover by giving you 30 days' notice in writing.

How to get breakdown assistance†

► Call: **08000 51 22 49**

† When you call, please provide your Ultimate Reward debit card number, your sort code and your account number, as well as your vehicle registration, details of the breakdown location and separate proof of your identity (such as your driving licence).

From a burst pipe to a break-in, home emergencies can happen to anyone. And they always seem to happen at the most inconvenient time. As an Ultimate Reward Current Account holder, it's reassuring to know you're already covered.

A home emergency is a sudden, unexpected event which needs immediate action in order to make your home safe or secure, avoid damage or more damage or restore electricity, gas or water services if they have totally failed within the home. So if the safety of your home is at risk and you need help fast, just give us a call. We'll arrange for a skilled and reliable contractor to carry out the necessary repairs – up to a value of £250 for the call-out charge, labour cost, parts and materials. We'll also give you £100 towards emergency overnight accommodation if your home becomes uninhabitable.

This summary outlines cover available under our home emergency cover, which is underwritten by Inter Partner Assistance. The full policy wording is in the terms and conditions section of this booklet.

What's included

Section	Cover description	Limit of cover	Excess per person
Home emergency costs	▶ Cost of the qualified person chosen by us to deal with the emergency in respect of the call-out charge, labour and any materials necessary	£250	Nil
Overnight accommodation	▶ If your property becomes uninhabitable and remains so overnight we will, subject to prior agreement with us, reimburse you up to the policy limit for your overnight accommodation or transport to such accommodation (or both)	£100	Nil

Key exclusions applying to this policy

- ▶ A fault any member of your family knew or should have known about when you took out the Ultimate Reward Current Account.
- ▶ Systems or structures (for example, central heating) that have not been installed or fitted by a qualified person.
- ▶ Any claim if your home is unoccupied for over 60 days.
- ▶ Any claim if your mains electricity, water or gas supply is deliberately cut off by any electricity, water or gas supply company.
- ▶ Any claim covered by a maintenance agreement, guarantee or extended warranty contract.
- ▶ Any claim because your central heating boiler fails and is LPG fuelled, oil fired, warm air, solar heating or boilers with an output over 60Kw/hr.
- ▶ Solar heating, septic tanks, guttering and down pipes.
- ▶ Breakdown or loss of, or damage to, domestic appliances like freezers, washing machines, microwaves or other mechanical equipment such as Saniflow toilets.
- ▶ Any loss where you did not contact us to arrange repairs.
- ▶ Any leaking or dripping tap that requires replacement washers or partial or total replacement, external overflows or replacement of cylinders, tanks, radiators and sanitary ware.
- ▶ Any burst or leaking flexible hoses that can be isolated or leaking washing appliances.
- ▶ De-scaling and any work arising from hard-water scale deposits or from damage caused by aggressive water or sludge resulting from corrosion. Signs that work is needed may include a noisy boiler, sludged-up pipes or poor circulation.
- ▶ Replacement of light bulbs and fuses in plugs.
- ▶ Lost keys for outbuildings, garages and sheds.
- ▶ Vermin outside the main dwelling, such as in garages and other outbuildings.
- ▶ Where the account holders tenancy agreement has a requirement for the tenant to report emergencies to the home owner or the managing agent to instruct the appropriate contractor.
- ▶ Any cost relating to the defect, damage or failure caused by modification or attempted repair by you or your own contractor which results in damage to that or another part of the property; you or your contractors malicious or wilful action, misuse or negligence or failure to comply with recognised industry standards.

For full details of exclusions and conditions please refer to the full terms and conditions on page 50 of this guide.

General information

You can complain about Home Emergency Cover by calling Bank of Scotland on **0345 124 1401** or by writing to Customer Services Administration, Inter Partner Assistance SA (IPA) UK Branch, The Quadrangle, 106–118 Station Road, Redhill, Surrey RH1 1PR United Kingdom.

If a complaint is not settled, you may be able to refer it to the Financial Ombudsman Service who will undertake an independent and impartial review of your complaint. The address is The Financial Ombudsman Service, Exchange Tower, London E14 9SR. Telephone **08000 23 45 67** or **0300 123 9 123**. You may be entitled to compensation from the Financial Services Compensation Scheme should Inter Partner Assistance be unable to meet its liabilities.

For further details please contact the FSCS on **0800 678 1100** or **020 7741 4100** or enquiries@fscs.org.uk

Home Emergency Cover is a monthly contract. This policy is provided as a benefit for being an Ultimate Reward Current Account holder. The cost is included in your standard monthly fee. If you or Bank of Scotland close your account, or Bank of Scotland terminates the cover provided through the programme, cover will stop immediately unless you are moving from one qualifying account to another.

How to make a claim

Call: **0345 124 1401**

Card Cancellation **keyfacts**[®]

It's hard to imagine life today without your plastic cards. So if they go missing you need to act fast. Our Card cancellation service helps you get back to normal, and quickly. If your cards are lost or stolen just call **0345 124 1401** and we'll arrange for your financial cards to be cancelled and replacements ordered. The full terms and conditions can be found on page 52 of this booklet.

Register your cards to get the best service

If you register your cards with us now, it makes it quicker and easier for us to complete a loss report on your behalf if they ever go missing.

Just call us on **0345 124 1401** or **+44 (0) 1495 28 12 96** if you're abroad and have your cards to hand. Make sure you register any additional account holder's cards too.

And if your card details change, let us know so that we can update our records.

You can also register your Passport and Driving Licence Number by calling **0345 124 1401**. We can then provide you with these document numbers if you need them for any reason.

Scope of Service

No insurance cover is included with this service which means you are not covered for any financial loss incurred due to the loss or theft of your cards.

General information

This product is a monthly contract and is a benefit of your Ultimate Reward Current Account. The cost is included as part of your standard monthly fee.

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

Already have card cancellation service?

When it's due for renewal you may want to check the details of your existing product against the card cancellation service we offer with your account to ensure you are not paying unnecessarily for the same service.

Reporting lost or stolen cards

1. If your cards are lost or stolen, please call us as soon as possible:
 - To report your cards lost or stolen in the UK call **0345 124 1401**
 - To report your cards lost or stolen whilst abroad **+44 (0)1495 28 12 96**.

This service is open 24 hours a day, 7 days a week, 365 days a year.

2. When you call us, we'll complete a loss report and contact your card issuer(s) to have them cancelled and re-issued to you.

How to complain

We set high standards and seek to provide levels of service that you have the right to expect. However, things can go wrong and if they do, we want you to tell us about them.

If you have a complaint about this service please let us know:

- ▶ call us on **0345 124 1401** or,
- ▶ write to the Customer Services Manager at Citymain Administrators Ltd, 3000 Lakeside, Western Road, North Harbour, Portsmouth, PO6 3EN.

Top tips to keep your cards safe

If you carry a bag, carry it firmly with the clasp towards you.

Don't leave cards unattended in a bag, briefcase or jacket pocket in a public place.

Never write down your Personal Identification Number (PIN), never disclose it to anyone and take all reasonable steps to keep it secret.

How to contact us

To tell us:

- ▶ about a change of contact details
- ▶ you've forgotten your PIN
- ▶ your cheque book has been lost or damaged
- ▶ you didn't authorise a payment
- ▶ you think we have not made a payment correctly
- ▶ you think someone knows your security details
- ▶ you want to know our current standard exchange rates
- ▶ about anything else...

Call 0345 721 3141

Textphone 0345 600 9644 if you find hearing or speaking difficult.

Visit one of our branches

Write to us at Bank of Scotland,
The Mound, Edinburgh EH1 1WH.

To report a lost or stolen device (including debit card) or damaged debit card...

Call 0800 028 8335 (UK) or +44 131 454 1605 (from abroad)

Visit one of our branches

To make a complaint...

See Section N '**Other important terms**' in the Bank Account Conditions.

If you are registered for Internet Banking, you can use it to report a lost or stolen device/debit card, request a replacement debit card or a new PIN.

We strongly recommend you do not use email to give us confidential information or instructions.

Not all services are available through Telephone Banking 24 hours a day, seven days a week. Please ask an adviser for more information. Calls may be monitored or recorded.

You can usually use our Telephone, Internet and Mobile Banking services and Cashpoint® machines at all times but occasionally repairs and maintenance may mean a service isn't available for a short time.

Calls may be monitored or recorded.

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Important points to note

Our promise

Our promise is to do our best to resolve any problem you have immediately. Where we can't, we'll ensure you know who is dealing with your complaint. To complain:

- ▶ Visit a branch and speak to any member of the team.
- ▶ Call us on **0800 072 8668** or **0131 278 3729**. (Textphone **0800 389 1286** or **0131 278 3690**, if you have a hearing impairment).
- ▶ Write to us at Bank of Scotland, PO Box 761, Leeds LS1 9JF.

If you're still not happy and we can't put things right to your satisfaction, you can ask the Financial Ombudsman Service to look at your complaint - provided you have tried to resolve the matter directly with us first.

We hope you won't need to contact the Financial Ombudsman Service but if you do, we'll tell you how to do this.

How we are regulated

- ▶ We lend money and offer savings, insurance and other financial services to our customers.
- ▶ 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 are also a member of the British Bankers' Association. Please see www.bba.org.uk to find out more.
- ▶ We adhere to The Standards of Lending Practice which are monitored and enforced by the LSB: www.lendingstandardsboard.org.uk
- ▶ Our company details are Bank of Scotland plc. Registered in Scotland no. SC327000. Registered office: The Mound, Edinburgh EH1 1YZ.
- ▶ To find out more about our companies, see the Registrar's website, www.companieshouse.co.uk or call the Registrar on **0303 1234 500**.
- ▶ Our VAT number is 244 1555 76.

Advertising

- ▶ We are regulated by the Office of Communications ("Ofcom"). If you have a complaint, particularly in relation to our text messaging service, you may also be able to take it to Ofcom at Riverside House, 2a Southwark Bridge Road, London SE1 9HA, www.ofcom.org.uk, telephone **020 7981 3040**, textphone/fax **020 7981 3043**.
- ▶ We follow advertising codes regulated by the Advertising Standards Authority ("ASA").
- ▶ If you would like to complain to the ASA about any of our advertising, you can do so through their website, www.asa.org.uk
- ▶ If you would like to find out more about the advertising codes or the ASA, please see www.asa.org.uk, call the ASA on **020 7492 2222** (textphone **020 7242 8159**), email them at enquiries@asa.org.uk, fax them on **020 7242 3696** or write to the Advertising Standards Authority, Mid City Place, 71 High Holborn, London WC1V 6QT.

Withdrawals

We want to make sure that you, and only you, take money from your account. So before you withdraw a large amount at one of our branches we'll ask you for proof of your identity (ID). You can provide any of the following: DVLA driving licence, passport or credit/debit card (another one from Halifax, Bank of Scotland or from a different provider). Please remember to bring your ID with you. In most cases this will be enough to prove who you are and help keep your money safe.

Other information

- ▶ We will communicate with you in English.
- ▶ Our fees will include our delivery costs (if any) and any tax you have to pay through us. You may have to pay other taxes or costs, which you do not pay us or pay through us.
- ▶ Cashpoint® is a registered trademark of Lloyds Bank plc and is used under licence by Bank of Scotland plc.
- ▶ The Post Office® and Post Office logo are registered trademarks of the Post Office Ltd.
- ▶ For more information visit us at bankofscotland.co.uk or go to any Bank of Scotland branch.
- ▶ We will keep a copy of this agreement, which will be available from our website or on request.

About our insurance services

Ultimate Reward Current Account

About our insurance services

1. Whose products do we offer?

We only offer products from the following insurers:

Travel Insurance – AXA Insurance UK plc.

Accident Management (Acromas Insurance Company Limited).

Home Emergency Cover – Inter Partner Assistance SA (IPA) UK Branch.

Mobile Phone Insurance – Lifestyle Services Group Limited with a single insurance provider Assurant General Insurance Limited.

2. Which service will we provide you with?

You will not receive advice or a recommendation from us. We ask some questions to narrow down the selection of products we will provide details on. You will then need to make your own choice about how to proceed.

3. What will you have to pay us for this service?

We will not charge any fees for arranging this insurance.

4. What to do if you have a complaint.

If you wish to register a complaint regarding your insurance benefits please contact, the Data Processing Manager, in writing at: PO Box 588, Walton-on-Thames KT12 9EL. Alternatively you can contact us by telephoning 0345 124 1401.

If you cannot settle a complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

5. Client Money?

Where we or our appointed representative receive or hold premiums, premium refunds or claims payments when arranging or administering any insurance for you, we or our appointed representative will hold that money as agent for the insurer providing the insurance.

Demands and needs statement

This page refers to the following insurance products included in the Ultimate Reward Current Account.

- ▶ Worldwide Multi-Trip Family Travel Insurance
- ▶ Car Breakdown Cover
- ▶ Mobile Phone Insurance
- ▶ Home Emergency Cover

Please review the information provided to ensure we have based your insurance on the correct information.

You have not received advice or a recommendation from us. We do, however, ask that you read this page and all the information contained in this booklet very carefully to ensure that the insurance included in the Ultimate Reward Current Account meets your needs.

We draw your attention in particular to exclusions and conditions that apply to these policies. Please refer to the policy summary documents and terms and conditions for full details. **You should read these bearing in mind your own circumstances to ensure that you fully understand what they mean for you as an individual and anyone else insured by the policy.**

This is a monthly contract that starts when your account is opened or your redesignation is completed.

Benefit details

Worldwide Multi-Trip Family Travel Insurance

This product meets the demands and needs of those who wish to ensure that the insurance needs of themselves and their family while on holiday are met now and in the future.

Car Breakdown Cover

This product meets the demands and needs of those who wish to ensure that their needs for roadside assistance if their vehicle breaks down are met now and in the future.

Mobile Phone Insurance

This product meets the demands and needs of those who wish to ensure that their need for mobile phone insurance is met now and in the future.

Home Emergency Cover

This product meets the demands and needs of those who wish to ensure that their needs for access to emergency assistance for the home are met now and in the future.

Travel Insurance

About Your Policy Wording

The Insurance Contract

If **You** have any queries about **Your** cover, **You** can call **Us** on the number listed in the 'Important telephone numbers' section. Please make sure **You** have **Your** Ultimate Reward Current Account number and **Your** branch sort code when **You** call. **We** want **You** to get the most from **Your** policy and to do this **You** should:

- ▶ read **Your** policy wording and make sure **You** are covered for the sort of losses/incidents **You** think might happen
- ▶ make sure **You** have declared any **Pre-Existing Medical Conditions** **You** can do this by calling us on **0345 124 1401**.
- ▶ make sure that **You** understand the exclusions and conditions which apply to **Your** policy because if **You** do not meet these conditions it may affect any claim **You** make.

Operation of cover

This policy ceases when the account holder reaches the age of 71. Where a joint account holder is aged 71 or over and the other account holder still qualifies for cover, this policy will remain in force for that account holder until they reach 71 subject to the terms and conditions of the policy.

Remember, no policy covers everything. **We** do not cover certain things such as:

- ▶ **Pre-Existing Medical Conditions** (unless additional cover is agreed in writing by **Us**) **You** can declare any **pre-existing medical conditions** by calling us on **0345 124 1401**
- ▶ any **Insured Person** over the age of 70 years old
- ▶ losses that **We** do not state are specifically covered, for example, the cost of obtaining a Police report.

The things which are not covered by **Your** policy are stated:

- ▶ in the 'General exclusions applying to **Your** policy'
- ▶ 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.

Words with special meanings

Throughout **Your** policy wording, certain words are shown in **bold type**. These words have special meanings which are listed below and the following sections have unique 'Words with special meanings' which can be found at the beginning of the section 'Legal Advice and Expenses', 'Travel Disruption Cover' and 'Wedding Cover'.

Accident(s)/Accidental

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

Bank Account Provider

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

Business Equipment

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

Colleague

An associate in the same employment as **You** in the **UK**, whose absence from work necessitates **Your** stay in or return to the **UK**.

Europe

The continent of **Europe** west of the Ural Mountains including its neighbouring islands (including the Azores, the Canary Islands, the Republic of Ireland and Madeira) and non-European countries bordering the Mediterranean.

Excess

The amount **You** pay when **You** make a claim which is set out in the 'Policy limits and excesses' 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.

Family

You, **Your** spouse, **Your** civil partner (as defined in Section 1 of the Civil Partnership Act 2004) or the person (whether or not of the same sex) with whom **You** are permanently cohabiting in a marriage-like relationship together with **Your** children, step-children, adopted children, children for whom **You** are the legal guardian and foster children who are under the age of 18 or under the age of 24 and in full time education.

Golf Equipment

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

Health Check Date

The annual date when medical conditions needs to be declared and reconsidered by **Us**. **We** will send a reminder prior to this date.

Home

Your usual permanent place of residence in the **UK**.

Insurance Period

The period commencing on the date **You** open an Ultimate Reward Current

Account and ending when **Your** Ultimate Reward Current Account is closed or **Your** policy is cancelled, whichever is earlier.

Insured Person/You/Your

The holder(s) of an Ultimate Reward Current Account and their **Family**.

Insurer

AXA Insurance UK plc.

Permanent Total Disablement

A condition which is of a permanent and irreversible nature which is shown by medical evidence to be likely to continue for the remainder of **Your** life and as certified by a registered medical practitioner, to the reasonable satisfaction of **Our** Chief Medical Officer, and which prevents **You** from engaging in any work or occupation for remuneration or profit.

Personal Baggage

Each of **Your** suitcases (or containers of a similar nature) and their contents, articles **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).

Personal Money

Cash, 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.

Pre-Existing Medical Condition

Anything which **You** would answer yes to in the medical conditions declarations in the 'The insurance contract' section under '**You** must declare all medical conditions' either at the time **You** open **Your** Ultimate Reward Current Account or at the time of booking **Your Trip**.

Public Transport

Train, tram, bus, coach, ferry service or airline flight operating to a published timetable.

Redundant/Redundancy

Being made unemployed under the current **UK** redundancy legislation and have been given a notice of redundancy and are receiving payment under the current redundancy payments legislation and at the time of booking the **Trip** or opening **Your** Ultimate Reward Current Account whichever is later **You**, or **Your** travelling companion had no reason to suspect that they would be made redundant.

Relative

Your Family (including **Your** children, step-children, adopted children and foster children and grandchildren), **Your** mother, father, sister, brother, fiancé(e), grandparent, in-law, step-family or next of kin.

