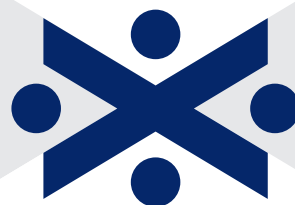


**Current Accounts**

# **Ultimate Reward Current Account**

A guide to your benefits

Applies from 21 November 2021



**BANK OF  
SCOTLAND**

By your side

# Inside this guide

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# Your benefits at a glance

The Ultimate Reward Current Account will cost you £17 a month. This monthly maintaining the account fee is debited from your account by the second working day of the following calendar month. Please note our Ultimate Reward Current Account is no longer available for new customers.

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## Some key benefits

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<b>Worldwide travel insurance</b>	<ul style="list-style-type: none"><li>▶ Worldwide multi-trip travel cover for you and your family (includes, if eligible, your spouse, civil partner or partner and children)</li><li>▶ Certain optional upgrades may be available by application direct to the insurer. An additional premium may be payable to them</li><li>▶ Includes golf cover and cover for certain sports and leisure activities</li><li>▶ Covers UK trips when two or more nights' accommodation is pre-booked</li><li>▶ Includes cover for:<ul style="list-style-type: none"><li>– Emergency medical (up to £10 million)</li><li>– Cancellation or curtailment (up to £5,000)</li><li>– Personal accident (up to £30,000)</li><li>– Baggage (up to £2,500, with single item and valuables limits of £500)</li><li>– Personal money (up to £750, with cash limit £300, or £50 if under 16)</li></ul></li><li>▶ There's cover for you or someone covered under the policy if a booked trip needs to be cancelled because either you or they, or a companion you are travelling with is asked to quarantine on an individual basis because of exposure to a contagious disease</li><li>▶ If you're abroad and need to speak to a doctor you'll have access to a 24/7 GP telephone service and to a video consultation service</li><li>▶ There's cover for the children of you/your partner when travelling with either of you or another responsible adult, provided the children are 18 or under (24 or under if still in full time education)</li></ul>
<b>Car breakdown cover</b>	<ul style="list-style-type: none"><li>▶ Provides cover within the UK, Channel Islands and Isle of Man</li><li>▶ Roadside Assistance</li><li>▶ At Home</li><li>▶ Customer covered, not the vehicle</li></ul>
<b>Mobile phone insurance</b>	<ul style="list-style-type: none"><li>▶ One phone per account holder, maximum of two for joint accounts</li><li>▶ Repair or replacement phone up to a maximum value of £2,000 (including VAT) per claim</li><li>▶ Covers for loss, theft, damage and breakdown (including faults)</li></ul>
<b>Home emergency cover</b>	<ul style="list-style-type: none"><li>▶ Covers a sudden unexpected incident to your primary residential home which needs immediate action to:<ul style="list-style-type: none"><li>– Make it safe, secure and/or fit to live in again;</li><li>– Prevent any risk to your or your family's health;</li><li>– Avoid damage or more damage to the home; or</li><li>– Restore electricity, gas or water services if they have totally failed</li></ul></li><li>▶ Provides a qualified person chosen by us to deal with the emergency up to £250</li></ul>

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All insurance benefits are only available to customers permanently residing in the UK, Channel Islands and Isle of Man. 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.

# 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.

## Some important exclusions

<b>Worldwide travel insurance</b>	<ul style="list-style-type: none"><li>▶ All cover ends if the account is closed, the policy is cancelled or when the account holder turns 71, whichever is earlier</li><li>▶ As long as you are aged under 71, your spouse, civil partner or partner will also be covered until they reach 71</li><li>▶ Your children aged 18 or under (24 or under if in full time education) are covered too, as long as they are travelling with either of you or another responsible adult</li><li>▶ The standard maximum trip limit is 31 days</li><li>▶ A maximum 31 days cover is provided for winter sports for each person covered in any calendar year</li><li>▶ A £75 excess per adult per incident may apply</li><li>▶ There won't be cover if you're abroad and you are instructed to return home or choose to leave early to avoid having to quarantine when you get home due to the risk of exposure to a contagious disease</li><li>▶ Cover is only available to UK residents, registered with a doctor in the UK and who start and end trips in the UK. (UK includes Channel Islands/Isle of Man)</li><li>▶ There is no cover for any amount recoverable from any other source such as your airline or your accommodation provider</li><li>▶ Pre-existing medical conditions that you (and anyone else on your policy) have or have had are not covered unless declared and cover agreed with the insurer. An extra premium may be payable to cover the medical condition(s)</li></ul>
<b>Car breakdown cover</b>	<ul style="list-style-type: none"><li>▶ Does not include AA National Recovery, 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</li></ul>
<b>Mobile phone insurance</b>	<ul style="list-style-type: none"><li>▶ Excess of £100 is payable on all successful claims</li><li>▶ No more than 2 successful claims per account holder in any 12 month period</li><li>▶ Replacement phones will be re-conditioned or re-manufactured devices, rather than brand new</li></ul>
<b>Home emergency cover</b>	<ul style="list-style-type: none"><li>▶ 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</li><li>▶ Any emergency in outbuildings, sheds, greenhouses or garages which are not attached to your home building, or in any land belonging to your home</li></ul>

## Additional exclusions you need to know

<b>Worldwide travel insurance</b>	<ul style="list-style-type: none"><li>▶ Claims for cancellation and curtailment relating to any undiagnosed pre-existing medical condition</li><li>▶ You may not be covered for claims relating to a medical condition of someone not necessarily travelling with you, but whose health your trip plans depend, if you were aware of the medical condition when opening your account or booking any trip</li><li>▶ Any claim if you do not follow any advice or recommendation made by any of the following: the Foreign, Commonwealth and Development Office (FCDO), or any government or other official authority at any destination you are travelling from, through or to</li><li>▶ There is no cover if you cannot travel or choose not to travel because the FCDO (or any other equivalent government body in another country) advises against travel due to an epidemic or a pandemic</li><li>▶ There is no cover for any delayed departure unless you have been delayed for at least 12 hours (or 6 hours, for trips of three nights or less)</li><li>▶ You should take reasonable steps to protect and prevent the theft of your property whilst on holiday and if you fail to do so, your insurance may not cover you</li><li>▶ Cover is excluded for certain sports and leisure activities (see the 'Sports and leisure activities' section on page 21)</li><li>▶ Any claim relating to an epidemic or pandemic, unless stated as being covered on the policy</li></ul>
<b>Car breakdown cover</b>	<ul style="list-style-type: none"><li>▶ Does not provide recovery for any vehicle following an accident</li><li>▶ You are not covered when travelling in a car, van, minibus or motorcycle exceeding the weight restriction of 3.5 tonnes and max width restriction of 8ft 3in (2.55m)</li></ul>
<b>Mobile phone insurance</b>	<ul style="list-style-type: none"><li>▶ 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</li></ul>
<b>Home emergency cover</b>	<ul style="list-style-type: none"><li>▶ Any loss where you did not contact us to arrange repairs in the first instance</li><li>▶ Where you are a tenant and are required to report emergencies to the home owner or the managing agent to instruct the appropriate engineer</li><li>▶ Any claim if your home is left unoccupied for over 60 days</li></ul>

## Actions you must take when you need to make a claim

### Not taking these actions could result in your claim being declined

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

# 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 23 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 47 for more details about your policy.

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 9am to 5pm Monday to Friday.

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](http://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

## What should I do next?

Managing your policy is made easier with Internet Banking. If you are having difficulties registering please contact Membership Services on **0345 124 1401**. All this can be done on the simple to use Allianz Assistance Hub, accessed through your banking app or using Internet Banking.