Responsible Adult

Means a person aged 18 or over (not insured on this policy) who's duty is to care for and be in control of another person and if necessary make decisions in the absence of the parent/guardian.

Terrorist Action

The actual or threatened use of force or violence against persons or property, or commission of an act dangerous to human life or property, or commission of an act that interferes with or disrupts an electronic or communications system, undertaken by any person or group, whether or not acting on behalf of or in connection with any organisation, government, power, authority or military force, when any of the following applies:

- a) the apparent intent or effect is to intimidate or coerce a government or business, or to disrupt any segment of the economy;
- b) the apparent intent or effect is to cause alarm, fright, fear of danger or apprehension of public safety in one or more distinct segments of the general public, or to intimidate or coerce one or more such segments;
- c) the reasonably apparent intent or effect is to further political, ideological, religious or cultural objectives, or to express support for (or opposition to) a philosophy, ideology, religion or culture.

Trip(s)

The period of time (as defined under **Trip Duration**) spent away from **Your Home** on pre-booked business or leisure travel.

Trip Duration

The maximum duration of any one **Trip** is 45 consecutive days unless otherwise agreed. If any **Trip** exceeds 45 days there is no cover under this policy for any additional days over the 45 day period.

UK

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

Upgrade(s)

means any extra benefit or different level of cover **You** have purchased as detailed on **Your** upgrade schedule. See the **Upgrade** section of this document for details of **Upgrades** available. No additional cover will apply unless **You** have paid the appropriate supplementary premium.

Valuables

Antiques, jewellery or articles made of or containing gold, silver or other precious metals, precious or semi-precious stones, portable audio, visual, photographic and gaming equipment including any associated media, binoculars, furs, laptops, mobile telephones, portable satellite navigation and watches.

We/Us/Our

AXA Insurance UK plc., (Registered Office) 5 Old Broad Street, London EC2N 1AD. Registered in England No. 78950, authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 202312.

Winter Sports Equipment

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

About Your insurance contract

Your policy is a legal contract between **You** and **Us**.

The laws of the **UK** allow both parties to choose the law which will apply to this contract. However, unless specified elsewhere in the contract, the law which applies to this contract is the law which applies to the part of the **UK** in which **You** normally live unless written agreement has been given for another EU law to apply. 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.

The Insurer

This policy is underwritten by AXA Insurance UK plc., (Registered Office) 5 Old Broad Street, London EC2N 1AD. Registered in England No. 78950, authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 202312. **You** can check this on the Financial Services Register by visiting www.fca.org.uk

Our part of the insurance contract is as follows.

We provide the cover set out in **Your** policy wording.

Your part of the insurance contract is as follows.

Your policy is renewed on a monthly basis and cover will end if;

- i) **Your** Ultimate Reward Current Account is closed;
- ii) **You** fail to pay the monthly fee for **Your** account;
- iii) **Your** account is changed to another type of account with **Your** account provider;
- iv) **Your** residential address is no longer in the **UK**.

You have the right to cancel **Your** policy by giving **Us** notice that **You** wish to cancel. **We** may cancel **Your** policy by giving **You** at least two calendar months' notice in writing. If **Your** policy ends for any reason, **You** will not be entitled to a refund of any fees and/or premium paid for the cover provided under **Your** policy including any additional fees and/or premiums **You** have paid to cover a **Pre-Existing Medical Condition**

Change to cover, terms or price

This clause explains how **We** may make changes to **Your** insurance policy. This clause does not allow **Us** to amend the terms of **Your** membership of the Ultimate Reward Current Account (which is governed by separate terms and conditions).

We may change the price, benefits, terms, cover and/or exclusions of **Your** insurance policy by giving **You** at least two calendar months' notice in writing unless such changes are required to be made sooner by law or regulation (in which case **We** will give **You** a reasonable and proportionate amount of notice). Changes may be communicated to **You** by **Us** or by **Your** bank account provider acting as **Our** agent.

We will only exercise **Our** ability to make changes to **Your** insurance policy in order to make reasonable and proportionate changes to reflect:

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

Any change to the benefits, terms, cover or exclusion which restricts **Your** cover or benefits will not apply to any **Trip** which commences prior to the effective date of the change. All changes will apply to any trips which **You** have already booked which commence after 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 contact details at the start of this booklet. This will be treated as notice that **You** wish to close or switch **Your** Ultimate Reward Current Account immediately - there will be no charge for closing or switching **Your** account. It will be assumed that **You** have accepted the change(s) if **Your** bank account provider has not heard from **You** by the end of the notice period and **You** will be bound by the change(s) when they come into force.

Exclusions which apply to Your policy

The exclusions which apply to all sections of **Your** policy are shown in the 'Exclusions and conditions' section of **Your** policy.

Fraud

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

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

Throughout **Your** dealings with **Us** **We** expect **You** to act honestly.

If **You** or anyone acting for **You**:

- ▶ knowingly provides information to **Us** as part of **Your** application for **Your** policy that is not true and complete to the best of **Your** knowledge and belief; or
- ▶ knowingly makes a fraudulent or exaggerated claim under **Your** policy; or
- ▶ knowingly makes a false statement in support of a claim; or
- ▶ submits a knowingly false or forged document in support of a claim; or
- ▶ makes a claim for any loss or damage caused by **Your** wilful act or caused with **Your** agreement, knowledge or collusion.

THEN:

- ▶ **We** may prosecute fraudulent claimants;
- ▶ **We** may make the policy void from the date of the fraudulent act;
- ▶ **We** will not pay any fraudulent claims;
- ▶ **We** will be entitled to recover from **You** the amount of any fraudulent claim already paid under **Your** policy since the start date;
- ▶ **We** may not return any premium paid by **You** for the policy;
- ▶ **We** may inform the Police of the circumstances.

Conditions which apply to Your policy

These are some of the conditions **You** must keep to as **Your** part of the contract. The others are shown in the 'Exclusions and conditions' section. If **You** do not keep to these conditions, **We** may decline **Your** claim.

You must declare all medical conditions

Your policy excludes any **Pre-Existing Medical Conditions** that exist either when **You** open **Your** Ultimate Reward Current Account or when booking **Your** Trip. To make sure **Your** policy fully covers **You** for **Your** Trip, it is important **You** tell **Us** when **You** open **Your** Ultimate Reward Current Account or when booking a **Trip** about any medical condition affecting the health of the people travelling, and then again at any subsequent **Health Check Date**. **We** will assess the condition and confirm whether **Your** policy can be extended to cover claims for that particular condition.

Please call the Customer Helpline listed in the 'Important telephone numbers' section if **You** answer 'Yes' to any one of the following questions;

In relation to any person to be insured, does anyone have or previously had any medical condition for which:

- a) they are currently taking prescribed medication or,
- b) are waiting to receive, or have received treatment (including surgery, tests or investigation) within the last 6 months prior to the opening of this account, or within 6 months prior to booking any **Trip**, whichever is later.

If **We** extend the cover under **Your** policy to include any **Pre-Existing Medical Conditions**, **We** may charge an additional premium and a separate endorsement will be sent to **You**. This will confirm the new terms under which cover is provided and must be produced should **You** make a claim, so please keep it in a safe place.

We reserve the right not to extend the cover under **Your** policy.

For a Relative, Colleague, travel companion or a friend or Relative with whom You had arranged to stay who is not insured but whose health may affect the Trip

If, at the time **You** open **Your** Ultimate Reward Current Account or book a **Trip**, whichever is later, **Your Relative, Colleague, travel companion or a friend or Relative** with whom **You** had arranged to stay had a **medical condition** for which he or she:

- ▶ was receiving treatment at hospital (other than where they go to hospital for check-ups for a stable condition, at regular intervals which have been arranged beforehand)
- ▶ was waiting for a hospital consultation, investigations or treatment (other than where they go to hospital for check-ups for a stable condition, at regular intervals which have been arranged beforehand)
- ▶ had been given a terminal prognosis, or been told that their condition is likely to get worse in the next 12 months.

We will not pay for any claim **You** (or any **Insured Person**) make, that has anything to do with the medical condition of that **Relative, Colleague, travel companion or a friend or Relative** with whom **You** had arranged to stay.

You must prevent loss, theft or damage

All persons covered by **Your** policy must take all reasonable steps to prevent loss, theft or damage to everything covered under **Your** policy.

Failure to take reasonable steps to prevent loss, theft or damage will result in a deduction from any claim payment, or may result in **Your** claim being declined in full.

Hazardous activities

This travel insurance policy provides cover for most hazardous activities.

If you are taking part in any sport or activity not listed in this section please contact us on **0345 124 1401** to see if you can be covered.

Covered

Aerobics	Flying	Roller Skating Blading	Squash
Badminton	(as a fare paying passenger in a fully licensed passenger carrying aircraft)	(wearing pads and helmets)	Surfing
Baseball	Golf	Rounders	Swimming
Basketball	Ice skating	Rowing (except racing)	Table tennis
Boogie boarding	Jogging	Running	Tennis
Bowls	Manual work at ground level involving no machinery*	(non-competitive and not marathons)	Ten pin bowling
Camel Riding	Marathon running	Safari Trekking	Trekking/Hiking up to 4,000m altitude
Cricket	Mountain biking on recognised routes	(must be organised tour)	Volleyball
Croquet	Netball	Sailing if qualified and excluding racing* (within territorial waters)	Walking
Curling	Orienteering	SCUBA diving	War Games (wearing eye protection)
Cycling (no racing)	Pedagos	(down to 30m accompanied by a qualified diver or instructor)	Water polo
Deep sea fishing	Rambling	Skateboarding	Windsurfing* (within territorial waters)
Dinghy Sailing	Ringos	(wearing pads and helmets)	Yachting
Fell walking		Snorkelling	(if qualified and excluding racing)*
Fishing		Softball	

* No Personal liability cover

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

Abseiling	Flotilla sailing* (with professional leader)	Jet biking*	Swimming with dolphins
Archery	Go karting*	Jet skiing*	Trampoline
Banana boating	Gymnastics	Paint balling	Trekking/Hiking between 4,000m and 6,000m altitude
Black water rafting	Horse riding* (no jumping)	Parascending over water	Water skiing (no jumping)
Bungee jumping	Hot air ballooning	Pony trekking*	White water rafting
Canoeing/kayaking (no white water)	Indoor rock climbing (with belays)	River tubing (no white water)	Ziplining/Zipwiring
Clay pigeon shooting*		Shooting* (not big game)	Zorbing
Fencing		Sleigh riding as a passenger	

* No Personal liability cover

Not covered

Base jumping	Gliding	Mountaineering	Rock climbing
Big game hunting	Hang gliding	Organised team sports unless otherwise listed	Sailing outside territorial waters
BMX stunt riding	Horse jumping/hunting	Parachuting	Scuba diving below 30m
Bouldering	Judo/karate/martial arts	Paragliding	Shark diving
Boxing	Kite surfing	Parascending over land	Street hockey
Canyoning	Lacrosse	Participation in competition unless agreed by Us	Water ski jumping
Caving/pot holing	Micro lighting	Polo	Weightlifting
Coasteering	Motor cycling unless on machines of less than 125cc and where You have held a motorcycle licence for at least 3 years and are conviction free and are wearing a helmet*	Professional/semi professional sports	Wrestling
Cycle racing		Quad biking	
Flying except as a fare paying passenger			
Free/high diving			

* No Personal liability cover

Winter sports

If **You** are taking part in any sport or activity not listed in this section, please contact **Us** on **0345 124 1401** to see if **You** can be covered.

Winter sports are covered for up to a maximum of 31 days in any calendar year.

The following activities are covered:

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

* No cover under Section 4 – Personal liability

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

Examples of winter sports activities not covered are:

Bobsledding	Ice hockey	Use of skeletons	Ski jumping
Heli skiing	Luging	Ski acrobatics	

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** must be purchased before **You** travel. Any extra benefit **You** have purchased is detailed on **Your Upgrade** schedule. Please read the wording and ensure the cover reflects **Your** requirements. **You** may **Upgrade Your** travel insurance coverage to include any of the following:

Additional Adult or Child

You may nominate a named additional adult or child, relative or friend, as an **Insured Person**, when the adult or child is travelling with the Ultimate Reward Current Account holder, or with the account holder's spouse, partner or civil partner when he/she is the **Insured Person**.

Excess Waiver

The policy excess will be reduced to nil.

Trip Extension

The **Trip** limit may be extended to cover **You** for either 62, 93, 186 or 279 consecutive days in each annual period of insurance. If any trip exceeds **Your Trip Duration** there is no cover under this policy for any additional days over **Your Trip Duration** period.

Sports and Activities

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

Automatic Renewal

By purchasing an optional **Upgrade(s)** **You** provide consent to set up a continuous payment authority. This means **We** are authorised to automatically renew **Your Upgrade(s)** and apply for renewal payments from **Your** account every year, even if **Your** card has expired, until **You** instruct **Us** to stop. **We** will contact **You** at least 21 days before the expiry date. If **You** still meet **Our** eligibility criteria, **We** will seek to automatically renew **Your Upgrade(s)** by using the latest details **You** provided to **Us**. **You** will also be provided with a renewal invitation which **You** should check to ensure all **Your** details are still correct and relevant. If any changes are required or **You** do not wish to renew **Your** policy **You** should let **Us** know by contacting **Us** on **0345 124 1401** before **Your** renewal date.

If **You** no longer meet **Our** eligibility criteria, **We** will not be able to renew **Your Upgrade**. In all cases **We** will contact **You** prior to **Your** renewal date to advise **You** what to do next.

Renewals which include a Medical Condition

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

Important conditions applying to Your policy:

- ▶ the maximum age for cover under **Your** policy is 70 years old
- ▶ the maximum duration of any one **Trip** is 45 consecutive days unless otherwise agreed. If any **Trip** exceeds 45 days there is no cover under this policy for any additional days over the 45 day period.
- ▶ **Your** policy covers only persons permanently resident in the **UK**
- ▶ **Your** policy is only valid on **Trips** commencing from and returning to the **UK**
- ▶ **Your** policy automatically extends to provide cover if **You** are unable to return **Home** by the end of the Insurance Period due to the death, injury or illness of **You** or a **Public Transport** delay.
- ▶ Winter Sports cover is provided up to a maximum of 31 days in total in any calendar year
- ▶ **Your** cover is not valid for **Trips** taken within the **UK** except when **You** have pre-booked accommodation for 2 nights or more.
- ▶ **Your** children are only covered when travelling with the account holder(s) or a **Responsible Adult**.

Reciprocal health agreements

EU, EEA, Iceland, Liechtenstein, Norway and Switzerland

The European Health Insurance Card (EHIC) allows **You** to access the state provided healthcare in European Economic Area (EEA) countries and Switzerland, Iceland, Norway and Liechtenstein. This is the healthcare provided to residents of the country **You** are visiting, which may not cover everything **You'd** expect to get free of charge from the National Health Service (NHS).

Applying for an EHIC is free. **You** can apply online at www.dh.gov.uk/travellers, by calling 0300 330 1350 or by getting an application form from the Post Office. **You** will need **Your** NHS or National Insurance Number. The EHIC does not cover the cost of medical treatment in a private hospital or clinic, the additional cost of returning to **Your** home country or for a relative to stay or fly out to be with **You**. In a medical emergency **You** may have no control over the hospital **You** are taken to or the closest hospital may be private. The EHIC is valid for up to five years. **You** must remember to renew it when it expires.

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** use these arrangements or any other similar health arrangement with another country to reduce **Your** medical expenses, **You** won't have to pay an **Excess**.

Emergency and medical service

Emergency assistance 24 hours a day

You should first check that the circumstances are covered by **Your** policy. Then contact the appropriate 24 hour number shown on page 37. Give **Your** name, **Your** Ultimate Reward Current Account number and branch sort code, and as much information as possible. Please give **Us** a telephone, fax or telex number where **We** can contact **You** or leave messages at any time of the day or night.

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

Medical assistance abroad

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

Payment for medical treatment abroad

If **You** are admitted to a hospital/clinic while abroad, the Medical Assistance Helpline will arrange for medical expenses covered by the policy to be paid direct to the hospital/clinic. To take advantage of this benefit someone must contact the Medical Assistance Helpline for **You** as soon as possible. Private medical treatment is not covered unless authorised specifically by the Medical Assistance Helpline. For simple out-patient treatment, **You** should pay the hospital/clinic **Yourself** and claim back medical expenses from **Us** on **Your** return to **Your Home**. If in doubt regarding any such requests, please call the Medical Assistance Helpline for guidance.

Contact AXA Assistance on telephone number: **+44 1633 439 014**

Making a claim

How to make a claim for any of the following:

For all claims follow these simple steps:

1. Find the relevant section listed below and ensure that **You** have all the claims evidence **We** require. All claims evidence must be supplied at **Your** own expense in its original form
2. Telephone the Customer Helpline listed in the 'Important telephone numbers' section as soon as reasonably possible with **Your** Ultimate Reward Current Account number and **Your** branch sort code.

Please remember to keep copies of all correspondence **You** send to **Us** for **Your** future reference.

Section 1: Medical Emergency and Repatriation Expenses.

Section 2: Cancellation/Cutting Short Your Trip.

To make a claim under these sections of **Your** policy **You** or anyone on **Your** behalf must contact the Medical Assistance Helpline (see the 'Important telephone numbers' section) as soon as possible, but within 48 hours of the event, to authorise any expenses.

If **You** fail to contact **Us** prior to treatment **We** cannot guarantee direct payment to the medical provider.

To make a claim under this section of **Your** policy **You** must provide **Us** with:

- ▶ Tour Operator's booking invoice or other evidence of **Your Trip**; and
- ▶ Hospital, doctor, dentist, pharmacist receipts and all receipts for additional expenses; and
- ▶ copy of **Your** European Health Insurance Card (EHIC)
- ▶ Tour Operator's cancellation invoice or unused flight tickets; or
- ▶ written confirmation that no refund is available in respect of privately booked accommodation and evidence of payment for that accommodation; and
- ▶ confirmation from a medical practitioner that **You** or **Your** travelling companion are not fit to travel; or
- ▶ confirmation from the Clerk of the Courts office that **You** are required for Jury Service; or
- ▶ confirmation from **Your** employer/**Your** partner's employer/**Your** travelling companion's employer of **Redundancy** and period of employment or leave cancelled; or
- ▶ confirmation from a relevant authority that **You** have been instructed to stay at/return **Home**; or
- ▶ a copy of a death certificate, where appropriate.