Once in Internet Banking click to go to the Allianz Assistance Hub where you will be able to do the following:

1. Check the policy provides the cover you need. Certain optional upgrades may be available by application to the insurers. An additional premium may be payable to them. Travel upgrades and medical screening cover is sold, administered and underwritten directly with the insurers through Allianz Assistance. Allianz Assistance are here to help if there's anything you do not understand.
2. Declare any pre-existing medical conditions. This should be done when opening your account and annually after that (or before booking a trip if there are any changes to these medical conditions or any new medical conditions develop).
3. Update your online personal information with details of your family members who are eligible for cover. This will assist the management of your policy and help Allianz Assistance to make swift payment of covered claims.
4. Register the flight details of your trips to benefit from automatic delay claim settlement of eligible claims.

You can also contact Membership Services to update personal information, declare any medical conditions and ask any queries regarding the policy.

## Medical screening provided by Allianz Assistance:

Pre-existing medical conditions that you (and anyone else on your policy) have or have had must be declared and cover agreed with the insurer. An extra premium may be payable to cover the medical condition(s).

To make sure your cover is not affected, it's important to tell Allianz Assistance about any medical conditions affecting anyone covered by your policy when opening your account and about any changes in health when renewing any upgrade and before booking a trip.

## Medical screening questions:

Please refer to the 'Health declaration and health exclusions' section on page 23 of the policy for full details of when and how to declare your pre-existing medical conditions.

## Upgrading your policy:

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

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

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

To find out more about these and other upgrades visit the Allianz Assistance Hub, accessed through your banking app or using Internet Banking or contact Allianz Assistance through Membership Services on **UK +44 (0)345 124 1401**.

## Phone numbers:

Allianz Assistance 24 hour emergency medical assistance helpline: **UK +44 (0)208 603 9935**.

To make a claim call membership services on: **UK + 44 (0)345 124 1401**.

For personal assistance and information services, policy queries, declaring a medical condition and upgrade purchases, call membership services on: **UK + 44 (0)345 124 1401**.

To make a complaint you can call membership services on **UK +44 (0)345 124 1401** or contact Allianz Assistance on **UK +44 (0)208 603 9938**.

# 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. The fee is debited from your account 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** from 7am to 11pm, seven days a week.

## Overdrafts

### Arranged overdraft

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

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

### Unarranged overdraft

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

## Text message alerts

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

### Arranged overdraft alerts

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

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

### Unarranged overdraft alerts

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

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

You can stop all overdraft alerts by texting **STOP** to **64447** or to opt back in, text **START** to the same number. Your preferences to opt in or out of alerts will be applied to all your accounts. Stopping alerts may mean you miss important messages and incur avoidable costs. There are other alerts we use to keep your money safe which you cannot stop.

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

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

Overdrafts are subject to application and repayable on demand. Full details of our overdraft charges can be found in the Banking Charges section of the Bank Account Conditions and Banking Charges guide.

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

## Your 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 Visa Secure.

For further information please visit:

**[bankofscotland.co.uk/secure-shopping](https://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.

## Withdrawing cash in a foreign currency, or withdrawing pounds outside the UK (at a cash machine or over the counter)

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.

If you use your debit card to withdraw cash in a foreign currency, or to withdraw cash in pounds outside the UK, Visa will convert the amount into pounds the day the transaction is processed 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. This is a fee for currency conversion. We will also charge a foreign currency cash fee of £1.50 for each withdrawal.

If you ask the cash machine operator/financial service provider to make the conversion, we will not charge you a currency conversion fee but we will charge a foreign cash fee of £1.50 for each withdrawal. The provider of the foreign currency may make a separate charge for conversion.

We won't charge a foreign currency cash fee or a foreign cash fee if you:

- ▶ withdraw euro within the EEA or UK; or
- ▶ withdraw euro from outside the EEA or UK and the cash machine operator's payment service provider is based in the EEA or UK.

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

## Buying goods or services in a foreign currency

If you use your debit card to make a purchase in a foreign currency, the amount is converted to pounds, on the day it is processed by Visa using the Visa Payment Scheme Exchange Rate. We will charge you a foreign currency transaction fee of 2.99% of the amount of the transaction. This is a fee for currency conversion. We will also charge a foreign currency purchase fee of £0.50 for each payment. The foreign currency purchase fee will not be charged if your purchase is made:

- ▶ with a Platinum or Premier account debit card; or
- ▶ in euro within the EEA or UK; or
- ▶ in euro outside the EEA or UK and the recipient's payment service provider is based within the EEA or UK.



## 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 C – 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](http://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. [www.bankofscotland.co.uk/onlinebankinghelp/international-payments](http://www.bankofscotland.co.uk/onlinebankinghelp/international-payments)

## 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](http://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

You can order foreign currency online and in branch and get it delivered free to your home or nearest branch. We'll also buy back any you might have left over from your trip. To find out more, visit [www.bankofscotland.co.uk/travel/](http://www.bankofscotland.co.uk/travel/)

## How to order

- ▶ Log into Internet Banking
- ▶ 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 arranged 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.

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## Protection for you and your family

## Page

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Worldwide multi-trip family travel insurance

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AA Breakdown Cover

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Home emergency cover

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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.

# How to contact us

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## 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** 24/7 automated service, advisers are available 7am to 11pm, seven days a week

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

### Visit one of our branches

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

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## 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

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## To make a complaint...

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

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If you are registered for Internet Banking, or you use our Mobile Banking app, 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.

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.

Our Accounts are not designed for postal use. If you contact us by post your letter will go to a central unit before being sent to the correct area, and this will add at least 1 working day to our usual timescales.

# Ultimate Reward Current Account benefits, terms and conditions

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## Ultimate Reward Current Account benefits terms and conditions

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## Important points to note

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

To speak to us, call: **0800 072 8668**

From abroad: **+44 131 278 3729**

Automated service: 24/7

Adviser service: 24/7

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

You can also write to:

Bank of Scotland  
PO Box 761  
Leeds  
LS1 9JF

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

Provided you've tried to resolve things with us first, if you're still unhappy, you can ask the Financial Ombudsman Service to help. We can provide information on how to do this if you need it.

## 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 UK Finance. Please see [www.ukfinance.org.uk](http://www.ukfinance.org.uk) to find out more.
- ▶ We are a member of the Banking Standards Board (BSB) and support the BSB's Consumer Framework and Principles. Find out more at [www.bankingstandardsboard.org.uk](http://www.bankingstandardsboard.org.uk)
- ▶ We adhere to The Standards of Lending Practice which are monitored and enforced by the LSB: [www.lendingstandardsboard.org.uk](http://www.lendingstandardsboard.org.uk)
- ▶ 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](http://www.ofcom.org.uk), telephone **020 7981 3040**, textphone/fax **020 7981 3043**.
- ▶ 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](http://www.companieshouse.co.uk) or call the Registrar on **0303 1234 500**.
- ▶ Our VAT number is 244 1555 76.

## Advertising

- ▶ 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](http://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](http://www.asa.org.uk), call the ASA on **020 7492 2222** (textphone **020 7242 8159**), email them at [enquiries@asa.org.uk](mailto: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](http://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 the insurance services

### Ultimate Reward Current Account

#### About the insurance services

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#### 1. Whose products do we offer?

We only offer products from the following insurers:

Travel Insurance – AWP P&C SA and administered by Allianz Assistance.

Financial failure cover is administered by International Passenger Protection Limited and underwritten by Liberty Mutual Insurance Europe SE.

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.

#### Useful Information

##### Claim Notification

To make a claim under all sections please contact **0345 124 1401**.

For medical assistance and repatriation claims please **+44 (0)208 603 9935**.

##### Making yourself heard

Any complaint you may have should in the first instance be addressed to the relevant helpline as outlined within the policy wording. If the complaint is still not resolved, you can approach the Financial Ombudsman Service. Referral to the Financial Ombudsman will not affect your right to take legal action.

Full details of addresses and contact numbers can be found within the 'Complaints procedure' section.

##### Cancellation Period

**You** are free to cancel this policy at any time by closing your Ultimate Reward Current Account or by changing it to another account type.

Please refer to the 'Cancellation' section within the 'General conditions applicable to the whole policy'.