Section 3: Personal Accident

To make a claim under this section of **Your** policy **You** must provide **Us** with:

- ▶ Tour Operator's booking invoice or other evidence of **Your Trip**; and
- ▶ detailed medical report from **Your** consultant; or
- ▶ a copy of a death certificate, where appropriate.

Section 4: Personal Liability.

To make a claim under this section of **Your** policy **You** must provide **Us** with:

- ▶ Tour Operator's booking invoice or other evidence of **Your Trip**; and
- ▶ any claim form, summons, or other legal document as soon as **You** receive them; and
- ▶ any reasonable information or help **We** need to deal with the case and **Your** claim.

Please note **You** must not negotiate, pay, settle, admit or deny any claim without **Our** written agreement.

Section 5: Travel Delay/Missed Departure.

To make a claim under this section of **Your** policy **You** must provide **Us** with:

- ▶ Tour Operator's booking invoice or other evidence of **Your Trip**; and
- ▶ confirmation from the carrier of the reason and duration of **Your** delay; or
- ▶ confirmation from a garage/motoring organisation that breakdown assistance was provided; or
- ▶ confirmation of the delay to **Public Transport** from the company involved; or
- ▶ confirmation from the Police (if involved) of the circumstances giving rise to the claim.

Section 6: Loss of Important Documents.

To make a claim under this section of **Your** policy **You** must provide **Us** with:

- ▶ Tour Operator's booking invoice or other evidence of **Your Trip**; and
- ▶ original Police report, obtained within 24 hours of the incident or as soon as possible after that; and
- ▶ original receipts for obtaining temporary documents.

Section 7: Legal Advice and Expenses.

To make a claim for Legal Expenses please call 0345 124 1401 and for Legal Advice 0345 124 1401.

Section 8: Mugging Benefit.

Section 9: Personal Baggage/Delayed Baggage.

Section 10: Personal Money.

Section 11: Winter Sports.

Section 12: Golf Cover.

To make a claim under any of these sections of **Your** policy **You** must provide **Us** with:

- ▶ Tour Operator's booking invoice or other evidence of **Your Trip**; and
- ▶ original Police report, obtained within 24 hours of the incident or as soon as possible after that; or
- ▶ courier's report/Property Irregularity Report (PIR) from the carrier (this must be obtained immediately **You** are aware of an incident); and
- ▶ proof of purchase (for example, original receipts, valuations issued prior to the loss, cash withdrawal slips and credit/debit card statements etc.); and
- ▶ written estimate for the cost of repair or written confirmation that the item is damaged beyond repair, where appropriate; and Household Contents policy details (please note this will NOT affect **Your** Household Insurance premium or No Claims Discount); and
- ▶ a report from the resort manager or Tour Operator confirming piste closure, where applicable; and
- ▶ details of the length of **Your** stay in hospital, where applicable.

Section 13: Travel Disruption Cover

To make a claim under this section of **Your** policy **You** must provide **Us** with:

- ▶ Tour Operator's booking invoice or other evidence of **Your Trip**; and
- ▶ Tour Operator's cancellation invoice or unused flight tickets; or
- ▶ written confirmation that no refund is available in respect of privately booked accommodation and evidence of payment for that accommodation.

Section 14: Business Travel

To make a claim under this section of **Your** policy **You** must provide **Us** with:

- ▶ Tour Operator's booking invoice or other evidence of **Your Trip**; and
- ▶ original Police report, obtained within 24 hours of the incident or as soon as possible after that; or
- ▶ courier's report/Property Irregularity Report (PIR) from the carrier (this must be obtained immediately **You** are aware of an incident); and
- ▶ proof of purchase (e.g. original receipts, valuations issued prior to the loss, cash withdrawal slips and credit/debit card statements etc.); and written estimate for the cost of repair or written confirmation that the item is damaged beyond repair, where appropriate.

Section 15: Disability Benefit following Road Traffic Accident in New Zealand

Section 16: Wedding Cover

To make a claim under this section of **Your** policy **You** must provide **Us** with:

- ▶ Tour Operator's booking invoice or other evidence of **Your Trip**; and
- ▶ original Police report, obtained within 24 hours of the incident or as soon as possible after that; or
- ▶ courier's report/Property Irregularity Report (PIR) from the carrier (this must be obtained immediately **You** are aware of an incident); and
- ▶ proof of purchase (e.g. original receipts, valuations issued prior to the loss, cash withdrawal slips and credit/debit card statements etc.); and written estimate for the cost of repair or written confirmation that the item is damaged beyond repair, where appropriate.

Further to the claims evidence listed, **You** may be asked to provide additional information to substantiate **Your** claim.

Policy limits and excesses

Section	We will pay you up to	Excess (per successful claim)*
Medical Emergency and Repatriation Expenses	£10,000,000	£50
▶ Emergency Dental Treatment	£1,000	£50
▶ Hospital Benefits	£1,000 (£50 per day)	Nil
▶ Meal Expenses Benefit	£10 per day	Nil
Cancellation	£5,000	£50
Cutting Short Your Trip	£5,000	£50
Personal Accident		
▶ Permanent Total Disablement	£30,000 (£2,500 if under 16 or over 64)	Nil
▶ Death	£15,000 (£2,500 if under 16 or over 64)	Nil
Personal Liability	£2,000,000	£50
Travel Delay	£250 (£30 for the first 12 hours and £20 for every subsequent 12 hours after that)	Nil
Missed Departure	£1,000	Nil
Loss of Important Documents	£600	£50
Legal Advice and Expenses	£25,000	£50
Mugging Benefit	£1,000 (£50 per day)	Nil
Personal Baggage	£2,500	£50
▶ Single Article, Pair or Set of Articles	£500	£50
▶ Valuables	£500	£50
▶ Delayed Baggage	£250	Nil
Personal Money	£750	£50
▶ Cash	£300 (£50 if under 16)	£50
Winter Sports		
▶ Winter Sports Equipment	£500 (£400 if hired)	£50
▶ Ski Hire	£300 (£30 per day)	Nil
▶ Ski Pack	£5,000 (Unused Lift Pass £350)	Nil
▶ Piste Closure	£300 (£30 per day)	Nil
Golf Cover		
▶ Golf Equipment	£1,500	£50
▶ Single Article	£500	£50
▶ Golf Equipment Hire	£400 (£50 per day)	Nil
▶ Green Fees	£300 (£75 per day)	Nil
Travel Disruption Cover	£5,000	£50
Business Travel	£1,000	£50
▶ Single Article, Pair or Set of Articles	£300	£50
Disability Benefit following Road Traffic Accident in New Zealand	£250 per week	Nil
Wedding Cover		
▶ Wedding Rings	£250	£50
▶ Wedding Gifts	£1,000	£50
▶ Wedding Attire	£1,500	£50

* Where you and your family make a claim under more than one section of cover for the same incident, the maximum excess you will pay is £50 in total.

Section 1: Medical Emergency and Repatriation Expenses

This section of **Your** policy explains the cover **We** provide for medical emergency and repatriation expenses whilst on **Your Trip**. Words with special meanings are printed in **bold type** and can be found in the 'Words with special meanings' section.

This section provides insurance for emergency medical costs not covered under a reciprocal health agreement between the government of the UK and that of **Your** country of loss including costs covered by the European Health Insurance Card (EHIC). This is not Private Medical Insurance.

What IS covered:

1. Reasonable and necessary medical and hospital expenses, including the cost of the rescue service to take **You** to hospital; and
2. Returning **You** to the **UK** provided this is authorised by **Us** or the Medical Assistance Helpline; and
3. Reasonable travel and room only accommodation expenses for a travelling companion or resident in the **UK** to stay with **You** and travel **Home** with **You** if this is authorised by **Us** or the Medical Assistance Helpline; and
4. Funeral expenses abroad or the cost of transporting **Your** body or ashes to **Your Home**.

We will pay **You** up to £10,000,000:

- ▶ if **You** go into hospital or require any medical assistance; and/or
- ▶ if **You** have to return **Home** early or extend **Your Trip**; or
- ▶ for reasonable and necessary funeral expenses abroad; or
- ▶ for transporting **Your** body or ashes back to **Your Home**.

We will pay **You** up to £1,000 if:

- ▶ **You** require emergency dental treatment for the immediate relief of pain.

We will pay **You** £50 per day (up to a maximum of £1,000) as a:

- ▶ benefit for every complete 24 hour period **You** are in hospital or confined to **Your Trip** accommodation.

We will pay **You** £10 for every 24 hour period:

- ▶ towards meal expenses for the nominated person who stays/travels with **You**.

Please note **We** may instruct **You** to return **Home** if **Our** medical advisers and the medical practitioner treating **You** decide that **You** are fit to travel.

If **You** are injured or become ill during **Your Trip**, our Medical Assistance Helpline:

- may move **You** from one hospital to another; and/or
- arrange for **You** to return to the **UK** at any time.

They will do this if they and the treating doctor think that it is safe for **You** to be moved or returned to the **UK**. If **You** choose not to, **Our** liability will end on the date it was deemed safe for **You** to be moved or returned to the **UK**.

What IS NOT covered:

- ▶ the **Excess** unless **You** have used **Your** EHIC or a similar reciprocal health agreement to contribute towards **Your** cost of treatment.
- ▶ any claim as a result of a **Pre-Existing Medical Condition** that exists either at the time **You** open the Ultimate Reward Current Account or at the time of booking **Your Trip** (unless terms were agreed in writing by **Us**)
- ▶ the cost of any treatment or surgery (including exploratory tests) in the **UK** (except for **Trips** to the Channel Islands, where NHS treatment is not available)
- ▶ the cost of any medication or drugs which at the start of **Your Trip** **You** know **You** will need
- ▶ the cost of any treatment or surgery (including exploratory tests) which is not directly related to the illness or injury for which **You** went into a hospital or clinic abroad
- ▶ any extra costs as a result of **You** arranging single or private room accommodation at a hospital, clinic or nursing home, except where this is necessary for **Your** treatment and approved by the Medical Assistance Helpline in advance
- ▶ All liability following an **Insured Person** acting against medical advice
- ▶ any provision of dentures, false limbs, hearing aids, contact or corneal lenses or prescription spectacles
- ▶ any in-patient, hospital, clinic or repatriation expenses in excess of £500 which have not been reported to and authorised by the Medical Assistance Helpline in advance
- ▶ the cost of any treatment, surgery (including exploratory tests), cosmetic or elective surgery which, in the opinion of the medical practitioner treating **You** or the Medical Assistance Helpline can reasonably be delayed until **You** return **Home**
- ▶ any taxi fare, other than those for **Your** travel to and from hospital, relating to **Your** admission, discharge or attendance for out-patient treatment or appointments; or for the collection of medication prescribed for **You** by the hospital forming part of this claim (Note: Any costs incurred by **You** to visit another person in hospital are not covered)
- ▶ any food, drinks, toiletries, faxes or any phone calls or costs, other than;
 - calls to the Medical Assistance Helpline telling them about the problem and for which **You** can provide a receipt or other evidence to show the cost of the call and the number dialled; or
 - costs incurred by **You** when **You** receive calls on **Your** mobile phone from **Our** Medical Assistance Helpline for which **You** are able to provide receipts or other reasonable evidence to show the cost of the calls.

- ▶ any expenses that arise after **We** have instructed **You** to return **Home** if **Our** medical advisers and the medical practitioner treating **You** decide **You** are fit to travel
- ▶ any expenses that arise after 12 months of treatment
- ▶ normal pregnancy without any accompanying **Accidental** injury, illness, disease or complication. This section is designed to provide cover for unforeseen events, **accidents**, illnesses and diseases and normal childbirth would not constitute an unforeseen event.
- ▶ anything specifically excluded in the General Exclusions section of **Your** policy under 'Exclusions and conditions'.

Section 2: Cancellation/Cutting Short Your Trip

This section of **Your** policy explains the cover **We** provide if **You** cancel or cut short **Your Trip**. Words with special meanings are printed in bold type and can be found in the 'Words with special meanings' section.

Please note Cancellation cover terminates at the start of **Your Trip**.

What IS covered:

1. **Your** share of any unused non-refundable pre-booked travel and accommodation expenses which **You** have paid or are contracted to pay; and
2. **Your** share of any unused non-refundable pre-booked excursions which **You** have paid or are contracted to pay; and
3. Reasonable additional travel and accommodation expenses which **You** incur returning to the **UK** which on medical advice is necessary and unavoidable as a result of bullet point i) below.

Please note if **You** are cutting short **Your Trip**, payments will be calculated on a pro-rata basis taking into consideration unused accommodation and excursions.

We will pay **You** up to £5,000 for **Your** share of the cost of **Your Trip** as a result of:

- ▶ the death, injury or illness, as certified by a medical practitioner, of **You**, **Your Relative** or **Colleague** or travelling companion or a friend or **Relative** with whom **You** had arranged to stay; or
- ▶ **Your** attendance at a court of law as a witness (but not as an expert witness) or for Jury Service where postponement of the Jury Service has been denied by the Clerk of the Courts Office; or
- ▶ **You** or **Your** travelling companion is a member of the Armed Forces, Police, Ambulance, Fire or Nursing Service and authorised leave is cancelled due to an unexpected emergency or a posting overseas at the time of **Your Trip**; or
- ▶ **You** or **Your** travelling companion are instructed to stay at **Home** (within 14 days of **Your** departure date) or return **Home** by a relevant authority due to severe damage to **Your Home** or place of business in the **UK** caused by serious fire, explosion, storm, flood, subsidence or burglary; or
- ▶ the Foreign & Commonwealth Office (FCO) declaring either of the following:
 - i) **Your** compulsory quarantine preventing **You** from travelling
 - ii) **Your** destination is unsafe to visit and they advise against all travel; or
- ▶ **Your Redundancy** or that of **Your** travelling companion or **Your** spouse (including a civil partner or co-habitee) notified to **You** after opening **Your** Ultimate Reward Current Account or after the date the **Trip** was booked, whichever is the later; or
- ▶ **Your** cancellation of the **Trip** as a result of a Travel Delay (Section 5) where the delay is in excess of 12 hours from the first international departure time specified in **Your** official itinerary.

Please note **We** may instruct **You** to return **Home** if **Our** medical advisers and the medical practitioner treating **You** decide that **You** are fit to travel.

If **You** cancel the **Trip** due to bodily injury or illness **You** must provide written confirmation from a medical practitioner stating that this necessarily prevented **You** from travelling.

What IS NOT covered:

- ▶ the **Excess**
- ▶ any claim as a result of a **Pre-Existing Medical Condition** that exists either at the time **You** open the Ultimate Reward Current Account or at the time of booking **Your Trip** (unless terms were agreed in writing by **Us**)
- ▶ any additional expenses resulting from **You** not cancelling or cutting short **Your Trip** as soon as reasonably possible
- ▶ any loss in respect of Air Passenger Duty (this can be reclaimed by **You** through **Your** travel agent or airline) or credit card charges
- ▶ If, at the time **You** open **Your** Ultimate Reward Current Account or book a **Trip**, whichever is later, **Your Relative**, **Colleague**, travel companion or a friend or **Relative** with whom **You** had arranged to stay had a medical condition for which he or she:
 - was receiving treatment at hospital (other than where they go to hospital for check-ups for a stable condition, at regular intervals which have been arranged beforehand)
 - was waiting for a hospital consultation, investigations or treatment (other than where they go to hospital for check-ups for a stable condition, at regular intervals which have been arranged beforehand)
 - had been given a terminal prognosis, or been told that their condition is likely to get worse in the next 12 months
- ▶ any claim as a result of strike, industrial action, delays or disruptions if the situation exists, or is publicly declared on or before the date **Your** Ultimate Reward Current Account is opened or on or before the date **You** booked **Your Trip**, whichever is later

- ▶ any additional travel and accommodation expenses incurred that are not considered necessary or authorised by the Medical Assistance Helpline in advance
- ▶ any unused or refundable portion of **Your** original travel ticket where repatriation has been made
- ▶ any claim as a result of **Your** failure to have a pre-paid return ticket to the **UK** at the start of **Your Trip** unless otherwise agreed by **Us** in writing
- ▶ any claim for management fees, maintenance costs or exchange fees associated with timeshares, holiday property bonds or similar arrangements.
- ▶ any claim for reward points without monetary value, such as Air Miles or Avios points.
- ▶ normal pregnancy without any accompanying **Accidental Injury**, illness, disease or complication. This section is designed to provide cover for unforeseen events, **accidents**, illnesses and diseases and normal childbirth would not constitute an unforeseen event.
- ▶ anything specifically excluded in the General exclusions section of **Your** policy under 'Exclusions and conditions'.

Please note **You** cannot claim under both this section and Section 5: Travel Delay/Missed Departure, Section 11: Winter Sports (Ski Pack) or Section 13: Travel Disruption Cover for the same event or series of events.

Section 3: Personal Accident

This section of **Your** policy explains the cover **We** provide for a personal **Accident** whilst on **Your Trip**. Words with special meanings are printed in **bold type** and can be found in the 'Words with special meanings' section.

What IS covered:

1. **Permanent Total Disablement** as a result of an **Accident**; or
2. Permanent loss of or loss of use of one or more limbs as a result of an **Accident**; or
3. Permanent and complete loss of all sight in one or both eyes as a result of an **Accident**; or
4. Death as a result of an **Accident**.

We will pay **You** £30,000 (limited to £2,500 if **You** are under the age of 16 years or over the age of 64 years at the time of the **Accident**) for **Your**:

- ▶ **Permanent Total Disablement** as a result of an **Accident**; or
- ▶ permanent loss of or loss of use of one or more limbs as a result of an **Accident**; or
- ▶ permanent and complete loss of all sight in one or both eyes as a result of an **Accident**.

We will pay **Your** legal personal representative(s) £15,000 (limited to £2,500 if **You** are under the age of 16 years or over the age of 64 years at the time of the **Accident**) for **Your**:

- ▶ death as a result of an **Accident**.

Please note the maximum amount of all benefits **We** will pay under this section for one or more **Accidents** sustained by **You** shall not exceed £30,000.

What IS NOT covered:

- ▶ any claim which does not occur within 12 months of the **Accident**
- ▶ any claim as a result of a business **Trip** within the **UK** unless **You** are travelling as a fare paying passenger on **Public Transport**
- ▶ anything specifically excluded in the General exclusions section of **Your** policy under 'Exclusions and conditions'.