##### Demands and needs statement

This product meets the demands and needs of those under 71 years of age travelling abroad in respect of medical and other similar expenses throughout the duration of the policy.



# Travel Insurance

## Important contact details

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

### The Allianz Assistance Hub

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

### Information

Customer services: [UK +44 \(0\)345 124 1401](tel:+44203451241401)  
(for policy queries, amendments, **upgrades** or policy cancellations)

Personal assistance service: [UK +44 \(0\)345 124 1401](tel:+44203451241401)

### Emergency assistance

24-hour emergency medical assistance  
(for medical emergencies or requests to come **home** early): [UK +44 \(0\)208 603 9935](tel:+442086039935)

HealthHero 24-hour GP consultation service: [UK +44 \(0\)208 603 9957](tel:+442086039957)

24-hour legal helpline: [UK +44 \(0\)345 124 1401](tel:+44203451241401)

In a life-or-death situation, call the emergency services in the country you are visiting (for example 112 in the European Union or 911 in the USA).

### Claims

For Sections 1 to 15: [UK +44 \(0\)345 124 1401](tel:+44203451241401)

For Section 16 - Financial failure cover: [UK +44 \(0\)345 266 1872](tel:+44203452661872)

### Registering flight details for automatic claim payment

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

# Important information

## About your policy

Worldwide Travel Insurance is a legal monthly contract between **you** and **us**. This policy is provided as a benefit of **you** being a Bank of Scotland Ultimate Reward Current Account holder. The cost is included in **your** standard monthly fee.

**You** should review the cover this policy provides every year to ensure it continues to meet **your** needs.

Remember, no policy covers everything.

The conditions **you** must keep to as part of the contract are shown under the 'General conditions' section on page 36. There are also special conditions that apply to claims which are shown within the section they apply to.

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

- ▶ under the 'General exclusions' section on page 37; and
- ▶ under 'What is not covered' in each section of cover.

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

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

Make sure that **you** understand the exclusions and conditions which apply to **your** policy. If **you** have any queries about **your** cover or need to declare any **pre-existing medical conditions you** can:

Visit: the Allianz Assistance Hub,  
Email: [travelinfoUK@allianz.com](mailto:travelinfoUK@allianz.com) or  
Call: **UK +44 (0)345 124 1401**.

Please make sure **you** have **your** Bank of Scotland Ultimate Reward Current Account number and **your** branch sort code to hand when **you** call.

## Insurer

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

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

## Operation of cover

This policy is provided as a benefit of **you** being a Bank of Scotland Ultimate Reward Current Account holder. The cost is included in **your** standard monthly fee.

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

The only additional fees or charges for this insurance or related services are for optional **upgrades you** purchase and/or any additional premiums that may be needed to cover **pre-existing medical conditions**. These **upgrades/** additional cover can be purchased directly from the **insurer** using the Allianz Assistance Hub, accessed through Internet Banking or calling **UK +44 (0)345 124 1401**.

The cover under this policy stops when:

- a) **Your** Bank of Scotland Ultimate Reward Current Account is closed.
- b) **You** fail to pay the monthly fee for **your** account.
- c) **Your** account is changed to another type of account with **your bank account provider**.
- d) **Your home** is no longer within the **UK** and **you** are no longer registered with a **doctor** in the **UK**.
- e) The account holder reaches the age of 71.

**Note:** For joint accounts, where one account holder is aged 71 or over but 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.

## Cancellation rights

**You** have the right to cancel **your** policy by giving **us** notice that **you** wish to cancel. **We** and **your bank account provider** 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 premium paid for the cover provided under **your** policy.

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

Refund requests can be made by:

Visiting: the Allianz Assistance Hub  
Emailing: [travelinfoUK@allianz.com](mailto:travelinfoUK@allianz.com) or  
Calling: **UK +44 (0)345 124 1401**.

Please make sure **you** have **your** Bank of Scotland Ultimate Reward Current Account number and **your** branch sort code to hand.

## Demands and needs statement

This product meets the demands and needs of those under 71 years who want to insure themselves against medical emergencies, delayed or missed departures, cancellation, cutting a trip short, lost, stolen or delayed possessions, loss of travel money and passport, personal accident, personal liability and legal expenses when travelling.

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

## Governing law

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

All communication between **you** and **us** will be in English.

## United Kingdom residents

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

## Policy excess

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

## Fraud prevention

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

- a) Share information about **you** with other organisations and public bodies including the police.
- b) Share information about **you** within the Allianz Group and with other insurers.
- c) 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.
- d) Load **your** details and any information and documents **you** provide **us** to the Insurance Fraud Register. This may affect future applications for insurance products.
- e) Check **your** details with fraud prevention agencies and databases. If **you** give **us** false or inaccurate information and **we** suspect fraud, **we** may record this with fraud prevention agencies.

## Automatic renewals

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

### ► Renewal of policy upgrades

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

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

Visiting: the Allianz Assistance Hub  
 Emailing: [travelinfoUK@allianz.com](mailto:travelinfoUK@allianz.com)  
 Calling: **UK +44 (0)345 124 1401** before **your** renewal date.

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

### ► Renewal which include a medical condition

**We** cannot automatically renew **your upgrades** or **pre-existing medical condition** endorsements if **you** (or anyone else to be insured on the policy) have a **pre-existing medical condition** that needs to be declared, even if **we** have provided cover in the past. Please see the 'Health declaration and health exclusions' section on page 23 for more details on cover for **pre-existing medical conditions**.

**We** will contact **you** at least 21 days before **your** annual **health check date** to advise what to do next, but **you** will have to contact **us** by:

Visiting: the Allianz Assistance Hub,  
 Emailing: [travelinfoUK@allianz.com](mailto:travelinfoUK@allianz.com)  
 Calling: **UK +44 (0)345 124 1401** if **you** wish to renew these parts of **your** cover.

## Changes to cover, terms or price

From time to time it may be necessary to make changes to **your** travel insurance policy, but this does not amend the other terms of the account holder's Bank of Scotland Ultimate Reward Current Account.

When changes occur, the account holder will be given at least two calendar months' notice in writing, unless these changes have to be made sooner by law or regulation (in which case **we** will give the account holder a reasonable and proportionate amount of notice).

Any change to the benefits, terms, cover or exclusions, which restrict **your** cover or benefits will not apply to any **trip** which began before the effective date of the change. All changes will apply to any **trips** which **you** have already booked which begin 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 shown on page 15 of this booklet. This will be treated as notice that **you** wish to close or switch **your** Bank of Scotland 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 the change(s) will apply when they come into force.

## Financial Services Compensation Scheme (FSCS)

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

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

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

## Contracts (Rights of Third Parties) Act 1999

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

## Summary of cover

The following is only a summary of the main cover limits. **You** should read the rest of this policy for the full terms and conditions.

Section/Cover	We will pay you up to	Excess (per successful claim)*
<b>1 Cancellation or curtailment</b>	£5,000	£75
<b>2 Emergency medical and associated expenses</b>	£10 million	£75
Emergency dental treatment	£1,000	£75
Medical confinement benefit	£1,000 (£50 per day)	Nil
Meal expenses benefit	£10 per day	Nil
Cover within <b>your</b> home country (transfer costs only)	£500	Nil
<b>3 Travel disruption</b>		
Travel delay		
– Delay	£250 (£30 for the first 12 hours and £20 for each extra 12 hours after that)**	Nil
– Abandonment	£5,000	£75
– Replenishment of prescription medication	£200	Nil
Arrival delay	£5,000	Nil
– Taxi/hire car limit	£200	
Missed departure	£5,000	Nil
– Taxi/hire car limit	£200	
Accommodation disturbance	£5,000	Nil
<b>4 Loss of important documents</b>	£600	£75

Section/Cover	We will pay you up to	Excess (per successful claim)*
<b>5 Baggage and baggage delay</b>		
Baggage	£2,500	£75
– Single item, <b>pair or set</b> of items	£500	£75
– Valuables	£500	£75
Delayed baggage	£250	Nil
<b>6 Personal money</b>	£750	£75
Cash limit (age 15 or under)	£300 (£50)	£75
<b>7 Personal liability</b>	£2 million	£75
<b>8 Personal accident</b>		
Death benefit		Nil
– Age 16 to 64 inclusive	£15,000	
– Age 15 and under or 65 and over	£2,500	
Loss of sight or limb		Nil
– Age 16 to 64 inclusive	£30,000	
– Age 15 and under or 65 and over	£2,500	
Permanent total disablement		Nil
– Age 16 to 64 inclusive	£30,000	
– Age 15 and under or 65 and over	£2,500	
<b>9 Disability benefit in New Zealand</b>		
Temporary total disablement		Nil
– Age 16 and over	£250 per week	
– Age 15 and under	No cover	
<b>10 Legal advice and expenses</b>	£25,000	Nil
<b>11 Winter sports cover</b>		
Winter sports equipment		
– Own	£500	£75
– Hired	£400	£75
– Single item limit	£300	£75
Hire of alternative winter sports equipment	£300 (£30 per day)	Nil
Loss of use of ski pack	£5,000	Nil
Ski pass and lift pass	£350	
Piste closure	£300 (£30 per day)	Nil
<b>12 Golf cover</b>		
Golf equipment	£1,500	£75
– Single item limit	£500	£75
Hire of alternative golf equipment	£175 (£35 per day)	Nil
Loss of use of green fees	£300 (£75 per day)	Nil
<b>13 Business cover</b>		
Business equipment	£1,000	£75
– Single item, <b>pair or set</b> of items	£300	
Replacement business colleague	Reasonable costs	£75
<b>14 Wedding/civil partnership cover</b>		£75
Wedding rings (per person)	£250	£75
Wedding gifts (per couple)	£1,000	£75
– Cash limit	£150	£75
Wedding attire (per couple)	£1,500	£75
Wedding video/photographs	£750	£75
<b>15 Personal assistance and information services</b>	Reasonable costs	Nil
<b>16 Financial failure cover</b>	£5,000	Nil

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

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

# Definition of words

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 'Special definitions' which can be found at the beginning of Section 3 – Travel disruption, Section 10 – Legal advice and expenses, Section 11 – Winter sports cover and Section 14 – Wedding/civil partnership cover.

## Accident(s)/Accidental

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

## Baggage

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

## Bank account provider

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

## Bodily injury

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

## Business colleague

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

## 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.

## Computer system

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

## Cyber risk

- ▶ Any unauthorised, malicious or illegal act (or the threat of such an act), involving access to or the processing, use or operation of any **computer system**;
- ▶ Any error or omission involving access to or the processing, use, or operation of any **computer system**;
- ▶ Any partial or total unavailability or failure to access, process, use or operate any **computer system**; or
- ▶ Any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any data, including any amount relating to the value of such data.

## Dependent child/Dependent children

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

## Doctor

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

## End supplier

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

## Epidemic

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

## Excess

The amount an insured adult has to pay when they make a claim. This amount is set out in the 'Summary of cover' section. Where a claim is made for the same incident under different sections of the policy and/or by more than one **insured person** for the same incident, only one excess will apply for each adult.

The excess does not apply to **dependent children** or other children added on to the policy by purchasing an **upgrade**. It can also be removed by purchasing the excess waiver **upgrade** (see page 22 for more details).

## Family

The account holder, their **partner** and **dependent children**.

## Financial failure

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

## Golf equipment

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

## Health check date

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

## Home

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

## Home country

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

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

## Insured person/You/Your

The holder(s) of a Bank of Scotland Ultimate Reward Current Account and their **family**. Cover can be extended to include one extra adult or up to three extra children travelling with the account holder and/or their **partner**, when the **upgrade** has been paid to include them on the policy. All adults insured must be aged 70 or under. Children insured must be aged 18 or under (24 or under if in full-time education).

## Insurer

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

## Pair or set

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

## Pandemic

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

## Partner

The spouse, civil partner (as defined in Section 1 of the Civil Partnership Act 2004) or the person with whom the account holder is permanently living in a marriage-like relationship.

## Period of insurance

The period commencing on the date **you** open a Bank of Scotland Ultimate Reward Current Account and ending when **your** Bank of Scotland Ultimate Reward Current Account is closed or **your** policy is cancelled, whichever is earlier.

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

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

## 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 **doctor**, to the reasonable satisfaction of **our** Chief Medical Officer, and which prevents **you** from engaging in any paid work.

## Personal money

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

## Pre-existing medical condition

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

## Public transport

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

## Quarantine

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

## Relative

**Your family** (including **your** children, step-children or foster children where they are over the age of 18), **your** parent, step-parent, grandparent, parent-in-law, grandparent-in-law, sister, brother, step-sister, step-brother, sister-in-law or brother-in-law.

## Responsible adult

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

## Secure baggage area

Any of the following, as and where appropriate:

- ▶ Out of sight in the locked glovebox, boot or covered luggage compartment of a locked motor vehicle;
- ▶ The fixed storage units of a locked motorised or towed caravan;
- ▶ A locked luggage box, locked to a roof rack which is itself locked to the vehicle roof.

## Terrorist action

The actual or threatened use of force or violence against persons or property, or committing an act dangerous to human life or property, or committing 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:

- ▶ The apparent intent or effect is to intimidate or coerce a government or business, or to disrupt any segment of the economy;
- ▶ 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;
- ▶ 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)

Any journey taken for leisure or business purposes to any worldwide destination during the **period of insurance**. This must commence and end at **your home** or usual place of business and have a maximum duration of 31 consecutive days. **You** may increase the maximum duration by purchasing a **trip** extension **upgrade** with **us** - see page 22 for more details.

**Note:** **Trips** taken within **your home country** are covered if **you** have pre-booked accommodation for two nights or more.

## UK

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

## Unattended

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

## Upgrade(s)

Any extra benefit or different level of cover **you** have purchased as detailed on **your upgrade** schedule. See page 22 details of **upgrades** available. No additional cover will apply unless **you** have paid the appropriate extra premium.

## Valuables

Jewellery, watches, items made of or containing precious metals, precious stones or semi-precious stones, furs, binoculars, telescopes, computer/video games, PCs, laptops, tablets and other computerised equipment, any kind of photographic, audio, video, television, satellite navigation and phone equipment (including mobile accessories), multimedia players, recorded media (including CDs and DVDs) and drones.

## We/Us/Our

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

## Winter sports equipment

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

# Sports and leisure activities

This travel insurance policy provides cover for most activities and non-competitive sports. If **you** are taking part in any sport or activity not listed in this section, or wish to take part in a competition, please contact **us** by visiting the Allianz Assistance Hub, emailing [travelinfoUK@allianz.com](mailto:travelinfoUK@allianz.com) or calling **UK +44 (0)345 124 1401** to make sure **you** are covered. **You** may need to purchase the Sports and activities **upgrade** for cover to apply.