Section 4: Personal Liability

This section of **Your** policy explains the cover **We** provide for personal liability whilst on **Your Trip**. Words with special meanings are printed in **bold type** and can be found in the 'Words with special meanings' section.

What IS covered:

1. Injury, illness, death or disease to another person that **You** cause; and
2. Loss of or damage to another person's property that **You** cause.

We will pay **You** up to £2,000,000 for:

- ▶ legal costs and expenses **You** become legally liable to pay as compensation for any incident or series of incidents; and
- ▶ **Your** costs and expenses that **We** have agreed in writing.

Please note **Our** total liability under this section for any one incident or series of incidents shall not exceed £2,000,000.

You must send **Us** any claim form, summons or other legal documents as soon as **You** receive them. **You** must also give **Us** any information and help **We** need to deal with the case and **Your** claim. **You** must not negotiate, pay, settle, admit or deny any claim without **Our** written agreement.

What IS NOT covered:

- ▶ the **Excess**
- ▶ any claim as a result of a business **Trip** within the **UK** unless **You** are travelling as a fare paying passenger on **Public Transport**
- ▶ any claim arising directly or indirectly for any liability for injury, illness, death or disease to another person or loss of or damage to another person's property:
 - a) where cover is provided under any other insurance
 - b) which is suffered by anyone who is under a contract of service with **You** or any member of **Your Family** and is caused by the work **You** employ them to do

- c) which is caused by any deliberate, unlawful, malicious or willful act or omission by **You**
 - d) which is made against **You** by a **Relative**
 - e) which is caused by **Your** ownership, care, custody or control of any animal
 - f) which falls on **You** by agreement and would not have done if such agreement did not exist
 - g) which is caused by **Your** employment, profession or business or that of any member of **Your Family**
 - h) which is subject to any criminal proceedings
 - i) which is due to **Your** ownership, possession or use of vehicles, aircraft, watercraft (other than canoes, punts or rowing boats), firearms or explosive devices
 - j) which is caused by **Your** ownership or occupation of land or buildings (other than occupation only of any temporary residence, with the exception of time-share)
- ▶ anything specifically excluded in the General exclusions section of **Your** policy under 'Exclusions and conditions'.

Section 5: Travel Delay/Missed Departure

This section of **Your** policy explains the cover **We** provide for travel delay or missed departure whilst on **Your Trip**. Words with special meanings are printed in **bold type** and can be found in the 'Words with special meanings' section.

The benefit provided under 1. 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.

What IS covered:

1. A delay resulting in **You** departing at least 12 hours (unless **Your Trip** is three nights or less when the number of hours delay is reduced to six hours) after **Your** original scheduled departure time; and
2. Abandonment of **Your Trip** following a 12 hour (unless **Your Trip** is three nights or less when the number of hours delay is reduced to six hours) delay at **Your** first international departure point in the **UK**; and
3. Arriving too late (as shown on **Your** ticket) to board **Your** booked transport at **Your** last departure point from the **UK** or **Your** last departure point for **Your** return to the **UK** as a result of:
 - a) **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
 - b) the private motor vehicle in which **You** are travelling being directly involved in an **Accident** or breaking down.

We will pay **You** £30 as a:

- ▶ benefit for the first complete 12 hours (unless **Your Trip** is three nights or less when the number of hours delay is reduced to six hours) of **Your** delay, then

We will pay **You** £20 (up to a maximum of £250) as a:

- ▶ benefit for every complete 12 hour delay after that; or

We will pay **You** up to £5,000 to:

- ▶ refund **Your** share of the cost of **Your Trip** as a result of point 2 above (under Section 2: Cancellation/Cutting Short **Your Trip**); or

We will pay **You** up to £1,000 for:

- ▶ **Your** reasonable and necessary extra travel and accommodation expenses (room only) to allow **You** to get to **Your Trip** destination or to return **Home** as a result of point 3 above.

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.

What IS NOT covered:

- ▶ any **Trips** within the **UK** (except for **Trips** to the Channel Islands)
- ▶ 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
- ▶ any claim where the carrier or their handling agents provide alternative transport which departs within 12 hours of the original scheduled departure time
- ▶ any claim as a result of the airline over booking **Your** flight
- ▶ any claim as a result of strike or industrial action, delays or disruptions arising from weather conditions which had started or were publicly declared on or before the date **Your** Ultimate Reward Current Account is opened or on or before the date **You** booked **Your Trip**, whichever is later
- ▶ 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' opposite.
- ▶ 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
- ▶ 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

- ▶ anything specifically excluded in the General exclusions section of **Your** policy under 'Exclusions and conditions'.

Please note **You** cannot claim under both this section and Section 2: Cancellation/Cutting Short Your Trip, Section 11: Winter Sports (Ski Pack) or Section 13: Travel Disruption Cover for the same event or series of events.

Section 6: Loss of Important Documents

This section of **Your** policy explains the cover **We** provide for lost or stolen important documents whilst on **Your Trip**. Words with special meanings are printed in **bold type** and can be found in the 'Words with special meanings' section.

What IS covered:

1. Loss or theft of **Your** passport; and
2. Loss or theft of **Your** driving licence; and
3. Loss or theft of **Your** travel documents.

We will pay **You** up to £600 for:

- ▶ a temporary replacement passport whilst on **Your Trip**; and
- ▶ a replacement passport when **You** are back in the **UK**; and
- ▶ the replacement or restoration of **Your** driving licence and travel documents listed above; and
- ▶ **Your** reasonable travel and accommodation expenses in obtaining replacement documents whilst on **Your Trip**.

What IS NOT covered:

- ▶ the **Excess**
- ▶ any claim for the loss or theft of items that are not kept on **Your** person or not deposited in a safe or safety deposit box, or similar locked fixed receptacle in **Your Trip** accommodation
- ▶ any claim for items packed in suitcases or other similar **Personal Baggage** or in containers, which are out of sight and out of personal control where **You** are not in a position to prevent unauthorised interference with **Your** property
- ▶ 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 and a written report is not obtained from them
- ▶ any claim for the loss of **Your** driving licence or travel documents not reported to the Police within 24 hours of discovery or as soon as possible after that and a written report is not obtained from them
- ▶ anything specifically excluded in the General exclusions section of **Your** policy under 'Exclusions and conditions'.

Section 7: Legal Advice and Expenses

This section of **Your** policy explains the cover **We** provide for legal advice and expenses whilst on **Your Trip**. Words with special meaning are printed in **bold type** and can be found in the 'Words with special meanings' section and below.

Legal Advice and Expenses words with special meanings

The words set out below only apply to this section of the policy:

Costs and Expenses

- a) legal costs – All reasonable and necessary costs chargeable by the **Representative** on a standard basis
- b) opponents' costs – Costs incurred by opponents in civil cases if **You** have been ordered to pay them, or pay them with **Our** agreement.

Date of Occurrence

The date of the event which may lead to a claim. If there is more than one event arising at different times from the same cause, the **Date of Occurrence** is the date of the first of these events.

Representative

The lawyer or other suitably qualified person who has been appointed by **Us** to act for **You** in accordance with the terms of this section.

What IS covered:

1. Reasonable and necessary **Costs and Expenses** to claim against a third party who causes the death of or injury to **You**; and
2. Confidential free legal advice over the phone on any personal legal problem, if the incident occurs in or under the laws of the member countries of the European Union, the Isle of Man, the Channel Islands, Norway and Switzerland.

We will pay **You** up to £25,000 for:

- ▶ reasonable and necessary **Costs and Expenses**

We agree to provide the cover in this section as long as:

- ▶ any legal proceedings will be dealt with by the court or other body which **We** agree to in the territorial limit; and
- ▶ for civil claims it is always more likely than not that **You** will recover damages (or other legal remedy which **We** have agreed to) or make a successful defence.

The most **We** will pay for all claims resulting from one or more events arising from the same time or from the same originating cause is £25,000.

What IS NOT covered:

- ▶ the **Excess**
- ▶ any claim as a result of death or injury which develops gradually or is not caused by an **Accident**
- ▶ defending **Your** legal rights (however defending a counter-claim is covered)
- ▶ any claim reported to **Us** more than 180 days after **You** should have known about the insured incident
- ▶ any fines, penalties, compensation or damages which **You** are ordered to pay by a court or other authority
- ▶ any claim as a result of an incident intentionally brought about by **You**
- ▶ any claim as a result of **Your** alleged dishonesty or alleged violent behaviour
- ▶ any **Costs and Expenses** that are incurred where **We** agree a contingency fee arrangement with the **Representative** not otherwise dealt with under Section 7
- ▶ any claim as a result of **You** driving a motor vehicle for which **You** do not have valid motor insurance
- ▶ any claim against **Us**, the **Insurer** or their agents
- ▶ any **Cost and Expenses** incurred before **Our** written acceptance of the claim
- ▶ any claim as a result of written or verbal remarks which damage **Your** reputation
- ▶ any application for Judicial Review
- ▶ any legal action that **You** take which **We** or the **Representative** have not agreed to or where **You** do anything that hinders **Us** or the **Representative**
- ▶ any claim against a **Relative**
- ▶ any claim where the General conditions applying to Section 7: Legal Advice and Expenses have not been followed
- ▶ anything specifically excluded in the General exclusions section of **Your** policy under 'Exclusions and conditions'.

General conditions applying to Section 7: Legal Advice and Expenses:

1. **You** must:
 - a) take reasonable steps to keep any amount **We** have to pay as low as possible; and
 - b) send everything **We** ask for in writing; and
 - c) give **Us** full details in writing of any claim as soon as possible and give **Us** any information **We** need
2.
 - a) **We** can take over and conduct in **Your** name any claim or legal proceedings at any time; and
 - b) **We** can negotiate any claim on **Your** behalf; and
 - c) **You** are free to choose a **Representative** (by sending **Us** a suitably qualified person's name and address) if:
 - i) **We** agree to start court proceedings and it becomes necessary for a lawyer to represent **Your** interests in those proceedings; or
 - ii) there is a conflict of interest.

We may choose not to accept **Your** choice. If there is a disagreement over the choice of **Representative** in these circumstances, **You** may choose another suitably qualified person.
 - d) in all circumstances except those in 2 c) above, **We** are free to choose a **Representative**
 - e) any **Representative** will be appointed by **Us** to represent **You** according to **Our** standard terms of appointment. The **Representative** must co-operate fully with **Us** at all times
 - f) **We** will have direct contact with the **Representative**
 - g) **You** must co-operate fully with **Us** and the **Representative** and must keep **Us** up to date with the progress of the claim
 - h) **You** must give the **Representative** any instructions that **We** require.
3.
 - a) **You** must tell **Us** if anyone offers to settle a claim
 - b) If **You** do not accept a reasonable offer to settle a claim, **We** may refuse to pay further **Costs and Expenses**
 - c) **We** may decide to pay **You** the amount of damages that **You** are claiming, or which is being claimed against **You**, instead of starting or continuing legal proceedings.
4.
 - a) **You** must tell the **Representative** to have **Costs and Expenses** taxed, assessed or audited, if **We** ask for this
 - b) **You** must take every step to recover **Costs and Expenses** that **We** have to pay, and must pay **Us** any **Costs and Expenses** that are recovered.
5. If the **Representative** refuses to continue acting for **You** with good reason or if **You** dismiss the **Representative** without good reason, the cover **We** provide will end at once, unless **We** agree to appoint another **Representative**.
6. If **You** settle a claim or withdraw it without **Our** agreement, or do not give suitable instructions to a **Representative**, the cover **We** provide will end at once and **We** will be entitled to reclaim any **Costs and Expenses** **We** have paid.

7. If **We** and **You** disagree about the choice of **Representative**, or about the handling of a claim, **We** and **You** can choose another suitably qualified person to decide the matter. Both parties must agree to the choice of this person in writing. Failing this, **We** will ask the president of a relevant national law society to choose a suitably qualified person.
All costs of resolving the disagreement must be paid by the party whose argument is rejected.
8. **We** may, at **Our** discretion, require **You** to obtain, at **Your** expense, an opinion from a lawyer or other suitably qualified person chosen by **You** and **Us**, as to the merits of a claim or proceedings. If the chosen person's opinion indicates that it is more likely than not that **You** will recover damages (or obtain any other legal remedy that **We** have agreed to) or make a successful defence, **We** will pay the cost of obtaining the opinion.
9. **We** will not pay any claim covered under any other policy, or any claim that would have been covered by any other policy if this policy did not exist.
10. All Acts of Parliament mentioned in **Your** policy include equivalent laws in Scotland, Northern Ireland, the Isle of Man and the Channel Islands as the case may be.

Section 8: Mugging Benefit

This section of **Your** policy explains the cover **We** provide if **You** are hospitalised as a result of a mugging whilst on **Your Trip**. Words with special meanings are printed in **bold type** and can be found in the 'Words with special meanings' section.

What IS covered:

1. **Your** hospital admittance as a result of mugging.

We will pay **You** £50 (up to a maximum of £1,000) as a:

- ▶ benefit for every complete 24 hour period **You** are in hospital.

What IS NOT covered:

- ▶ any claim if **You** do not obtain a Police report of the mugging and confirmation of **Your** injuries and period of in-patient treatment from the hospital
- ▶ anything specifically excluded in the General exclusions section of **Your** policy under 'Exclusions and conditions'.

Section 9: Personal Baggage/Delayed Baggage

This section of **Your** policy explains the cover **We** provide for **Your Personal Baggage** and delayed baggage whilst on **Your Trip**. Words with special meanings are printed in **bold type** and can be found in the 'Words with special meanings' section.

What IS covered:

1. Loss or theft of or damage to **Your Personal Baggage**; and
2. **Your Personal Baggage** being mislaid on **Your** outward journey for more than 12 hours from the time **You** arrive at **Your Trip** destination.

We will pay **You** up to £2,500 to:

- ▶ replace, reinstate or repair **Your Personal Baggage**.

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** are able to 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 **Personal Baggage**. Please note **We** may not pay **Your** claim if **You** are unable to provide any original receipts, proofs of purchase or insurance valuations (issued before the loss, theft or damage). **You** must retain all damaged items for inspection, if required.

We will pay **You** up to £250 to:

- ▶ purchase essential toiletries, medication and clothing (in the event of point 2 above).

You must keep all receipts for essential purchases made and any amount paid will be deducted from the final claim settlement under this section if the items are permanently lost.

What IS NOT covered:

- ▶ the **Excess**
- ▶ any claim over £500 for one article, pair or set of articles which are complementary or used or worn together
- ▶ any claim over £500 in total for **Valuables**
- ▶ any loss or theft of **Your Personal Baggage** 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
- ▶ any loss or theft of or damage to **Your Personal Baggage** 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)
- ▶ any **Winter Sports** Equipment (this is covered under the Winter Sports section)
- ▶ any **Golf Equipment** (this is covered under the Golf Cover section)
- ▶ any **Business Equipment** (this is covered under the Business Travel section)
- ▶ any loss or theft of or damage to fragile items, bicycles or business goods or samples
- ▶ any loss or theft of or damage to sports equipment whilst in use

- ▶ any loss or theft of **Your Personal Baggage** left out of sight and out of personal control in public places where **You** are not in a position to prevent unauthorised interference with **Your** property, for example, station, airport, restaurant, beach, etc.
- ▶ any loss or theft of or damage to **Your Valuables** unless they are at all times attended by **You**, or left in hotel security, safety deposit box, safe or similar locked fixed receptacle, or whilst in the custody of an airline or other carrier
- ▶ any loss or theft of **Your Personal Baggage** or **Valuables** from an unattended vehicle unless between the hours of 09:00 and 21:00 and locked in the boot, covered luggage area or locked glove compartment and following physical evidence of forcible entry and reported to the Police within 24 hours of discovery or as soon as possible after that and a written report is obtained from them
- ▶ any loss of or damage to **Your Valuables** (other than wedding rings) while **You** are swimming
- ▶ any loss or theft of **Your Personal Baggage** left in the custody of a person who does not have official responsibility for the safekeeping of the property
- ▶ any delayed baggage claim without a proof of purchase
- ▶ anything specifically excluded in the General exclusions section of **Your** policy under 'Exclusions and conditions'.
- ▶ Please note **You** cannot claim under both this section and Section 16: Wedding/Civil Partnership Cover for the same event or series of events.

Section 10: Personal Money

This section of **Your** policy explains the cover **We** provide for **Your Personal Money** whilst on **Your Trip**. Words with special meanings are printed in **bold type** and can be found in the 'Words with special meanings' section.

What IS covered:

1. Loss or theft of **Your Personal Money**

We will pay **You** up to £750 to:

- ▶ reimburse **Your Personal Money**

We agree to provide the cover in this section as long as:

- ▶ **You** have taken reasonable care in protecting **Your Personal Money** and documents against loss, theft or damage; and
- ▶ **You** have notified the Police within 24 hours of discovery or as soon as possible after that and obtained a written report from them and enclose this with **Your** claim form.

What IS NOT covered:

- ▶ the **Excess**
- ▶ any claim over £300 (£50 in respect of children under the age of 16 years) for cash
- ▶ any loss or theft of **Your Personal Money** that is not on **Your** person or not deposited in a safe or safety deposit box, or similar locked fixed receptacle in **Your Trip** accommodation
- ▶ any **Personal Money** packed in a suitcase or other similar **Personal Baggage** or in containers which are out of sight and out of personal control where **You** are not in a position to prevent unauthorised interference with **Your** property
- ▶ anything specifically excluded in the General exclusions section of **Your** policy under 'Exclusions and Conditions'.

Section 11: Winter Sports

This section of **Your** policy explains the cover **We** provide for winter sports whilst on **Your Trip**. Words with special meanings are printed in **bold type** and can be found in the 'Words with special meanings' section.

Cover is provided under this section (up to a maximum of 31 days in total in any one calendar year) whilst **You** are on a **Trip** which includes any of the permitted winter sports activities listed on page 26.

What IS covered:

1. Loss or theft of or damage to **Your Winter Sports Equipment**; and
2. **Your** hire of **Winter Sports Equipment** if required as a result of point 1 above; and
3. **Your** hire of **Winter Sports Equipment** if required as a result of the misdirection or delay on **Your** outward journey of **Your Winter Sports Equipment** for more than 12 hours; and
4. Reimbursement of any unused ski pack (ski school fees, lift passes and hired ski equipment) as a result of **Your Accident** or sickness; and
5. Loss or theft of **Your** ski pass; and
6. Piste closure, if **You** are unable to ski for a continuous period in excess of 12 hours as a result of:
 - ▶ lack of snowfall
 - ▶ excessive snowfall
 - ▶ bad weather.

We will pay **You** up to £500 (£400 if **Winter Sports Equipment** is hired) to:

- ▶ replace, reinstate or repair **Your Winter Sports Equipment**.

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** are able to 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 **Winter Sports Equipment**. Please note **We** may

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

We will pay **You** £30 per day (up to a maximum of £300) for:

- ▶ **Your** hire of **Winter Sports Equipment** in relation to points 2 and 3 above.

We will pay **You** up to £5,000 to:

- ▶ reimburse **You** the proportionate value of any unused ski pack in relation to points 4 and 5 above.

We will pay **You** £30 per day (up to a maximum of £300):

- ▶ as a benefit in relation to point 6 above; or
- ▶ towards transportation costs to travel to an alternative site in relation to point 6 above.

What IS NOT covered:

- ▶ the **Excess**
- ▶ any claim as a result of participation in off-piste skiing whereby **You** are not accompanied by a qualified ski instructor who holds the appropriate liability insurance
- ▶ any claim as a result of participation in winter sports activities when avalanche warnings are current
- ▶ any claim as a result of participation in winter sports activities undertaken in the **UK** and in **Europe** outside the period from 15 December to 15 April in relation to point 6
- ▶ any loss or theft of or damage to **Your Winter Sports Equipment** whilst in use
- ▶ any loss of or damage to **Your Winter Sports Equipment** caused by normal wear and tear, gradual deterioration or mechanical or electrical breakdown, decay, moth, vermin, atmospheric or climatic conditions
- ▶ any loss or theft of or damage to **Your Winter Sports 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)
- ▶ any loss or theft of **Your Winter Sports Equipment** or ski pass 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
- ▶ any loss or theft of **Your Winter Sports Equipment** or ski pass left out of sight and out of personal control in public places where **You** are not in a position to prevent unauthorised interference with **Your** property, for example, station, airport, restaurant etc.
- ▶ any loss or theft of **Your Winter Sports Equipment** or ski pass from an unattended vehicle unless between the hours of 9am and 9pm whereby **Your Winter Sports Equipment** was secured within a purpose built and locked container fastened to the exterior of the vehicle and following physical evidence of forcible entry and reported to the Police within 24 hours of discovery or as soon as possible after that and a written report is obtained from them
- ▶ any loss or theft of **Your Winter Sports Equipment** or ski pass left in the custody of a person who does not have official responsibility for the safekeeping of the property
- ▶ any claim that is not confirmed as medically necessary by the Medical Assistance Helpline and where a medical certificate has not been obtained from the attending medical practitioner confirming that **You** are unable to ski and unable to use the ski pack facilities
- ▶ any claim as a result of piste closure which is not substantiated by a report from the resort management or **Your** tour operator
- ▶ any claim as a result of piste closure which was known to **You** on or before the date **Your** Ultimate Reward Current Account is opened or on or before the date **You** booked **Your Trip**, whichever is earlier
- ▶ reimbursement of any unused ski pack (ski school fees, lift passes and hired **Winter Sports Equipment**) as a result of **Your Accident** or sickness
- ▶ the unused portion of **Your** lift pass if lost or stolen
- ▶ anything specifically excluded in the General exclusions section of **Your** policy under 'Exclusions and conditions'.
- ▶ Please note **You** cannot claim under both the Ski Pack part of this section and Section 2: Cancellation/Cutting Short Your Trip, Section 5: Travel Delay/Missed Departure or Section 13: Travel Disruption Cover for the same event or series of events.

Section 12: Golf Cover

This section of **Your** policy explains the cover **We** provide for golf **Trips**. Words with special meanings are printed in **bold type** and can be found in the 'Words with special meanings' section.

What IS covered:

1. Loss or theft of or damage to **Your Golf Equipment**; and
2. The cost of hiring **Golf Equipment**; and
3. The loss of pre-booked and non-refundable green fees.

We will pay **You** up to £1,500 to:

- ▶ replace, reinstate or repair **Your Golf Equipment** which is lost, stolen or damaged.

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** are able to 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**. Please note **We** may not pay **Your** claim if **You** are unable to provide any original receipts, proofs of purchase or insurance valuations (issued before the loss, theft or damage). **You** must retain all damaged items for inspection, if required.

We will pay **You** up to £50 per day (up to a maximum of £400) to:

- ▶ cover the cost of hiring **Golf Equipment** in the event **Your Golf Equipment** is lost, stolen or delayed on **Your** outward journey for over 12 hours from the time **You** arrived at **Your Trip** destination

You must keep all receipts for the hire of **Golf Equipment** and enclose them with **Your** claim form.

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:

- ▶ the **Excess**
- ▶ any claim over £500 for any one article
- ▶ any loss or theft of or damage to **Your Golf Equipment** whilst in use
- ▶ 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
- ▶ 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)
- ▶ any loss of or damage to **Your Golf Equipment** caused by normal wear and tear, gradual deterioration or mechanical or electrical breakdown, decay, moth, vermin, atmospheric or climatic conditions
- ▶ any loss or theft of **Your Golf Equipment** left out of sight and out of personal control in public places where **You** are not in a position to prevent unauthorised interference with **Your** property, for example, station, airport, clubhouse etc.
- ▶ any loss or theft of **Your Golf Equipment** from an unattended vehicle unless between the hours of 9am and 9pm and locked in the boot or covered luggage area and following physical evidence of forcible entry and reported to the Police within 24 hours of discovery and a written report is obtained from them
- ▶ any loss or theft of **Your Golf Equipment** left in the custody of a person who does not have official responsibility for the safekeeping of the property
- ▶ anything specifically excluded in the General exclusions section of **Your** policy under 'Exclusions and conditions'.

Section 13 – Travel Disruption Cover

This section of **Your** policy explains the cover **We** provide for travel disruption cover whilst on **Your Trip**. Words with special meaning are printed in **bold type** and can be found in the 'Words with special meanings' section and below.

Travel Disruption Cover words with special meanings

The words set out below only apply to this section of the policy:

Pre-paid Charges

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

Package

means the pre-arranged combination of at least two of the following components when sold or offered for sale at an inclusive price and when the service covers a period of more than 24 hours or includes overnight accommodation:

- a) transport
- b) accommodation
- c) other tourist services not ancillary to transport or accommodation (such as car hire or airport parking) and accounting for a significant proportion of the package as more fully described under The Package Travel, Package Holidays and Package Tour Regulations 1992.

Home Area

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

What is covered:

Before **You** reach **Your** destination

1. **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 if **You** cannot travel and have to cancel **Your Trip** as a result of:
 - a) The **Public** Transport on which **You** were booked to travel from **Your Home Area** being cancelled or delayed for at least 12 hours from the scheduled time of departure; or
 - b) **You** being involuntarily denied boarding (because there are too many passengers for the seats available) and no suitable alternative flight could be provided within 12 hours; or

- c) The Foreign & Commonwealth Office (FCO) or other regulatory authority in a country to/from which **You** are travelling advising against all travel or all but essential travel to the country or specific area **You** are travelling to providing the advice came into force after **You** opened **Your** account or made **Your** travel arrangements for this **Trip** (whichever is the later) and was within 28 days of **Your** departure date; or
 - d) The insolvency of the **Public Transport** operator, accommodation providers or their booking agents; or
 - e) Fire, flood, earthquake, explosion, volcanic eruption and/or volcanic ash clouds, tsunami, landslide, avalanche, hurricane, storm or an outbreak of food poisoning or an infectious disease meaning **You** cannot use **Your** booked accommodation.
2. **We** will pay **You** up to £5,000 for **Your** reasonable additional travel (including up to £200 for taxis and hire cars) and accommodation costs which are of a similar standard to that of **Your** pre-booked travel and accommodation (but on a room only basis) that **You** cannot claim back from any other source if **You** have to make alternative arrangements to reach **Your** destination as a result of:
- a) The **Public Transport** on which **You** were booked to travel from **Your Home Area** being cancelled or delayed for at least 12 hours, diverted or re-directed after take-off; or
 - b) **You** being involuntarily denied boarding (because there are too many passengers for the seats available) and no suitable alternative flight could be provided within 12 hours; or
 - c) The insolvency of the **Public Transport** operator or their booking agents.
3. If the **Public Transport** on which **You** were booked to travel from **Your Home Area** including any onward connecting flights is cancelled or delayed for at least 12 hours **We** will pay **You** £30 for the first 12 hours delay (unless **Your Trip** is three nights or less when the number of hours delay is reduced to six hours) and £20 for each full 12 hours delay after that up to a maximum of £250 providing **You** eventually continue the **Trip** (this will help **You** pay for telephone calls made and meals and refreshments purchased during the delay).
4. **We** will pay **You** up to £1,000 for **Your** reasonable additional travel (including up to £200 for taxis and hire cars) and accommodation costs which are of a similar standard to that of **Your** pre-booked travel and accommodation (but on a room only basis) **You** have to pay to reach **Your** overseas destination that **You** cannot claim back from any other source if **You** fail to arrive at the departure point in time to board any onward connecting **Public Transport** on which **You** are booked to travel as a result of:
- a) The failure of other **Public Transport**; or
 - b) Strike, industrial action or adverse weather conditions; or
 - c) **You** being involuntarily denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 12 hours.

While **You** are at **Your** destination

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

On the way home

6. **We** will pay **You** up to:
- a) £5,000 for **Your** reasonable additional travel (including up to £200 for taxis and hire cars) and accommodation costs which are of a similar standard to that of **Your** pre-booked travel and accommodation (for example full or half board, all inclusive, bed and breakfast, self-catering or room only) that **You** cannot claim back from any other source.
 - b) £200 for the cost of emergency replenishment of **Your** prescription medication if **Your** existing supplies run out after **Your** scheduled return date.
 - c) if **You** have to make alternative arrangements to return to **Your Home** or stay longer outside of **Your Home Area** as a result of:
 - i) The **Public Transport** on which **You** were booked to travel to **Your Home Area** including connections being cancelled or delayed for at least 12 hours, diverted or re-directed after take-off; or
 - ii) **You** being involuntarily denied boarding (because there are too many passengers for the seats available) and no suitable alternative flight could be provided within 12 hours; or
 - iii) The insolvency of the **Public Transport** operator or their booking agents.
7. If the **Public Transport** on which **You** were booked to travel to **Your Home Area** including any onward connecting flights is cancelled or delayed for at least 12 hours **We** will pay **You** £30 for the first 12 hours delay (unless **Your Trip** is three nights or less when the number of hours delay is reduced to six hours) and £20 for each full 12 hours delay after that up to a maximum of £250 providing **You** return to **Your Home Area** on the next available suitable **Public Transport** (this will help **You** pay for telephone calls made and meals and refreshments purchased during the delay).
8. **We** will pay **You** up to £1,000 for **Your** reasonable additional travel (including up to £200 for taxis and hire cars) and accommodation costs which are of a similar standard to that of **Your** pre-booked travel and accommodation (but on a room only basis) **You** have to pay to return to **Your Home** that **You** cannot claim back from any other source if **You** fail to arrive at the departure point in time to board any onward connecting **Public Transport** on which **You** are booked to travel including those within the **United Kingdom** as a result of:
- a) The failure of other **Public Transport**; or
 - b) Strike, industrial action or adverse weather conditions; or
 - c) **You** being involuntarily denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 12 hours.

What is not covered:

- ▶ The **Excess**
- ▶ Claims arising within the first seven days after **You** opened **Your** Ultimate Reward Current Account or the date **You** booked any **Trip** (whichever is the later) which relate to an event which was occurring or **You** were aware could occur at the time **You** opened **Your** Ultimate Reward Current Account or at the time **You** made **Your** travel arrangements for this **Trip** (whichever is the later).
- ▶ Claims arising directly or indirectly from:
 - Strike, industrial action or the Foreign & Commonwealth Office (FCO) or other regulatory authority issuing a directive prohibiting all travel or all but essential travel to the country or specific area or event to which **You** were travelling, existing or being publicly announced by the date **You** opened **Your** account or at the time **You** made **Your** travel arrangements for this **Trip**.
 - An aircraft or sea vessel being withdrawn from service (temporary or otherwise) on the recommendation or the Civil Aviation Authority, Port Authority or any similar body in any country.
 - Denied boarding due to **Your** drug use, alcohol or solvent abuse or **Your** inability to provide a valid passport, visa or other documentation required by the **Public Transport** operator or their handling agents.
- ▶ Any claims arising whilst **You** are on a day-trip.
- ▶ The cost of Air Passenger Duty (APD) whether irrecoverable or not.
- ▶ Travel tickets paid for using any airline mileage reward scheme such as Air Miles or Avios points.
- ▶ Accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme.
- ▶ Any costs incurred by **You** which are recoverable from the providers of the accommodation, their booking agents (or the administrators of either) or for which **You** receive or are expected to receive compensation or reimbursement.
- ▶ Any costs incurred by **You** which are recoverable from the **Public Transport** operator or their booking agents, **Your** tour operator or travel agent (or their administrators), or for which **You** receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.
- ▶ Any costs incurred by **You** which are recoverable from **Your** credit/debit card provider or for which **You** receive or are expected to receive compensation or reimbursement.
- ▶ Any travel and accommodation costs, charges and expenses where the **Public Transport** operator (or their handling agents) has offered reasonable alternative travel arrangements.
- ▶ Any costs for normal day to day living such as food and drink which **You** would have expected to pay during **Your Trip** (except as provided for under subsections 5. and 6.a) of What is covered where **You** have to move to other accommodation or stay longer outside of **Your Home Area**).
- ▶ Any costs if **Your Trip** was booked as part of a **Package** holiday except under:
 - subsections 3 and 7 or;
 - subsection 1 for any costs relating to **Pre-paid Charges** which do not form part of **Your Package** holiday.

- subsections 1, 2 and 4 of What is covered if **You** failed to reach **Your** overseas destination to commence the **Package** holiday due to an event covered under this section and because of this **You** were not entitled to claim compensation, assistance or reimbursement of any costs, charges and expenses incurred by **You** from the tour operator.
- ▶ The cost of replenishing **Your** prescription medication where **You** have not taken sufficient supplies with **You** to last the period of the **Trip**.
- ▶ anything specifically excluded in the General exclusions section of **Your** policy under 'Exclusions and conditions'.

Please note **You** cannot claim under Section 2 – Cancelling/Cutting Short Your Trip, Section 5 – Travel Delay or Section 11 – Winter Sports (Ski pack) for the same event.

General conditions applying to Section 13: Travel Disruption Cover:

1. If **You** fail to notify the travel agent, tour operator, **Public Transport** operator (or their handling agents), or provider of transport or accommodation (or their booking agents) as soon as **You** find out it is necessary to cancel the **Trip** the amount **We** will pay will be limited to the cancellation charges that would have applied otherwise.
2. **You** must get (at **Your** own expense) written confirmation or other evidence from the provider of the accommodation, their booking agents (or the administrators of either), the local Police or relevant authority that **You** could not use **Your** accommodation and the reason for this.
3. **You** must give notice as soon as possible to Medical Assistance Helpline of any circumstances making it necessary for **You** to return **Home** and before any arrangements are made for **Your** repatriation.
4. **You** must check in according to the itinerary supplied to **You** unless **Your** tour operator, the **Public Transport** operator (or their handling agents) have requested **You** not to travel to the departure point.
5. **You** must allow enough time for the **Public Transport** or other transport to arrive on schedule and to deliver **You** to the departure point.
6. **You** must get (at **Your** own expense) written confirmation or other evidence from the **Public Transport** operator (or their handling agents) of the cancellation, number of hours of delay or being denied boarding and the reason for these together with details of any alternative transport offered.
7. **You** must comply with the terms of contract of the **Public Transport** operator (or their booking agents) and seek financial compensation, assistance or a refund of **Your** ticket from them in accordance with such terms and/or (where applicable) **Your** rights under EU Air Passenger Rights legislation in the event of denied boarding, cancellation or long delay of flights.

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

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

Section 14: Business travel

This section of **Your** policy explains the cover **We** provide for business travel whilst on **Your** **Trip**. Words with special meaning are printed in **bold type** and can be found in the 'Words with special meanings' section and below.

What is covered:

1. In addition to the cover provided under Section 9: Personal Baggage/ Delayed Baggage **We** will pay **You** up to £1,000 for the accidental loss of, theft of or damage to **Business Equipment**. The amount payable will be the current market value which takes into account a deduction for wear, tear and depreciation (or **We** may at **Our** option replace, reinstate or repair the lost or damaged **Business Equipment**).
The maximum **We** will pay for any one article, **Pair** or **Set** of articles is £300.
2. **We** will also pay reasonable additional accommodation and travelling expenses incurred in arranging for a colleague or business associate to take **Your** place on a pre-arranged **Business Trip** in the event that:
 - a) **You** die
 - b) **You** are unable to make the **Business Trip** due to **You** being hospitalised or totally disabled as confirmed in writing by a Medical Practitioner
 - c) **Your Relative** or **Colleague** in **Your Home Area** dies, is seriously injured or falls seriously ill.

What is not covered:

- ▶ In respect of cover 1 of **What is Covered**:
 - The **Excess**
 - Loss, theft of or damage to **Business Equipment** left unattended at any time (including in the custody of carriers) unless deposited in a hotel safe, safety deposit box, left in **Your** locked accommodation or in the locked boot or covered baggage area of a motor vehicle in which **You** are travelling and evidence of force and violence having been used is available.
 - Loss or damage due to delay, confiscation or detention by customs or other authority.
 - 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.
 - Loss of, theft of or damage to films, tapes, cassettes, cartridges, CDs, DVDs or discs other than for their value as unused materials unless purchased pre-recorded when **We** will pay up to the maker's latest list price.
- ▶ In respect of cover 2 of **What is Covered**:
 - Additional costs under 2.b. above if **You** were totally disabled, hospitalised or **You** were on a waiting list to go into hospital at the time of arranging the **Business Trip**.
 - Additional costs under 2.b. and c. above if **You** were aware of circumstances at the time of arranging the **Business Trip** which could reasonably have been expected to give rise to cancellation of the **Business Trip**.
- ▶ In respect of covers 1 and 2 above:
 - Any loss or damage arising out of **You** engaging in manual work.
 - Any financial loss, costs or expenses incurred arising from the interruption of **Your** business.
 - Anything specifically excluded in the General exclusions section of **Your** policy under 'Exclusions and conditions'.