Covered	Covered if professionally organised and supervised plus you wear appropriate safety equipment and take appropriate safety precautions	Not covered
Aerobics Athletics (no racing) Badminton Baseball Basketball Boogie/body boarding Bowls Boxing (training only with no contact)* Camel riding Cricket Croquet Curling Cycling (no racing) Darts Deep sea fishing Dinghy Sailing Fell walking Fishing Flying (as a fare paying passenger in a fully licensed passenger carrying aircraft) Football/Soccer (kick-arounds only – no matches) Golf Handball Ice skating Jogging Manual work (not above 3 metres from the ground/floor or involving machinery or heavy lifting)* Marathon running Mountain biking on recognised routes Non-manual work* Netball Orienteering Pedalo/Paddle boating Racket ball Rambling Ringos Roller Skating/Blading (wearing pads and helmets) Rounders Rowing (except racing) Running (non-competitive and not marathons) Safari trekking (must be organised tour) Sailing within territorial waters (if qualified and excluding racing)* SCUBA diving (down to 30m accompanied by a qualified diver or instructor) Skateboarding (wearing pads and helmets) Snorkelling Softball Squash Stand up paddle boarding Surfing Swimming (except long distance in open water) Table tennis Tennis Ten pin bowling Trekking/Hiking up to 4,000m altitude Volleyball War games (if no live ammunition and wearing eye protection)* Walking Water polo Windsurfing within territorial waters* Yachting within territorial waters (if qualified and excluding racing)*	Abseiling Animal interaction experiences with wild animals – e.g. elephants/giraffes/koala/small primates and mammals** Archery Banana boating and other inflatables towed behind a powerboat Black water rafting Bungee jumping Canoeing/kayaking (no white or black water) Cheerleading (no stunting) Clay pigeon shooting* Elephant riding Fencing Flotilla sailing* (with professional leader) Glacier walking Go karting* Gymnastics High or low ropes courses Horse riding (no jumping or racing)* Hot air ballooning Hoverboard riding* Indoor rock climbing (with belays) Jet biking* Jet boating (as a passenger) Jet skiing* Motor cycling if <b>you</b> have held the required motorcycle driving licence for at least 3 years, are conviction free and are wearing a helmet* Paint balling Parascending over water Pony trekking* Quad biking* Rafting River tubing (no white water) Segway riding* Shooting sports (not hunting)* Sleigh riding as a passenger Swimming or snorkelling with dolphins, beluga whales, manatees, stingrays or turtles Trampolineing Trekking/Hiking between 4,000m and 6,000m altitude Water skiing (no jumping) White water rafting Ziplining/Zipwiring/Zip trekking Zorbing	Base jumping Big game hunting BMX stunt riding Bouldering Boxing (with contact) Canyoning Caving/Pot holing Climbing (except indoor climbing walls) Coasteering Cycle racing Flying except as a fare paying passenger Free/high diving Gliding Hang gliding Horse jumping/hunting Judo/Karate/Martial arts Kite surfing Lacrosse Manual work above 3 metres from the ground/floor or that involves machinery or heavy lifting Micro lighting Motor cycling unless <b>you</b> have held the required motorcycle driving licence for at least 3 years, are conviction free and are wearing a helmet* Mountaineering Organised team sports unless otherwise listed Parachuting Paragliding Parascending over land Participation in competition unless agreed by <b>us</b> Polo Professional/Semi professional sports Rock climbing Sailing outside territorial waters Scuba diving below 30m Shark diving Street hockey Swimming – long distance in open water Water ski jumping Weightlifting Wrestling

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

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

## Winter Sports

If **you** are taking part in any sport or activity not listed in this section, please contact **us** by visiting the Allianz Assistance Hub, emailing [travelinfoUK@allianz.com](mailto:travelinfoUK@allianz.com) or calling **UK +44 (0)345 124 1401** to see if **you** can be covered.

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

<ul style="list-style-type: none"><li>▶ Airboarding</li><li>▶ Alpine skiing</li><li>▶ Big foot skiing</li><li>▶ Blade skating</li><li>▶ Cross country skiing***</li><li>▶ Dry slope skiing</li><li>▶ Glacier skiing</li><li>▶ Husky dog sledding (organised, non-competitive and with experienced local driver)</li><li>▶ Ice cricket (wearing appropriate batting pads/gloves/spiked shoes)</li><li>▶ Ice fishing</li><li>▶ Ice go karting (within organisers guidelines)*</li><li>▶ Ice skating</li><li>▶ Ice windsurfing*</li><li>▶ Kick sledging</li><li>▶ Mono skiing</li><li>▶ Nordic skiing</li><li>▶ Ski biking*</li><li>▶ Ski blading</li><li>▶ Ski boarding</li><li>▶ Skidooring*</li></ul>	<ul style="list-style-type: none"><li>▶ Skiing (on-piste** and off piste***)</li><li>▶ Ski racing arranged by ski schools for their pupils</li><li>▶ Ski run walking</li><li>▶ Ski touring</li><li>▶ Sledging/Tobogganing</li><li>▶ Sleigh riding as a passenger (pulled by horse or reindeer)***</li><li>▶ Snow biking*</li><li>▶ Snow blading</li><li>▶ Snow boarding (on-piste** and off piste***)</li><li>▶ Snow bobbing</li><li>▶ Snowcat driving*</li><li>▶ Snow mobilizing*</li><li>▶ Snow scooting*</li><li>▶ Snow shoe walking</li><li>▶ Snow tubing</li><li>▶ Tandem skiing</li><li>▶ Telemarking</li><li>▶ Winter walking (using crampons and ice picks only)</li></ul>
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\* No cover under Section 7 - Personal liability when taking part in these activities.

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

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

Examples of winter sports activities that are not covered:

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

## Upgrades

There are different levels of cover within this policy, some of which won't apply unless **you** have paid the appropriate **upgrade** premium. **Upgrades** are sold and administered on behalf of the **insurer** by **us**. Any extra benefit **you** have purchased is detailed on **your upgrade** schedule. Please read the wording and ensure the cover reflects **your** requirements. **You** may **upgrade** **your** travel insurance coverage to include any of the following by visiting the Allianz Assistance Hub, emailing [travelinfoUK@allianz.com](mailto:travelinfoUK@allianz.com) or calling us on **UK +44 (0)345 124 1401**.

### 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 on future **trips** with the Bank of Scotland Ultimate Reward Current Account holder, or their **partner**.

### Excess waiver

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

## Sports and activities

The sports and activities which are covered as standard are listed under the Sports and leisure activities section on pages 21-22. If **you** wish to participate in any activity not mentioned under this section, please call **us** and **we** may be able to extend **your** cover.

### Trip extension

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

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



# Health declaration and health exclusions

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

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

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

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

## Medical screening questions

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

- ▶ **You** answer yes to any of the following medical screening questions.

To do this, please visit the Allianz Assistance Hub, email: [travelinfoUK@allianz.com](mailto:travelinfoUK@allianz.com) or call **us** on **UK +44 (0)345 124 1401**.

If **you** fail to do this, it may mean **you** will not be covered for related claims.

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

1. Been prescribed medication?
2. Received treatment for or consulted a **doctor** about any medical condition?

## 24-hour emergency medical assistance

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

Phone: **UK +44 (0)208 603 9935**  
Email: [medicalassistanceUK@allianz.com](mailto:medicalassistanceUK@allianz.com)

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

## State-provided healthcare arrangements

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

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

3. Attended a hospital or clinic as an out-patient or in-patient for any reason?
4. Been diagnosed as having a terminal condition?
5. Currently awaiting tests, investigations, treatment, surgery; are awaiting the results of any tests or investigations?

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

## Health exclusions

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

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

## Confirmation of payment

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

## Repatriation

If **our** medical advisers think it would be in **your** medical interests to bring **you** back to **your home** or to a hospital or nursing home in **your home country**, **you** will normally be transferred by regular airline or road ambulance. Where medically necessary in very serious or urgent cases, **we** will use an air ambulance. **We** will consult the treating **doctor** and **our** medical advisers first. If **you** need to go **home** early, the treating **doctor** must provide a certificate confirming that **you** are fit to travel. Without this, the airline can refuse to carry any sick or injured person.

**You** can contact **us** at any time, day or night. **You** will be answered by one of **our** experienced assistance co-ordinators to who **you** should give all relevant information. Please make sure **you** have details of **your** policy before **you** phone.

## Australia

- ▶ If **you** are travelling to Australia **you** can enrol in Medicare which will entitle **you** to subsidised hospital treatments and medicines. **You** can do this by contacting a local Medicare office in Australia.
- ▶ All claims for refunds under the Medicare scheme must be made before **you** leave Australia. For more information on Medicare visit: [www.medicareaustralia.gov.au](http://www.medicareaustralia.gov.au) or email: [medicare@medicareaustralia.gov.au](mailto:medicare@medicareaustralia.gov.au) If **you** make use of these arrangements or any other worldwide reciprocal health arrangement which reduces **your** medical expenses, **you** will not have to pay an **excess** under Section 2 – Emergency medical and associated expenses.

# HealthHero 24/7 GP telephone and video consultations

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

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

## Expert medical advice

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

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

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

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

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

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

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

## Making a claim

### For Sections 1 to 15

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

Email: [travelclaimsUK@allianz.com](mailto:travelclaimsUK@allianz.com)  
Phone: UK +44 (0)345 124 1401 or

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

### For Section 16 – Financial failure cover

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

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

Phone: UK +44 (0)345 266 1872  
Email: [insolvency-claims@ipplondon.co.uk](mailto:insolvency-claims@ipplondon.co.uk)  
Website: [www.ipplondon.co.uk/claims.asp](http://www.ipplondon.co.uk/claims.asp)

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

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

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

## Length of consultation

There is no time limit on a consultation.

## The GPs

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

## Quality assurance

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

## Privacy statement

Your medical records will be held privately.

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

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

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

## General claims information required

- ▶ Your original trip booking invoice(s) and travel documents showing the dates and times of travel.
- ▶ Original receipts and accounts for all out-of-pocket expenses you have to pay.
- ▶ Original bills or invoices you are asked to pay.
- ▶ Details of any other insurance you may have that may cover the same loss, such as household or private medical.
- ▶ As much evidence as possible to support your claim.
- ▶ If you have decided to travel despite the Foreign, Commonwealth and Development Office advising against all but essential travel, we will need evidence of why you believe your travel should be considered essential.

Examples of what we consider to be essential travel are if:

- A relative is in intensive care in a hospital or has unexpectedly been given a terminal prognosis with a short life expectancy;
- A relative has died and you need to attend the funeral;
- Your property abroad has been seriously damaged and you need to arrange and/or oversee professional repairs;
- You have an urgent work matter that cannot reasonably be cancelled, postponed or delayed;
- You have a full-time but short-term placement at a recognised educational establishment where attendance must be in person.

If you are unsure whether the purpose of your travel would be considered as essential or want to discuss any other aspect of the policy cover, please contact us by visiting the Allianz Assistance Hub, alternatively

Email: [travelinfoUK@allianz.com](mailto:travelinfoUK@allianz.com)  
Phone: UK +44 (0)345 124 1401 or

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

# Section 1 – Cancellation or curtailment

This section of **your** policy explains the cover **we** provide if **you** cancel or curtail (cut short) **your trip**. Defined words are printed in bold type and can be found in the 'Definition of words' section.

**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 1 below.

**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, **bodily injury** or illness, as certified by a **doctor**, of **you**, **your** travelling companion, or a **relative** of **yours** or **your** travelling companion (including being diagnosed with an **epidemic** or **pandemic** disease such as COVID-19); or
- ▶ The death, **bodily injury** or illness, as certified by a **doctor**, of **your business colleague**, or a friend or **relative** with whom **you** had arranged to stay 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 a serious fire, explosion, storm, flood, subsidence or burglary; or
- ▶ The Foreign, Commonwealth & Development Office (FCDO) declaring **your** destination as unsafe to visit and they advise against all travel; or
- ▶ **You** or a travelling companion being held in **quarantine** by order or another requirement of a government or public authority, based on their suspicion that **you** or a travelling companion, specifically, have been exposed to a contagious disease (including an **epidemic** or a **pandemic** disease such as COVID-19). This does not include any **quarantine** that applies generally or broadly to some or all of a population, vessel or geographical area, or that applies based on where **you** are travelling to, from or through; or
- ▶ **You** or **your** travelling companion being refused boarding of the **public transport** on which **you** are booked to travel, on the order of any government, public authority or carrier, due to **you** or a travelling companion, displaying symptoms of a contagious disease (including an **epidemic** or a **pandemic** disease such as COVID-19); or
- ▶ **Your** compulsory redundancy (or that of **your** travelling companion or **your partner**) which qualifies for payment under current **United Kingdom** redundancy payment legislation after a continuous working period of two years with the same employer and which is notified to **you** after opening **your** Bank of Scotland Ultimate Reward Current Account or after the date the **trip** was booked, whichever is the later.

**Note:** **We** may instruct **you** to return **home** if **our** medical advisers and the **doctor** 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 **doctor** 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 Bank of Scotland 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 curtailing **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** Bank of Scotland Ultimate Reward Current Account or book a **trip**, whichever is later, **your relative**, **business colleague**, travel companion or a friend or **relative** with whom **you** had arranged to stay had a medical condition for which they:
  - were receiving treatment at a hospital (other than where they go to a hospital for check-ups for a stable condition, at regular intervals which have been arranged beforehand);
  - were waiting for a hospital consultation, investigations or treatment (other than where they go to a 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 a strike, industrial action, delays or disruptions if the situation exists, or is publicly declared on or before the date **you** open **your** Bank of Scotland Ultimate Reward Current Account or book **your trip**, whichever is later.
- ▶ Any additional travel and accommodation expenses incurred that **our** 24-hour emergency medical assistance service does not consider necessary or that they have not authorised or arranged in advance.
- ▶ Any unused or refundable portion of **your** original travel ticket where **our** 24-hour emergency medical assistance service has arranged repatriation.
- ▶ 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.
- ▶ Normal pregnancy without any accompanying unexpected **bodily injury**, illness, disease or complication.  
**Note:** This section provides cover for unforeseen events, accidents, illnesses and diseases and normal childbirth is not regarded as an unforeseen event.
- ▶ Any claim arising from a reason not listed in the 'What is covered' section.
- ▶ Any claim for management fees, maintenance costs or exchange fees associated with timeshares, holiday property bonds or similar arrangements.
- ▶ Any claim where **you** do not want to travel or do not enjoy **your trip**.
- ▶ More than the lowest market value of equivalent accommodation, transport charges and other travel expenses, if payment was made using frequent flyer points, Airmiles, loyalty card points, redeemable vouchers or another similar scheme.
- ▶ Anything specifically excluded under the General exclusions or General conditions sections on pages 36-37.

**Note:** **You** cannot claim under this section, Section 3 – Travel disruption or Section 11 – Winter sports (**ski pack**) for the same event or series of events.

## Special conditions relating to claims:

If **you** think **you** may have to come **home** early or extend **your trip** because of illness, injury or accident, **we** must be told **as soon as possible** – see under the heading '24-hour emergency medical assistance' on page 23 for more information.

In addition to the 'General claims information required' shown under the 'Making a claim' section on page 24, where appropriate, **you** must also provide **us** with:

- ▶ The tour operator's cancellation invoice or unused flight tickets;
- ▶ Written confirmation that no refund is available in respect of privately booked accommodation and evidence of payment for that accommodation;
- ▶ Confirmation from a **doctor** that **you** or **your** travelling companion are not fit to travel or that they have recommended **you** or **your** travelling companion do not travel as a result of a **relative's** medical condition;
- ▶ Confirmation from the clerk of the courts office that **you** are required for jury service;
- ▶ Confirmation from **your** employer/**your partner's** employer/**your** travelling companion's employer of **redundancy** and period of employment or the cancellation of leave (as appropriate);
- ▶ 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 2 – Emergency medical and associated expenses

This section of **your** policy explains the cover **we** provide for emergency medical and associated expenses as a result of **your** death or suffering from an unforeseen **bodily injury**, illness or disease whilst on **your trip** (including being diagnosed with an **epidemic** or **pandemic** disease such as COVID-19, as well as being subject to compulsory **quarantine** on the orders of a treating **doctor**). Defined words are printed in bold type and can be found in the 'Definition of words' section.

This section provides insurance for emergency medical costs not covered under any state-provided healthcare arrangement including costs covered by the European Health Insurance Card (EHIC) or Global Health Insurance Card (GHIC). 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 a hospital; and
2. Returning **you** to the **UK** provided this is authorised by **our** 24-hour emergency medical assistance service have arranged; 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 **our** 24-hour emergency medical assistance service; and
4. Funeral expenses abroad or the cost of transporting **your** body or ashes to **your home**.