Section 15: Disability benefit following road traffic accident in New Zealand

This section of **Your** policy explains the cover **We** provide following a road traffic accident in New Zealand whilst on **Your** **Trip**. Words with special meanings are printed in **bold type** and can be found in the 'Words with special meanings' section.

What is covered:

We will pay the benefit shown below if **You** sustain **Accidental** 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 and over
Temporary total disablement	Not covered	£250 per week

What is not covered:

- ▶ The first seven days of disablement or for more than 52 weeks from the date **You** sustain **Accidental** injury.
- ▶ If **You** are able or may be able to carry out a substantial part of **Your** gainful employment or gainful occupation (whether on a full-time or part-time basis) or (where **You** are not gainfully employed or gainfully occupied) if **You** are not necessarily confined to a hospital, nursing home or similar establishment or to a private residence.
- ▶ anything specifically excluded in the General exclusions section of **Your** policy under 'Exclusions and conditions'.

Special conditions relating applying to Section 15: Disability benefit following road traffic accident in New Zealand

- ▶ A medical practitioner appointed by **Us** may examine **You** as often as they deem necessary in the event of a claim.

Section 16: Wedding/Civil partnership cover

This section of **Your** policy explains the cover **We** provide for Wedding and Civil Partnership Cover whilst on **Your** **Trip**. Words with special meanings are printed in **bold type** and can be found in the 'Words with special meanings' section and below.

Wedding and Civil Partnership Cover words with special meanings

The words set out below only apply to this section of the policy:

Insured Couple

means the couple travelling to be married or to enter into a civil partnership who are **Insured Persons**.

Wedding

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

Wedding Attire

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

What is covered:

- 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 Personal Baggage**:
 - £250 for each **Wedding** ring taken or purchased on the **Trip** for each **Insured Person**.
 - £1,000 for **Wedding** gifts (including up to £150 for bank notes and currency notes) taken or purchased on the **Trip** for the **Insured Couple**.
 - £1,500 for **Your Wedding Attire** which is specifically to be worn by the **Insured Couple** on their **Wedding** day.

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

- 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:
 - the professional photographer who was booked to take the photographs/video recordings on **Your Wedding** day is unable to fulfil their obligations due to **Accidental Injury**, illness or unavoidable and unforeseen transport problems, or
 - 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.

What is not covered

- ▶ The **Excess**
- ▶ Loss, theft of or damage to **Valuables**, bank notes and currency notes left **Unattended** at any time (including in a vehicle, in checked in luggage or while in the custody of a carrier, tour operator or **Public Transport** operator) unless deposited in a hotel safe, safety deposit box or left in **Your** locked accommodation.
- ▶ Loss, theft of or damage to **Personal Baggage** 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 effect entry into the vehicle
- ▶ Loss or damage due to delay, confiscation or detention by customs or other authority.
- ▶ Loss, theft of or damage to unset precious stones, contact or corneal lenses, hearing aids, dental or medical fittings, antiques, musical instruments, documents of any kind, bonds, securities, perishable goods, bicycles, **Ski Equipment** and damage to suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage).
- ▶ 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.
- ▶ Loss or damage due to breakage of sports equipment or damage to sports clothing whilst in use.
- ▶ Loss, theft of or damage to business goods, samples, tools of trade and other items used in connection with **Your** business, trade, profession or occupation.
- ▶ 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.
- ▶ Anything specifically excluded in the General exclusions section of **Your** policy under 'Exclusions and conditions'.

Please note **You** can only claim under one of either this section, Section 9: Personal Baggage/Delayed Baggage, Section 10: Personal money for loss of, theft of or damage to the items of **Personal Baggage** shown above arising from the same event.

General conditions applying to Section 16: Wedding and Civil Partnership Cover:

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

Exclusions and conditions

General conditions applying to Your policy

- We** may cancel **Your** policy at anytime by giving **You** 30 days' notice in writing to **Your** last known address.
- We** promise to act in good faith in all **Our** dealings with **You**.
- We** may not pay **Your** claim if **You** do not:
 - ▶ take all possible care to safeguard against **Accident**, injury, loss, damage or theft; and
 - ▶ give **Us** full details of any incident which may result in a claim under **Your** policy as soon as is reasonably possible; and
 - ▶ pass on to **Us** every claim form, summons, legal process, legal document or other communication in connection with the claim; and

- ▶ provide all information and assistance that **We** may reasonably require at **Your** expense (including, where necessary, medical certification and details of **Your** household insurance).
- You** must not admit liability for any event, or offer to make any payment, without **Our** prior written consent.
 - The terms of **Your** policy can only be changed if **We** agree. **We** may require **You** to pay an additional premium before making a change to **Your** policy.
 - You** must start each **Trip** from **Your Home** or place of business in the **UK** and return to **Your Home** or place of business in the **UK** at the end of each **Trip**, within the permitted **Trip Duration**, unless otherwise agreed by **Us**.
 - You** agree that **We** can:
 - ▶ make **Your** policy void where any claim is found to be fraudulent; and
 - ▶ 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 information **You** have supplied at inception of **Your** policy and other information relating to a claim, may be provided to the register participants; and
 - ▶ take over and act in **Your** name in the defence or settlement of any claim made under **Your** policy; and
 - ▶ take proceedings in **Your** name but at **Our** expense to recover for **Our** benefit the amount of any payment made under **Your** policy; and
 - ▶ obtain information from **Your** medical records (with **Your** permission) for the purpose of dealing with any cancellation or medical claims. No personal information will be disclosed to any third party without **Your** prior approval.
 - We** will not pay **You** more than the amounts shown in the policy limits and excesses section per **Trip**.
 - 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 applying to Your policy

Your policy does not cover **You** for any claim directly or indirectly resulting from any of the following:

- Any **Pre-Existing Medical Condition** and associated condition (unless terms are agreed in writing by **Us**).
- Any claims where **You** were not fit to undertake **Your Trip** when booking **Your Trip** or opening **Your Ultimate Reward Current Account** whichever is the later.
- Your** failure to obtain any recommended vaccines, inoculations or medications prior to **Your Trip**.
- You** travelling against the advice of a medical practitioner or for the purpose of having medical treatment on the **Trip**.
- You** or **Your** travelling companion having received a terminal prognosis, unless in respect of Section 2: Cancellation/Cutting Short **Your Trip** the terminal prognosis was received after the date of booking the **Trip**.
- War, **Terrorist Action** (except under Section 3 – Personal Accident), invasion, act of foreign enemy, hostilities (whether or not war has been declared), civil war, rebellion, military or usurped power, riot or civil commotion, or if **You** have deliberately put yourself in danger. This exclusion does not apply for claims made under Section 1: Medical Emergency and Repatriation Expenses.
- Any travel undertaken against Foreign & Commonwealth Office (FCO) advice or where it is deemed unsafe for **You** to travel. If **You** are unsure please visit www.fco.gov.uk/knowbeforeyougo
- Ionising radiations or contamination by radioactivity from any nuclear fuel or any nuclear waste from the combustion of nuclear fuel, or the radioactive toxic explosive or other hazardous properties of any explosive nuclear machinery or parts.
- Pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
- Confiscation or destruction of property by any Customs, Government or other Authority of any country.
- Engaging in hazardous activities which are not accepted in writing by **Us**.
- Wilfully self-inflicted injury or illness or solvent abuse.
- You** being under the influence of drugs (except those prescribed by **Your** registered medical practitioner, but not when prescribed for the treatment of drug addiction).
- Your** suicide or attempted suicide or putting yourself at risk unless **You** are attempting to save a human life.
- Any dishonest, malicious or criminal act committed by **You** or any person with whom **You** are in collusion, or insurance arranged in circumstances where a claim might reasonably be anticipated.
- You** electing to travel on a **Trip** which exceeds **Your** permitted **Trip Duration**.
- Stress, anxiety, depression or any other mental or nervous disorder that **You** are suffering from unless it has been investigated and diagnosed as such by either a registered mental health professional if **You** are under the care of a Community Mental Health Team or if not, a consultant specialising in the relevant field.

18. **You** working overseas in full time manual work, electrical and construction work involving buildings in excess of two storeys, and any occupation involving heavy lifting.
19. Any losses that are not directly associated with the incident that caused **You** to claim. For example, loss of earnings due to being unable to return to work following injury or illness happening while on a **Trip** or the cost of replacing locks in the event that keys are lost while on a **Trip**.
20. Any amount recoverable from any other source.
21. **Your** own unlawful action or any criminal proceedings against **You**.
22. **You** drinking too much alcohol, or any form of alcohol abuse, where it is reasonably foreseeable that such consumption could result in a serious impairment of **Your** faculties and/or judgement resulting in a claim. **We** do not expect **You** to avoid alcohol on **Your Trip** but **We** will not cover any claim arising because **You** have drunk so much alcohol that **Your** judgement is seriously affected and **You** need to make a claim as a result.
23. Any claim arising from the unauthorised use of a swimming pool outside the specified times of opening.
24. Any claim arising from **You** climbing on top of, or jumping from a vehicle; or jumping from a building or balcony; or climbing or moving from any external part of any building to another (apart from stairs) regardless of the height, unless **Your** life is in danger or **You** are attempting to save human life.
25. Any claim where **You** are not wearing a helmet whilst on a motorcycle.
26. Any claim where **You** are not wearing a seatbelt when travelling in a motor vehicle, where a seatbelt is available.
27. **We** will not provide cover, be liable to pay any claim or provide any benefit where doing so would expose **Us** to:
 - a) Any sanctions, prohibitions or restrictions under United Nations resolutions; or
 - b) The trade or economic sanctions, laws or regulations of the European Union, **United Kingdom**, or United States of America.

Complaints procedure

You have the right to expect the best possible service and support. If **We** have not delivered the service that **You** expected or **You** are concerned with the service provided, **We** would like the opportunity to put things right. If **You** feel **We** have fallen short of **Our** standards, please contact

Head of Customer Relations
 AXA Insurance, Civic Drive, Ipswich IP1 2AN
 Telephone: 0800 0150 980
 Email: customer-care@axa-insurance.co.uk

When **You** make contact please provide the following information:

- ▶ **Your** name, address and postcode, telephone number and email address (if **You** have one).
- ▶ **Your** Ultimate Reward Current Account number and branch sort code and/or claim number and the type of policy **You** hold.
- ▶ The reason for **Your** complaint

Any written correspondence should be headed 'COMPLAINT' and **You** may include copies of supporting material.

What to do if **You** are still not satisfied

If **You** are still not satisfied then **You** may be able to refer **Your** complaint to the Financial Ombudsman Service. **You** must approach the Financial Ombudsman Service within six months of **Our** final response to **Your** complaint. **We** will remind **You** of the time limits in the final response.

The Financial Ombudsman Service, Exchange Tower, London E14 9SR
 Telephone: **0800 0 234 567**, free for people phoning from a "fixed line" (for example, a landline at home) or **0300 123 9 123**, free for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02

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

Website: www.financial-ombudsman.org.uk

We must accept the Ombudsman's final decision, but **You** are not bound by it and may take further action if **You** wish.

Your rights as a customer to take legal action remain unaffected by the existence or use of our complaints procedure. However the Financial Ombudsman Service may not adjudicate on any cases where litigation has commenced.

Important telephone numbers

Customer helplines

You will need to have **Your** Ultimate Reward Current Account number and **Your** branch sort code available whenever **You** contact any helpline.

Customer Helpline for claims, amendments or general information

0345 124 1401

Medical Assistance Helpline

+44(0) 1633 439 014 for all **Trips**.

Legal Advice

0345 124 1401

Legal Expenses

0345 124 1401

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

Data Protection Notice

Data Protection Act Notice

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

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

AA Breakdown Cover

AA Breakdown Cover and Accident Management Cover Policy Summary

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 Ultimate Reward Current 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 whilst 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 purchased.

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 Ultimate Reward Current Account. If your Bank of Scotland Ultimate Reward Current 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?

Roadside Assistance

- ▶ Assistance at the roadside if you are broken down more than a quarter of a mile from home.
- ▶ Tow to a local garage for you, your vehicle and up to 7 passengers if the AA is unable to fix your vehicle at the roadside.

Home Start

- ▶ Provides the benefits outlined under 'Roadside Assistance, if you break down at or within a quarter of a mile from home.
- ▶ Available 24 hours after opening your account.

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 within the Terms and Conditions booklet, however the key restrictions are:

Where cover is available:

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

Vehicle specifications (see page 40):

- ▶ Service is only available to customers travelling in a car, van, minibus or motorcycle which complies with the stated weight and width restrictions of 3.5 tonnes and max width restriction of 7ft 6in (2.3m).

General Terms and Conditions (see pages 39-44):

- ▶ 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 of this 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 is discretionary where it is requested to deal with the same or a similar fault or cause of breakdown to that attended in regard to the same vehicle within the preceding 28 days.
- ▶ The customer must be with the vehicle at the times of breakdown and assistance. An Ultimate Reward Current Account 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 42):

- ▶ 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 5 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 cover but please note that as this cover has been provided as an integral part of your Bank of Scotland Ultimate Reward Current Account no refund is available. Cancellation/closure of your Bank of Scotland Ultimate Reward Current 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, call: **08000 51 22 49**

For Accident Management, call: **0800 975 2983**

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 Bank of Scotland Ultimate Reward Current Account sort code and account number as well as your vehicle registration and details of the breakdown.

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

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

By phone: **0344 209 0556**

Fax: **0161 488 7544**

In writing: **Customer Relations, The Automobile Association, Lambert House, Stockport Road, Cheadle, Cheshire SK8 2DY.**

By email: **customersupport@theAA.com**

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 The Financial Ombudsman Service, Exchange Tower, London E14 9SR. Telephone: **08000 23 45 67** or **0300 123 9 123** 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. Further information about compensation scheme arrangements is available from the FSCS at **www.fscs.org.uk** or telephone **0800 678 1100** or **020 7892 7300**.

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.

'Resident Island' means whichever of the Channel Islands or Isle of Man is the island on which the customer permanently resides.

'Your Home Address' means the address which the AA has recorded as your home address 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 that person.

'Your Vehicle' means the vehicle in which you are travelling in at the time of the relevant breakdown or accident provided always that any such vehicle meets the vehicle specifications set.

AA Breakdown Cover Policy

Your AA Breakdown Cover includes:

- ▶ Breakdowns at or within a quarter of a mile of Your Home Address.
- ▶ recovery for You and Your Vehicle to the nearest garage or other local destination of Your choice provided it is no further
- ▶ cover for You in any vehicle (within the specified limits), as driver or passenger
- ▶ if You have a joint Ultimate Reward Current 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.

- ▶ Maximum Vehicle Weight: 3.5 tonnes (3,500kg) gross vehicle weight
- ▶ Maximum Vehicle Width: 7ft 6in (2.3m)

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

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 Your Home Address following a Breakdown or accident.
- ▶ If, following a Breakdown, a patrol or appointed agent cannot fix Your Vehicle within a reasonable time, it will be taken to the AA's choice of appropriate local repairer 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 an appropriate 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 Your Home Address following a Breakdown or accident;
- ▶ If, following a Breakdown, a patrol or appointed agent cannot fix your vehicle within a reasonable time, your vehicle, together with the driver and up to a maximum of seven passengers, will;
 - ▶ 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 appropriate local repairer or, alternatively, to a local destination of Your choice, provided it is no further, and
 - ▶ following a Breakdown on Your Resident Island, be taken together with the driver and up to a maximum of seven passengers (see General Terms and Conditions, clause 1g) to a single destination of Your choice on the customer's Resident Island. If there are more people than the maximum allowed, the AA will seek to arrange, but will not pay for, their onward transportation.
- ▶ The AA will make a telephone call at Your request following a Breakdown.
- ▶ Please note that any contract for repair, other than repairs carried out by the AA or its agent at the roadside under Your AA Breakdown Cover, is between the person requesting the repair and the repairer – it is not the AA's responsibility to instruct the repairer to undertake any work required or to pay them for it. The AA does not guarantee that any recovery to an appropriate local repairer will be within the opening hours of the repairer, or that the repairer will be immediately available to undertake any required repair. Whilst the AA will endeavour to check that the chosen repairer carries out the type of repair work required, this cannot be guaranteed and the AA does not provide any assurance or warranty with respect to any work carried out at Your request by any third party repairer.

What is not covered:

- ▶ The cost of spare parts, fuel, oil, keys or other materials required to repair Your Vehicle or any supplier delivery or call-out charges related to these items;
- ▶ The cost of any labour, other than that provided by the AA or its agents under Your AA cover at the scene of the Breakdown or accident;
- ▶ Any additional transport or other costs that You might incur or any incidental expenses that may arise during a recovery. The AA cannot accept any costs for passengers who do not accompany Your Vehicle while it is being recovered;
- ▶ Routine maintenance and running repairs, for example, radios, interior light bulbs, heated rear windows;
- ▶ Any recovery or tow following an accident (see General Terms and Conditions, clause 2, page 39);
- ▶ Assistance following a Breakdown or accident attended by the Police, Highways Agency or other emergency service, until the services concerned have authorised the vehicle's removal. If the Police, Highways Agency or emergency service insist on recovery by a third party, the cost of this must be met by You;
- ▶ A second or subsequent recovery, after Your Vehicle has been recovered following a Breakdown;
- ▶ All things excluded under General Terms and Conditions (see pages 39–44).