**We** will pay **you** up to £10 million:

- ▶ 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;
- ▶ For transporting **your** body or ashes back to **your home**; or
- ▶ For travel costs for a **responsible adult** to travel to **your dependent children** to accompany them back **home** if **you** are unable to do so for medical reasons.

**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:

- ▶ Medical confinement benefit for every complete 24-hour period **you** are in hospital or confined to **your trip** accommodation on the advice of a **doctor**.

**We** will pay **you** £10 for every 24 hours:

- ▶ Towards meal expenses for the nominated person who stays/travels with **you**.

**Note:** **We** may instruct **you** to return **home** if **our** medical advisers and the **doctor** treating **you** decide that **you** are fit to travel.

If **you** are injured or become ill during **your trip**, **we** may:

- ▶ Move **you** from one hospital to another; and/or
- ▶ Arrange for **you** to return to the **UK** at any time.

**We** will only do this if **our** medical advisers and the treating **doctor** think that it is safe for **you** to be moved or returned to the **UK**. If **you** refuse to follow this advice, **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, GHIC or a similar state-provided healthcare arrangement to contribute towards the cost of **your** treatment (see page 23).
- ▶ Any claim as a result of a **pre-existing medical condition** that exists either at the time **you** open the Bank of Scotland Ultimate Reward Current Account or at the time of booking **your trip** (unless terms were agreed in writing by **us** – see the 'Health declaration and health exclusions' section on page 23).
- ▶ 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).
- ▶ Any costs within **your home country**, other than the costs of transferring **you** to **your home** from a hospital which is more than 50 miles away from **your home** (where a limit of £500 applies) or the medical confinement benefit.
- ▶ 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 **our** 24-hour emergency medical assistance service in advance.

- ▶ Any provision of dentures, false limbs, hearing aids, contact or corneal lenses or prescription spectacles.
- ▶ Any in-patient, hospital, clinic or repatriation expenses over £500 which have not been reported to and authorised by **our** 24-hour emergency medical assistance service in advance.
- ▶ The cost of any treatment, surgery (including exploratory tests), cosmetic or elective surgery which, in the opinion of the **doctor** treating **you** or **our** 24-hour emergency medical assistance service can reasonably be delayed until **you** return **home**.
- ▶ All liability following an **insured person** acting against medical advice.
- ▶ 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:
  - Meal expenses for **your** nominated hospital visitor; or
  - Calls telling **our** 24-hour emergency medical assistance service about **your** emergency, if **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** 24-hour emergency medical assistance line, if **you** can 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 **doctor** treating **you** decide **you** are fit to travel.
- ▶ Any expenses that arise after 12 months of treatment.
- ▶ Normal pregnancy without any accompanying unexpected **bodily injury**, illness, disease or complication.  
**Note:** This section provides cover for unforeseen events, accidents, illnesses and diseases and normal childbirth is not regarded as an unforeseen event.
- ▶ Anything specifically excluded under the General exclusions or General conditions sections on pages 36-37.

### Special conditions relating to claims:

If **you** are taken into hospital or **you** think **you** may have to come **home** early or extend **your trip** because of illness, injury or accident, or if **your** medical expenses are over £500 **we** must be told as soon as possible - see under the heading '24-hour emergency medical assistance' on page 23 for more information.

In addition to the 'General claims information required' shown under the 'Making a claim' section on page 24, where appropriate, **you** must also provide **us** with:

- ▶ Hospital, doctor, dentist, pharmacist receipts and all receipts for additional expenses;
- ▶ Copy of **your** European Health Insurance Card (EHIC) or Global Health Insurance Card (GHIC);
- ▶ Confirmation from a **doctor** of the dates and reason **you** have to be confined on medical advice to a hospital or **your trip** accommodation;
- ▶ Confirmation from **your** employer/**your partner's** employer/**your** travelling companion's employer of **redundancy** and period of employment or leave cancelled;
- ▶ 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 – Travel disruption

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

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

### Special definitions applying to this section:

#### Pre-paid charges

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

### What is covered:

#### Travel delay

The benefit provided below is intended to provide compensation if **you** are delayed at **your** point of departure and is only applicable if **you** have travelled there and checked-in. If **you** have not travelled to **your** departure point **you** will not be covered, even if **you** have checked-in online.

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

**We will pay you:**

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

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

#### Arrival delay

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

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

**We will pay you** up to £5,000 for:

**Your** reasonable additional travel (including up to £200 for taxis and hire cars) and accommodation expenses, which are of a similar standard to that of **your** pre-booked travel and accommodation and which cannot be claimed back from any other source, if **you** have to make alternative arrangements to reach **your** destination or to return **home**.

### Missed departure

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

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

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

**We will pay you** up to £5,000 for:

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

### Accommodation disturbance

**We will pay you** up to £5,000 for:

**Your** unused travel, accommodation and other **pre-paid charges** that **you** cannot claim back from any other source together with any reasonable and necessary extra travel (including up to £200 for taxis and hire cars) and accommodation expenses, which are of a similar standard to that of **your** pre-booked travel and accommodation, if **you** have to:

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

## What is not covered:

- ▶ The **excess** for claims due to abandoning or cutting short **your trip**.
- ▶ 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 can provide alternative transport which departs within 12 hours of the original scheduled departure time.
- ▶ Any claim as a result of a strike or industrial action, delays or disruptions arising from weather conditions which had started or were publicly declared on or before the date **you** open **your** Bank of Scotland Ultimate Reward Current Account or book **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' above.
- ▶ 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 a deliberate, unlawful, malicious or wilful act or omission by **you**.
- ▶ 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.
- ▶ Any claim where **you** did not have pre-booked accommodation or transport for the part of the **trip** **you** are claiming for.

- ▶ Any claim relating to the financial failure of any carrier, accommodation provider or travel company.
- ▶ Anything specifically excluded under the General exclusions or General conditions sections on pages 36-37.

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

## Special conditions relating to claims:

In addition to the 'General claims information required' shown under the 'Making a claim' section on page 24, where appropriate, **you** must also provide **us** with:

- ▶ Tour operator's cancellation invoice or unused flight tickets;
- ▶ Written confirmation that no refund is available in respect of privately booked accommodation and evidence of payment for that accommodation;
- ▶ Confirmation from the carrier of the reason and duration of **your** delay;
- ▶ Confirmation from a garage/motoring organisation that breakdown assistance was provided and when this was;
- ▶ 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 4 – Loss of important documents

This section of **your** policy explains the cover **we** provide for lost or stolen important documents whilst on **your trip**. Defined words are printed in bold type and can be found in the 'Definition of words' section.

### What is covered:

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

**We** will pay **you** up to £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, visa or travel tickets; and
- ▶ **Your** reasonable travel and accommodation expenses in obtaining replacements of the above documents whilst on **your trip**.

### What is not covered:

- ▶ The **excess**.
- ▶ Any loss or theft of documents left **unattended** at any time (including in a vehicle or the custody of carriers) unless deposited in a hotel safe, safety deposit box or left in **your** locked accommodation.

- ▶ Any claim for the loss or theft 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 or theft of **your** driving licence, visa or travel tickets if not reported to the police within 24 hours of discovery or as soon as possible after that and a written report is not obtained from them.
- ▶ Anything specifically excluded under the General exclusions or General conditions sections on pages 36-37.

## Special conditions relating to claims:

In addition to the 'General claims information required' shown under the 'Making a claim' section on page 24, where appropriate, **you** must also provide **us** with:

- ▶ Original police report, obtained within 24 hours of the incident or as soon as possible after that; or
- ▶ Original receipts for obtaining temporary documents (including receipts from the consulate).

## Section 5 – Baggage and baggage delay

This section of **your** policy explains the cover **we** provide for **your baggage** and delayed baggage whilst on **your trip**. Defined words are printed in bold type and can be found in the 'Definition of words' section.