Home Start

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

What is covered:

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

What is not covered:

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

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 7 passengers to be taken to the AA's choice of relevant local repairer or another location of Your choice, provided it is no further, but You will have to pay for any work required;

d) **Failure to carry a serviceable spare.**

Any additional charges resulting from Your failure to carry a legal and serviceable spare wheel or tyre, except where this is not provided as manufacturers' standard equipment. The AA will endeavour to arrange on Your behalf, but will not pay for, assistance from a third party;

e) **Vehicle storage.**

Having Your Vehicle stored or guarded in Your absence;

f) **Vehicles on private property.**

The provision of service when Your Vehicle is on private property, for example, garage premises, unless You can establish that You have the permission of the owner or occupier;

g) **Excess passenger loads.**

The provision of service to or for any persons in excess of the number of seats fitted in the vehicle at the time of Breakdown, or to anyone who was not travelling in the relevant vehicle at the time of the Breakdown. If there are more people than the maximum allowed, the AA will seek to arrange, but will not pay for, their onward transportation;

h) **Ferry, toll charges etc.**

Any ferry, toll or congestion charges incurred in connection with Your Vehicle as a result of it being recovered;

i) **Recovering vehicles from trade or auction.**

The recovery of any vehicles bearing trade plates or which the AA has reason to believe have just been imported or purchased at auction;

j) **Transporting from trade premises.**

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

- k) Locksmiths, tyre, glass or bodywork specialists costs.**
The cost (including any call-out charge) of any locksmith, glass or tyre specialist, should the AA consider this to be required. The AA will endeavour to arrange this help on Your behalf, however it will not pay for these specialist services and any contract for services provided will be between You and the relevant specialist. If, in the AA's reasonable opinion, Your Vehicle requires recovery to such a specialist to be mobilised and, to effect that recovery, specialist lifting equipment not normally carried by AA Patrols is required, the AA will arrange the recovery but at Your cost. If use of a locksmith or other specialist would, in the AA's opinion, mobilise the vehicle, no further service will be available for the Breakdown in question;
- l) Specialist lifting equipment.**
The cost of any specialist lifting equipment (not normally carried by AA Patrols) including but not limited to:
- occasions where the Customer has driven off-road, or on clearly sign posted closed roads; and
 - any occasions following an accident;
- m) Transporting animals.**
The transportation or arrangement of the transportation of any animal (guide dogs or hearing dogs to be transported together with their owner, where the AA will provide transportation 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 any animal, then this will be at Your own risk. It is Your responsibility to secure any animal being transported or to make alternative arrangements for its transportation;
- n) Participation in sporting events.**
Assistance for vehicles broken down as a result of taking part in any "Motor Sport Event", including, without limitation, racing, rallying, trials or time-trials or auto test. However, for the avoidance of doubt, the AA does not consider "Concours d'elegance" events, track test days for road-legal vehicles or rallies held exclusively on open public highways where participants are required to comply with the normal rules of the road, to be Motor Sports Events.

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

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 44 for Customer Care contact details).

3. The AA reserves the right to refuse to provide or arrange Breakdown assistance under the following circumstances:
- 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;
 - 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;
 - Unsafe, unroadworthy or unlawful vehicles.**
i.e. Where in the AA's opinion, Your Vehicle was, immediately before the relevant Breakdown or accident, dangerous, overloaded, 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;
 - Assisting where unsafe or unlawful activities.**
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 reasonably satisfied that the vehicle concerned is exempt from such display, the AA reserves the right to refuse service;

- Delay in reporting.**
In the AA's reasonable opinion, there has been an unreasonable delay in reporting the Breakdown;
- Cannot verify cover.**
Where You cannot produce a valid Ultimate Reward Current Account 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 reasonable satisfaction that the relevant level of service entitlement was held at the time of the Breakdown. Any services provided under Stay Mobile must be paid for in advance by You and will be fully refunded if it can be established to the AA's reasonable satisfaction that entitlement to Stay Mobile was held at the time of the Breakdown.

Without prejudice to Your statutory rights, no refunds will be given if entitlement to cover cannot be proved, or simply because Your Vehicle cannot be fixed at the roadside;
- Unreasonable behaviour.**
i.e. Where the AA reasonably considers that You:
 - 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
 - have falsely represented that You are entitled to services that You are not entitled to; or
 - have assisted another person in accessing AA services to which they are not entitled; or
 - 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. 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 Ultimate Reward Current Account no refund is available. Cancellation/ closure of Your Bank of Scotland Ultimate Reward Current Account will mean that Your rights to service from the AA will cease immediately.
9. The AA shall have the right to cancel any cover if:
- the AA has been entitled to refuse service under clause 3g, page 41;
 - the AA considers, and as a result of the Customer's conduct, that there has been a breakdown in its relationship with the Customer.
 - 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 Ultimate Reward Current Account, Your Breakdown cover with Automobile Association Developments Limited (trading as AA Breakdown Services) (and, where applicable, Acromas Insurance Company Limited) will expire in accordance with the Terms and Conditions of Your Bank of Scotland Ultimate Reward Current 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 the Terms and Conditions of cover during the subscription year, on the giving of at least 30 days' notice, where this is 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, shortages of fuel or other necessary supplies, failure of telecommunications lines or systems, default of suppliers or sub-contractors, 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 the cover agreement with the AA 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 booklet are for convenience only and shall not affect the interpretation of its contents.

Interpretation: use of English law and language

18. Your AA 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

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 policy. If Your road traffic accident happens during normal office hours (Monday to 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 5 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 Bank of Scotland Ultimate Reward Current 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 the AA can arrange to have Your Vehicle recovered to a place of safety overnight. The Accident Management helpline will also arrange for a Personal Incident Manager to contact You during normal working hours.
2. The use by You of any of the other AA services (for example Roadside Assistance, Home Start, Relay) is subject to the relevant terms and conditions.
3. The AA reserves the right to withhold or withdraw the Accident Management Service at any time if any repairs are begun before the work is authorised through the Accident Management Service.
4. The Accident Management Service is not available for use by, or for, any third parties involved in a road traffic accident (regardless of fault) with You.
5. Whilst the Accident Management Service can make all the necessary arrangements for the repair of Your Vehicle damaged as a result of a road traffic accident, the AA and Bank of Scotland give no guarantee or warranty as to the standard or quality of any such repair work performed or any replacement components fitted to Your Vehicle. The contract for repair will be between You (or, if appropriate, Your insurer) and the relevant repairer. Under no circumstances will the AA or Bank of Scotland be held responsible for replacement components fitted by a vehicle repairer as a result of, or in connection with, the provision of the Accident Management Service.
6. It is Your responsibility (or, if appropriate, Your insurer's responsibility) to pay for the recovery costs and the cost of all vehicle repairs (both labour and parts) performed on Your Vehicle following a motor road traffic accident. Neither the AA nor Bank of Scotland will be responsible for any failure to pay the repairer for any work undertaken.
7. You (or, if appropriate, Your insurer) will be charged the current market price for any additional services You require (for example technical inspections, damage reports or vehicle delivery) which are arranged in connection with repairs which have been organised through the Accident Management Service.
8. Sections 1n, 3, 4, 5, 6, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17 and 18 of General Terms and Conditions – AA Breakdown Cover shall apply to this cover and any reference therein to Breakdown or Breakdown assistance or service shall be taken, as appropriate, to refer to accident or act of vandalism and/or to Accident Management.

AA Data Privacy Notice

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

We keep personal data for as long as we have reasonable business needs, to provide goods and/or services to **You** and then for as 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 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 aims to provide **You** with a high level of service at all times. However, there may be a time when **You** feel that their service has fallen below the standard **You** expect. If this is the case and **You** want to complain, the AA will do their best to try and resolve the situation.

There are several ways **You** can contact the AA:

Phone: **0344 209 0556**

Email: **customersupport@theAA.com**

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

Fax: **0161 488 7544**

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

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

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

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

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)

The activities of AAIS in arranging AA Breakdown Cover are covered by the FSCS. You may be entitled to compensation from the scheme if AAIS 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. Further information about compensation scheme arrangements is available from the FSCS at **www.fscs.org.uk** or telephone **0800 678 1100** or **0207 741 4100**.

AA Company Details

Automobile Association Developments Limited, (trading as AA Breakdown Services), is an insurer of breakdown assistance services cover that is exempt from authorisation under the Financial Services and Markets Act 2000. Registered office: Fanum House, Basing View, Basingstoke, 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. Acromas Insurance Company Limited, 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

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 www.bankofscotland.co.uk or call us on **0345 124 1401**. This policy constitutes an agreement between you and the insurer, Assurant General Insurance Limited.

The insurer has appointed Lifestyle Services Group to handle claims and complaints on their behalf. References to 'we/us/our' relates to Assurant General Insurance Limited and Lifestyle Services Group Limited. Where the wording refers to claims and complaints, these are handled by Lifestyle Services Group Limited.

Who is this cover designed for?

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

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

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

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

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

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

The cover you receive

Risks you are covered for

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

- ▶ Loss
- ▶ Theft
- ▶ Damage
- ▶ Breakdown (including faults)

Occurring anywhere in the world

Benefits you receive

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

- repair the mobile phone (where possible) or
- replace it with a mobile phone of the same make and model. 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

- Where we replace the mobile phone the replacement may be a remanufactured (not brand new) device,
- 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.
- Where we send you a replacement or repaired item, this will be to a UK address

If you are charged by your network for your replacement SIM card we will reimburse you.

If you make a successful claim for loss or theft and discover you have been charged for calls, texts or data as a result of someone else using your phone. These **unauthorised network charges** are covered up to a value of £1,500 if you have an airtime contract and £500 if you pay as you go

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

- the moment the loss or theft occurred and
- 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 for contract handsets

£500 for Pay As You Go

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

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

What you are NOT covered for

Summary

Description

Excess

You need to pay a contribution of £100 every time you make a successful claim for loss, theft, damage or breakdown

This is the excess. **Your excess is payable for every accepted claim and must be paid before your claim will be settled.** You should consider this excess when deciding if this policy is suitable for you.

Summary

Description

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

We know how important your mobile phone is to you and we expect that you will take care of your mobile phone. If you don't take care of your mobile phone then we may not pay your claim.

Taking care of your mobile phone means:

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

If you knowingly leave your mobile phone where others can see it but you cannot and your mobile phone is then lost or stolen we may not pay your claim.

We will always take into account where you are and what you are doing when we assess whether you have taken care of your phone. If we believe you have not taken care of your mobile phone, and have knowingly taken a risk with it, we may decline your claim.

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

- in a 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.

All of these examples increase the risk of it being lost, stolen or damaged and may result in your claim being declined. The examples are to help you understand what's covered, and are not the only reasons a claim could be rejected.

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

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

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

For example if you submit a claim on 1st January which is successful and submit another claim on 1st May in the same year which is successful you will not be able to make any further claims against this policy that happen prior to 1st January of the following year.

Cosmetic damage

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.

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.

Contents of your mobile phone

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.

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.

Other losses

Any cost or losses that can't be resolved by the repair or replacement of your mobile phone

We don't cover any loss or 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

Any device that is not a mobile phone

This policy is only for mobile phones. This means we only cover handheld devices that are designed to make mobile phone calls and work independently from any other device.

This policy isn't for tablet computers, smart watches or other wearable technology

Modifications

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.

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.

Mobile phones passed into the care of a business or individual for the purpose of providing a service

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:

- Delivery service such as a postal or courier service
- Mobile phone customisation service
- Mobile phone repair service

Losses incurred as a result of the sale of your mobile phone

We do not cover any loss of your mobile phone or any loss of money expected from any transaction, from the sale or trade of your mobile phone. This is because the mobile phone will have been actively passed to an individual or business and, therefore, no loss or theft has taken place.

We therefore recommend you take precautions if you sell your mobile phone, such as;

- waiting for payment (including waiting for cheques to clear) before releasing your mobile phone,
- using a secure payment service,
- not accepting cash payments from people you don't know (who could be using forged banknotes), and;
- ensuring your mobile phone is sent using a reliable and suitably insured delivery service.

Counterfeit Mobile Phones

We do not cover any mobile phones that are manufactured in a way to resemble mobile phones made by another company in breach of any copyright laws, or devices that are created by using parts from a number of different phones.

Where we receive a claim for any mobile phones that fall into this category we will return the mobile phone to you unrepaid and the claim will be declined.

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

If you are having difficulty with any of the requirements below, please do not hesitate to contact us

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 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 phone's 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. 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 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. 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 what 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>
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. We may ask to see something that tells us that the items you are claiming for belong to you and confirms the make, model, memory size and IMEI number of your mobile phone.</p> <p>The IMEI number is the unique serial number for your mobile phone. You can find it by inputting *#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

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 through www.bankofscotland.co.uk or by calling **0345 124 1401**

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:

We will either repair your mobile or send you a replacement

In the event of your mobile device being lost or stolen we will blacklist the mobile device to prevent it from being used. When returning any items in order for repair to be carried out, please ensure that you have removed any locking mechanism (e.g. 'Find my iPhone') before you send your device to us. If this isn't removed this will affect the processing of your claim and the handset may be returned to you for the block to be removed before the claim can be assessed. We may not be able to complete a claim until we can confirm the security features have been removed.

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.
- 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.
- The cost of postage in sending a device to us for repair is not covered under this insurance policy.
- 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 mobile phone details change

If you change your mobile phone, please ensure you keep your records up to date, this can be done quickly and easily online via www.bankofscotland.co.uk

Fraud

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

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

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

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

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

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

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

Price of your insurance

This insurance is provided as a benefit of your Ultimate Reward Current Account and the cost is included in the monthly fee you pay for this account.

Duration of this Policy

Mobile phone insurance is a monthly contract. This policy is provided as a benefit of you being an Ultimate Reward Current Account holder.

Cancelling your insurance

If you or Bank of Scotland close your account, or Bank of Scotland terminates the cover provided through the programme, 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 124 1401**. We will do everything possible to ensure that your query is dealt with promptly.

Alternatively, you can email LSG.Customerrelations@lifestylegroup.co.uk or 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 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, or to proportionately reflect other legitimate cost increases or reductions associated with providing the cover, or where we choose to change the level of cover.

Compensation scheme

Assurant General Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if they cannot meet their liabilities.

You are covered for 90% of the entire claim without any upper limit. You can get more information about the compensation scheme arrangements by contacting the FSCS

Web: fscs.org.uk

Telephone: **0800 678 1100** or **0207 741 4100**

Status disclosure

This Policy has been arranged as part of your bank account and is administered by Lifestyle Services Group Limited with a single insurer, Assurant General Insurance Limited.

Assurant General Insurance Limited (Financial Services Register No. 202735) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Lifestyle Services Group Limited (Financial Services Register Number 315245) is authorised and regulated by the Financial Conduct Authority. Lifestyle Services Group Limited handle claims and complaints on behalf of the insurer.

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 124 1401** or in writing to: Lifestyle Services Group Limited, PO Box 98, Blyth, NE24 9DL.

Your rights

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

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

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

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

Home Emergency

The Insurance Contract

About Your policy wording:

This service provides assistance if **You** or any member of **Your Family** have a **Home Emergency** and **You** phone the **Home Emergency** Helpline.

We will arrange to deal with the emergency by choosing a qualified person to come to **Your Home** and carry out any repairs that are necessary as a result of that **Home Emergency**.

We want **You** to get the most from this service and to do this **You** must read this policy and make sure **You** are covered for the sort of losses **You** think might happen and make sure **You** understand the conditions and exclusions which apply to **Your** policy. If **You** do not meet these conditions it may affect any claim **You** make.

Your policy is renewed on a monthly basis and will end if (i) **Your** Ultimate Reward Current Account is closed; (ii) **You** fail to pay the monthly fee for **Your** account; (iii) **Your** account is changed to another type of account with **Your** account provider; (iv) **Your** account comes under the management of **Your** account provider's collections and recoveries department; or (v) **Your** residential address is no longer in the UK. **You** have the right to cancel **Your** policy by giving **Us** notice that **You** wish to cancel. **We** may cancel **Your** policy or change **Your** policy wording by giving you 30 days' notice in writing. If **Your** policy ends for any reason, **You** will not be entitled to a refund of any fees and/or premium paid for the cover provided under **Your** policy.

Words with special meanings

Throughout **Your** policy wording, certain words are shown in **bold** type. These words have special meanings which are listed below.

Home

The private dwelling shown as your address on your Ultimate Reward Current Account with the bank which is your permanent home, is in the UK occupied by **You** or **Your Family** and its garages and outbuildings detailed in the deeds of the property (which are solely for domestic purposes).

Home Emergency

A sudden event that was not expected by any of **Your Family** and which needs immediate action to:

- ▶ make the **Home** safe or secure
- ▶ avoid damage or more damage to **Your Home**
- ▶ make **Your Home** fit to live in
- ▶ restore electricity, gas or water services to **Your Home** if they have totally failed.

Insurance Period

The period commencing on the date **You** open an Ultimate Reward Current Account and ending when **Your** Ultimate Reward Current Account is closed or **Your** policy is cancelled, whichever is earlier.

Unoccupied

When **Your Home** has not been lived in for more than 60 days in a row.

Vermin

Brown or black rats, house or field mice, wasps' and hornets' nests when situated inside **Your Home** or pests that are destructive in their natural behaviour.

We/Us/Our

Inter Partner Assistance SA (IPA) UK Branch or such other insurer as may be appointed by Your Ultimate Reward Current Account provider.

You/Your

The holder(s) of an Ultimate Reward Current Account.

Your Family

You, **Your** spouse, **Your** civil partner (as defined in Section 1 of the Civil Partnership Act 2004) or the person (whether or not of the same sex) with whom **You** are permanently cohabiting in a marriage-like relationship, children (including adopted and foster children) and relatives or domestic staff who normally live with **You**.

The insurer

This policy is underwritten by Inter Partner Assistance SA (IPA) UK Branch which is fully owned by the AXA Assistance Group. Inter Partner Assistance is a Belgian firm authorised by the National Bank of Belgium and subject to limited regulation by the Financial Conduct Authority. Details about the extent of its regulation by the Financial Conduct Authority are available from us on request. Inter Partner Assistance SA (IPA) UK Branch firm register number is 202664. You can check this on the Financial Services Register by visiting the website www.fca.org.uk/register or by contacting the Financial Conduct Authority.

The UK branch is registered in England number: FC008998.

UK Registered Office: Inter Partner Assistance S.A., The Quadrangle, 106-118 Station Road, Redhill, Surrey RH1 1PR.

Inter Partner Assistance S.A. is a member of the Association of British Insurers (ABI) and Financial Ombudsman Service (FOS).

Making a claim

1. To obtain emergency assistance call the 24 hour **Home Emergency Helpline** on **0345 124 1401**.
2. Ensure **You** have the following information to hand:
 - ▶ **Your** name and postcode
 - ▶ **Your** Ultimate Reward Current Account Number and branch Sort Code
 - ▶ an indication as to the nature of the problem.

How We settle claims

The most **We** will pay for any single event is up to £250 (including VAT) towards the cost of the qualified person who **We** choose to deal with the **Home Emergency**, in respect of the call-out charge, labour and any materials that are necessary, plus up to £100 towards alternative accommodation.

Policy limits

What IS covered:

- ▶ A **Home Emergency** that **You** or any member of **Your Family** tells **Us** about.
- ▶ If **Your Home** becomes uninhabitable and remains so overnight **We** will reimburse **Your** accommodation and related transport costs up to a maximum value of £100 provided that **You** obtain **Our** express agreement in advance of such costs being incurred.
- ▶ **Unable to repair:** If we (our authorised contractors) are unable to repair your boiler/hot water system, we will pay you £250 towards a replacement. This can be claimed on a reimbursement basis within 180 days of attendance. If we are unable to repair your boiler/ hot water system and you choose to not replace it, cover under this section will no longer apply.

Parts availability

Availability of parts is an important factor in providing emergency repairs. If **Our** engineer does not carry the spare parts needed on the day of your appointment, **We** will do all **We** reasonably can to find and install parts from **Our** approved suppliers. **We** may use new parts or parts that have been reconditioned by the manufacturer or approved third parties. **We** may not replace parts on a like for like basis but will provide an alternative suitable for containing the emergency. However, there may be times when replacement parts are delayed because of circumstances beyond **Our** control. In these cases **We** will not be able to avoid delays in repair; **We** will keep you informed throughout your claim. If the emergency repair costs more than £250. **We** will require **You** to contribute the difference or subject to **Our** prior agreement and on receipt of **your** engineer's fully itemised and paid invoice, **We** would pay **you** up to £250 inc. VAT as a contribution to a repair which **You** will arrange yourself. Please note, the above contribution may be reduced by the costs already reasonably incurred by **Our** authorised contractor, for the initial visit. This will be in full and final settlement of **Your** claim. When **We** make a repair **We** will leave **Your Home** safe and habitable but **We** will not be responsible for reinstating it to its original condition, although **You** may find that this is covered under your buildings insurance. There may also be occasions where parts for **Your** boiler/ hot water system are no longer available. In these situations **We** will ensure **Your Home** is safe and if appropriate offer **You** the unable to repair contribution of £250 towards a replacement boiler/hot water system, (see paragraph above starting 'Unable to repair'). **We** can also arrange for **You** to receive a quotation for a replacement boiler/hot water system at **Your** cost.

Covers	The most we will pay for any single event
Cost of the qualified person chosen by us to deal with the emergency in respect of the call-out charge, labour and any materials necessary.	£250
Home emergency overnight accommodation	£100

What IS NOT covered:

- ▶ If you think **You** have a gas leak, **You** should immediately call the National Gas Emergency Service on **0800 111 999**.
- ▶ A fault any member of **Your Family** knew or should have known about when **You** took out the policy.
- ▶ Systems or structures (for example, central heating) which have not been installed or fitted by a qualified person.
- ▶ Any claim if **Your Home** is **Unoccupied**.
- ▶ Any claim if **Your** mains electricity, water or gas supply fails or is deliberately cut off by any electricity, water or gas supply company.
- ▶ Any claim for water supply pipes outside the walls of **Your** private dwelling.
- ▶ Any deliberate act of any public or local authority service.
- ▶ Any deliberate act or omission by any member of **Your Family**, in an attempt to make a false or fraudulent claim under this section.
- ▶ Any claim which is covered by a maintenance agreement, guarantee or extended warranty contract.
- ▶ Any claim because **Your** central heating boiler fails and is LPG Fuelled, oil fired, warm air, solar heating or boilers with an output over 60Kw/hr.
- ▶ Septic tanks, guttering and down pipes.
- ▶ Breakdown or loss of, or damage to, domestic appliances like freezers, washing machines, microwaves or other mechanical equipment such as Saniflow toilets.

- ▶ Any loss where **You** did not contact **Us** to arrange repairs.
- ▶ Any loss or damage arising from subsidence caused by bedding down of new structures, repairs or alterations to the property, faulty workmanship, or use of defective materials, river or coastal erosion.
- ▶ Any defect, damage or failure caused by:
 - i) modification or attempted repair to all or any part of your property by you or your own contractor which results in damage to that or another part of your property;
 - ii) failure to comply with recognised industry standards;
 - iii) your or your contractor's malicious or wilful action, misuse or negligence.
- ▶ Any leaking or dripping tap that requires re-washing or replacing, external overflows or replacement of cylinders, tanks, radiators and sanitary ware.
- ▶ Any burst or leaking flexible hoses which can be isolated or leaking washing appliances.
- ▶ De-scaling and any work arising from hard water scale deposits or from damage caused by aggressive water or sludge resulting from corrosion. Signs that work is needed may include a noisy boiler, sludged up pipes or poor circulation.
- ▶ Replacement of light bulbs and fuses in plugs.
- ▶ Lost keys for outbuildings, garages and sheds.
- ▶ **Vermin** outside the private dwelling, for example, garages and other outbuildings.
- ▶ Where the account holders tenancy agreement has a requirement for the tenant to report emergencies to the home owner or the managing agent to instruct the appropriate contractor.
- ▶ Any cost relating to the repair or attempted repair not carried out by us.
- ▶ **We** will not provide cover, pay any claim or provide any benefit if doing so would expose us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

General conditions applying to Your policy

- ▶ **Your** policy is only available to persons resident in the **UK**, Channel Islands or Isle of Man.
- ▶ **You** and **Your Family** must take all reasonable steps to prevent loss or damage to everything which is covered under this policy.
- ▶ **You** must keep all buildings and all the property covered in good condition and repair.
- ▶ Failure to take all reasonable steps to prevent loss or damage will result in a deduction from any claim payment, or may result in **Your** claim being declined in full.

General exclusions applying to Your policy

- ▶ Any loss or damage caused, or allowed to be caused deliberately or wilfully, by any of **Your Family**, a paying guest or tenant.
- ▶ Any loss or damage caused directly or indirectly by:
 - ionising radiation or radioactive contamination from any nuclear fuel or waste which results from the burning of nuclear fuel; or
 - the radioactive, toxic, explosive or other dangerous properties of nuclear machinery or any part of it; or
 - war, invasion or revolution; or
 - terrorism. For the purpose of this exclusion, 'terrorism' means the use of, or threat of use, of biological, chemical and/or nuclear force or contamination by any person(s), whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government(s) or put any section of the public in fear; or
 - pressure waves caused by aircraft or indirectly or other flying objects moving at or above the speed of sound.
- ▶ Any loss or damage resulting directly or indirectly from pollution or contamination which was:
 - a result of an intentional act; or
 - expected or should have been expected; or
 - not sudden; or
 - not during any **Insurance Period**.
- ▶ Uninsurable Risks:
 - wear, tear and depreciation; and
 - any loss or damage caused by wet or dry rot; and
 - any loss or damage caused by fungus, woodworm, beetles, moths, insects or **Vermin**; and
 - mechanical or electrical fault or breakdown; and
 - any process of cleaning, dyeing, renovating, altering, re-styling, repair or restoring; and
 - anything which occurs gradually, or deteriorates over a period of time or has reached the end of its useful life.
- ▶ **We** will not provide cover for any loss or damage that occurred prior to the start of **Your** policy.

Complaints procedure

Although **We** aim to please, **We** want **You** to tell **Us** if **You** have problems.

Action You can take

You can complain about **Home Emergency** by calling **01737 815 913** or **you** can email us at: homeemergencycomplaints@axa-assistance.co.uk cover or by writing to Customer Services Administration, Inter Partner Assistance SA (IPA) UK Branch, The Quadrangle, 106-118 Station Road, Redhill, Surrey RH1 1PR United Kingdom. **We** will deal with **your** dissatisfaction as soon as **We** can and try to reach an amicable resolution. If a complaint is not settled, **You** may be able to refer it to the Financial Ombudsman Service who will undertake an independent and impartial review of **your** complaint. The address is The Financial Ombudsman Service, Exchange Tower, London E14 9SR or email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

If **You** make a complaint, it will not affect **Your** right to take legal action.

Details on how to take **your** complaint to the Financial Ombudsman Service can also be found on the Online Dispute Resolution (ODR) platform <https://ec.europa.eu/consumers/odr>, which has been set up by the EU Commission

Data Protection and how Your information will be used

Please read the paragraphs below, which define how **We** use information about **You** for the purpose of providing **You** with insurance services and additional products and services.

We appreciate the importance of the protection, confidentiality and security of **Your** information.

Personal Information

Data Protection

Details of **You**, **Your** insurance cover under this policy and claims will be held by **Us** (acting as data controllers) for underwriting, policy administration, claims handling, providing home emergency assistance, complaints handling, sanctions checking and fraud prevention, subject to the provisions of applicable data protection law and in accordance with the assurances contained in **Our** website privacy notice (see below).

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

These activities may include:

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

We will separately seek **Your** consent before using or disclosing **Your** personal data to another party for the purpose of contacting **You** about other products or services (direct marketing). Marketing activities may include matching **Your** data with information from public sources in order to send **You** relevant communications.

You may withdraw **Your** consent to marketing at any time, or opt-out of feedback requests, by contacting the Data Protection Officer (see contact details below).

We carry out these activities within the UK and the European Economic Area (the European Union plus Norway, Liechtenstein and Iceland) and Switzerland, across which the data protection laws provide a similar level of protection.

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

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

If **You** want to know what information is held about **You** by Inter Partner Assistance or AXA Assistance, or have other requests or concerns relating to **Our** use of **Your** data, please write to **Us** at:

Data Protection Officer
The Quadrangle
106-118 Station Road
Redhill
RH1 1PR
UK

Email: dataprotectionenquiries@axa-assistance.co.uk

Our full data privacy notice is available at: www.axa-assistance.co.uk
Alternatively, a hard copy is available from **Us** on request.

Card Cancellation service

Terms and conditions of the Card Cancellation service

1. General information

This service is included as a benefit of your Ultimate Reward Current Account. The cost of this Card Cancellation service is included as part of your standard monthly account fee.

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

This Card Cancellation service is provided by Citymain Administrators Ltd (part of the SPB UK & Ireland Group Companies), registered in England and Wales, Company No: 03979666. Registered office: 3000 Lakeside, Western Road, North Harbour, Portsmouth, PO6 3EN. Citymain Administrators Ltd are referred to as (we/us) in the terms and conditions which follow.

2. Scope of service

Card Cancellation service gives you a 24/7 helpline to cancel lost or stolen cards and sort out replacements in just one call. It provides assistance for cards registered in the account holder(s) name only. You can also securely register your passport and driving licence numbers with us for easy access should you lose them.

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

2.1 Registering Your Cards:

It is not compulsory for you to register your cards but if you do choose to register your cards with us it will make it quicker and easier for us to complete a loss report on your behalf if they ever go missing. Register all your financial cards, including credit, debit, bank and building society cards and store cards. We recommend you do this as soon as possible. You can do this by calling **0345 124 1401** or **+44 (0) 1495 28 12 96** if you're abroad and have your cards to hand. Make sure you register any additional account holder's cards too.

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

You also have the option of registering your Passport and Driving Licence Number. We can then provide you with these document numbers should you need them for any reason in the future.

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

2.2 Reporting lost or stolen cards:

If your cards are lost or stolen, please call as soon as possible:

- To report your cards lost or stolen in the **UK** call **0345 124 1401**
- To report your cards lost or stolen whilst abroad **+44 (0) 1495 28 12 96**

This service is open 24 hours a day, 7 days a week, 365 days a year.

When you call, we will complete a loss report on your behalf and contact your relevant card issuer(s) to request your cards to be cancelled and re-issued to you. Should any of your card issuers require you to contact them separately we will notify you accordingly.

3. Our liability

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

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

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

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

Nothing in these terms will affect any other rights you may have in law. The laws that will apply to this service are the laws of England and Wales.

4. Already benefit from a card cancellation service?

You may want to check the details of any card cancellation service you may already have with another provider against the Card Cancellation service we offer with your account to ensure you are not paying unnecessarily for the same service.

5. How to complain:

We set high standards and seek to provide levels of service that you have the right to expect. However, things can go wrong and if they do, we want you to tell us about them. If you have a complaint about this service please let us know:

- ▶ Call us on **0333 999 7940** or,
- ▶ Write to the Customer Relations Manager at Citymain Administrators Ltd, 3000 Lakeside, Western Road, North Harbour, Portsmouth, PO6 3EN or,
- ▶ Email us at **customerrelations@citymain.com**

We aim to resolve any issues as quickly as possible and you will be advised of our complaints process at the time of contact, alternatively you may request a copy of our complaints process at any time by contacting us on the options above.

6. Changes to the service

The document tells you what you need to know about this service. These terms and conditions can be subject to change from time to time. You will be provided with at least two months notice of any change by letter or electronically, in statement messages or inserts or in any other way which is sent to you individually.

7. Data Protection – Your Information

Citymain Administrators Ltd (part of the SPB UK & Ireland Group Companies), whose registered office is 3000 Lakeside, North Harbour, Western Road, Portsmouth, PO6 3EN, is committed to preserving the privacy of our customers. Please read the following privacy policy to understand how we will use and protect the information that you provide to us.

This service is included as a benefit of your Ultimate Reward Current Account and therefore you consent to the collection, sharing of and use of your information under the terms of this privacy policy with your account provider. We will also share your information with your card issuer when making a loss report on your behalf. We may collect and use the following information:

- ▶ your name and contact information (including e-mail address and mobile phone number) and any other contact details;
- ▶ your date of birth;
- ▶ financial information including card details;
- ▶ driving licence and passport numbers;
- ▶ records of any correspondence with you regarding any specific enquiry you make.

The information you provide will be used by us to supply you with the services. We may use the information to contact you to obtain your views and feedback on the service and to let you know about important changes to the services we offer and for statistical analysis. We may anonymise personal information and provided individuals are not and cannot be identified from data by itself or when combined with any other data held by us or other persons as relevant, that data will not be subject to this notice or data protection laws. We may use anonymised data for analysis of statistical trends.

We may contact you by post, telephone or email in relation to this service. Your information will not be used or disclosed other than in accordance with this privacy policy, or without your permission, unless required by law. If you would prefer us not to contact you to obtain your views and feedback on the service or you change your mind in the future and would like us to stop contacting you for this purpose, please write to: Citymain Administrators Ltd, 3000 Lakeside, North Harbour, Western Road, Portsmouth, PO6 3EN.

We may co-operate with the Police and any other relevant authorities or organisations in connection with any misuse or suspected misuse of the services provided by us or any member of our group of companies. If necessary, we may divulge information about you for this purpose. You have a right to ask for a copy of the data held about you and you may ask us to make any necessary changes to ensure that it is accurate and kept up to date. If you wish to do this, please either write to: Citymain Administrators Ltd, 3000 Lakeside, North Harbour, Western Road, Portsmouth PO6 3EN or email us at customerrelations@citymain.com

We employ security measures to protect your information from access by unauthorised persons and against unlawful processing, accidental loss, destruction and damage. We will retain your information for a reasonable period or as long as the law requires. Any changes to our privacy policy will be notified to you in the appropriate way. All comments, queries and requests relating to our use of your information are welcomed and should be addressed as specified above.

Key policy differences

The table below provides a summary of the key differences between the cover provided as part of the Ultimate Reward Current Account and our standalone policies for Travel, Home and Motor Insurance.

To ensure you don't have more cover than you need, you may wish to review the terms and conditions of any similar policies you hold with either us or any other provider.

Halifax Travel Insurance – 0345 723 3343

	Cover provided with your Ultimate Reward Current Account	Cover provided with your Halifax Travel Insurance policy
Travel		
Maximum age limit	▶ Cover ceases on your 71st birthday	▶ Maximum age 75 on annual multi-trip or single trip
Policy excess	▶ £50 per successful claim	▶ £50 each claim per incident with the option to increase to £100
Cancellation limits	▶ up to £5,000	▶ up to £3,000 with the option to increase to £5,000
Policy Cover	▶ Personal Baggage, Personal Money, Winter Sports and Golf Cover inclusive	▶ Option to include Winter Sports

Halifax Motor Insurance – 08009 17 17 91

	Cover provided with your Ultimate Reward Current Account	Cover provided with your Halifax Motor Insurance policy
Breakdown cover	Ultimate Reward Current Account holders are covered as a driver or passenger in any car within the specified limits	Policy holders are covered and anyone driving or riding as a passenger in the insured vehicle with the permission of the policy holder

Halifax Home Insurance – 0345 600 6001

	Cover provided with your Ultimate Reward Current Account	Cover provided with your Halifax Home Insurance policy
Mobile phone cover	<ul style="list-style-type: none"> ▶ Phone up to a maximum value of £2,000 ▶ The following phone accessories: case, screen protector, headphones or bluetooth headset up to £250 ▶ Covers the account holders (maximum of 2 people) 	<ul style="list-style-type: none"> ▶ Phone up to £500, covering you and your family living at the property ▶ Airtime up to £25 ▶ Informing costs £25
Home Emergency cover		
We will pay for:		
▶ A qualified person chosen by us to deal with an emergency in your home	▶ £250	▶ £1,000
▶ Overnight accommodation if your home is uninhabitable	▶ £100	▶ £250

Home Emergency purchased alongside Bank of Scotland Home Solutions

	Cover provided with your Ultimate Reward Current Account	Cover provided with your Home Emergency policy purchased alongside your Home Solutions policy
Home Emergency cover		
We will pay for:		
▶ A qualified person chosen by us to deal with an emergency in your home	▶ £250	▶ £1,000
▶ Overnight accommodation if your home is uninhabitable	▶ £100	▶ £250

Our promise is to do our best to resolve any problems you have. If you wish to complain visit your local branch or call **0800 072 8668** or **0131 278 3729**. (Textphone **0800 389 1286** or **0131 278 3690**, if you have a hearing impairment). For more information visit bankofscotland.co.uk/contactus/complain

If you'd like this in another format such as large print, Braille or audio CD please contact us.

If you have a hearing or speech impairment you can contact us using the Next Generation Text (NGT) Service (available 24 hours a day, 7 days a week) or via Textphone on **0345 600 9644** (lines are open 9am to 5.30pm, 7 days a week). If you're Deaf and a BSL user, you can use the SignVideo service available at bankofscotland.co.uk/accessibility/signvideo

Call us, go online or visit one of our branches for more information on all fees and interest rates.

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

Calls may be monitored or recorded in case we need to check we have carried out your instructions correctly and to help improve our quality of service. Not all Telephone Banking services are available 24 hours a day, seven days a week. Please speak to an adviser for more information.

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.

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

Information correct as of January 2019.