### What is covered:

1. Loss or theft of or damage to **your baggage**; and
2. **Your 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 (in the event of point 1 above) to:

- ▶ Replace, reinstate or repair **your 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** can provide the original purchase receipt. All other items will be subject to a suitable deduction for wear and tear and depreciation or **we** may at **our** option replace, reinstate or repair the lost, stolen or damaged **baggage**.

**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** (for claims under point 1 above only).
- ▶ Any claim over £500 for one item, **pair or set** of items.
- ▶ Any claim over £500 in total for **valuables**.
- ▶ Any loss or theft of **your 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 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** (see Section 11 – Winter sports cover).
- ▶ Any **golf equipment** (see Section 12 – Golf cover).
- ▶ Any **business equipment** (see Section 13 – Business cover).
- ▶ 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 baggage** left **unattended** in a public place e.g. station, airport, restaurant, beach.
- ▶ Any loss or theft of **your baggage** from an **unattended** vehicle unless:
  - a) The items are locked out of sight in a **secure baggage area**; and
  - b) There is physical evidence of a forced entry into the vehicle and this is confirmed in a police report within 24 hours of discovery or as soon as possible after.
- ▶ Any loss, theft of or damage to **valuables** left **unattended** at any time (including in a vehicle or the custody of carriers) unless deposited in a hotel safe, safety deposit box or left in **your** locked accommodation.
- ▶ Any loss of or damage to **your valuables** (other than wedding rings) while **you** are swimming.
- ▶ Any loss or theft of **your 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 proof of purchase.
- ▶ Anything specifically excluded under the General exclusions or General conditions sections on pages 36-37.

**Note:** **You** cannot claim under this section and Section 14 – Wedding/civil partnership cover for the same event or series of events.

### Special conditions relating to claims:

In addition to the 'General claims information required' shown under the 'Making a claim' section on page 24, where appropriate, **you** must also provide **us** with:

- ▶ Original police report, obtained within 24 hours of the incident or as soon as possible after that.
- ▶ Courier's report/Property Irregularity Report (PIR) from the carrier (this must be obtained immediately **you** are aware of an incident).
- ▶ A copy of the formal written notice that **you** gave to the airline, when reporting the loss or damage within the time limit shown in their conditions of carriage.
- ▶ Travel tickets (physical or electronic) and luggage tags.
- ▶ Proof of purchase (e.g. original receipts, valuations issued before the loss, cash withdrawal slips and credit/debit card statements).
- ▶ A written estimate for the cost of repair or written confirmation that the item is damaged beyond repair, where appropriate.
- ▶ Confirmation from **your** network provider that **you** have blocked **your** mobile phone and when this was done, if it is lost or stolen.

## Section 6 – Personal money

This section of **your** policy explains the cover **we** provide for **your personal money** whilst on **your trip**. Defined words are printed in bold type and can be found in the 'Definition of words' 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 this cover 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, theft of **personal money** left **unattended** at any time (including in a vehicle or the custody of carriers) unless deposited in a hotel safe, safety deposit box or left in **your** locked accommodation.
- ▶ Anything specifically excluded under the General exclusions or General conditions sections on pages 36-37.

### Special conditions relating to claims:

In addition to the 'General claims information required' shown under the 'Making a claim' section on page 24, where appropriate, **you** must also provide **us** with:

- ▶ Original police report, obtained within 24 hours of the incident or as soon as possible after that;
- ▶ Proof of cash amount (e.g. cash withdrawal slips and credit/debit card statements).

## Section 7 – Personal liability

This section of **your** policy explains the cover **we** provide for personal liability whilst on **your trip**. Defined words are printed in bold type and can be found in the 'Definition of words' section.

### What is covered:

1. **Bodily 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 million 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 to in writing. **Note:** **Our** total liability under this section for any one incident or series of incidents shall not exceed £2 million.

**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 arising from a business **trip** taken solely within the **UK** (unless the claim incident occurs while **you** are a fare paying passenger on public transport).
- ▶ Any claim arising directly or indirectly for any liability for **bodily 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 wilful act or omission by **you**;

- d) Which is made against **you** by a **relative** or a travelling companion;
  - 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, except for time-share).
- ▶ Anything specifically excluded under the General exclusions or General conditions sections on pages 36-37.

### Special conditions relating to claims:

In addition to the 'General claims information required' shown under the 'Making a claim' section on page 24, where appropriate, **you** must also provide **us** with:

- ▶ Any claim form, summons, or other legal documents as soon as **you** receive them; or
- ▶ Any reasonable information or help **we** need to deal with the case and **your** claim.

**Note:** **You** must not negotiate, pay, settle, admit or deny any claim without **our** written agreement.

## Section 8 – Personal accident

This section of **your** policy explains the cover **we** provide for a personal accident whilst on **your trip**. Defined words are printed in bold type and can be found in the 'Definition of words' 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 **you**:

- ▶ **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 **you**:

- ▶ 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 arising from a business **trip** taken solely within the **UK** (unless the claim incident occurs while **you** are a fare paying passenger on public transport).
- ▶ **Your** sickness, disease or gradually occurring conditions, physical or mental condition that is gradually getting worse.
- ▶ Anything specifically excluded under the General exclusions or General conditions sections on pages 36-37.

### Special conditions relating to claims:

In addition to the 'General claims information required' shown under the 'Making a claim' section on page 24, where appropriate, **you** must also provide **us** with:

- ▶ Detailed medical report from **your** consultant; or
- ▶ A copy of a death certificate.



## Section 9 – Disability benefit in New Zealand

This section of **your** policy explains the cover **we** provide for following a road traffic accident in New Zealand whilst on **your trip**. Defined words are printed in bold type and can be found in the 'Definition of words' section.

### What is covered:

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

Benefit	Up to age 15 years inclusive	Age 16 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 bodily injury**.
- ▶ If **you** are in paid work and are able or may be able to carry out a large part of **your** paid work (whether on a full-time or part-time basis).
- ▶ If **you** are not in paid work and are not necessarily confined to a hospital, nursing home or similar establishment or a private residence.
- ▶ Anything specifically excluded under the General exclusions or General conditions sections on pages 36-37.

### Special conditions relating to claims:

In addition to the 'General claims information required' shown under the 'Making a claim' section on page 24, where appropriate, **you** must also provide **us** with:

- ▶ Detailed medical report from **your** consultant.  
**Note:** **We** may appoint a **doctor** to examine **you** as often as **we** deem necessary in the event of a claim.

## Section 10 – Legal advice and expenses

This section of **your** policy explains the cover **we** provide for legal advice and expenses whilst on **your trip**. Defined words are printed in bold type and can be found in the 'Definition of words' section and also under the 'Special definitions applying to this section' below.

**You** can call **our** 24-hour legal helpline for advice on a travel-related legal problem to do with **your trip**.

Phone UK +44 (0)345 124 1401

### Special definitions applying to this section:

#### Legal action

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

- ▶ To the European Court of Justice, European Court of Human Rights or similar international body; or
- ▶ To enforce a judgment or legally binding decision.

#### Legal costs

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

#### Representative

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

### What is covered:

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

### What is not covered:

- ▶ Any claim where, in **our** opinion, there is insufficient prospect of success in obtaining reasonable compensation.
- ▶ **Legal costs** and expenses incurred in pursuit of any claim against a travel agent, tour operator, carrier, **us** or any **representatives** or agents, someone **you** were travelling with, another **insured person** or a person related to **you** or them.
- ▶ **Legal costs** and expenses incurred prior to **our** written acceptance of the case.
- ▶ Any claim where the **legal costs** and expenses are likely to be greater than the anticipated amount of compensation.

- ▶ Any claim where **legal costs** and expenses are based directly or indirectly on the amount of compensation awarded (for example a Contingency Fee Agreement).
- ▶ **Legal costs** and expenses incurred in any claim which is capable of being pursued under a Conditional Fee Agreement.
- ▶ **Legal costs** and expenses incurred if an action is brought in more than one country.
- ▶ Any claim where, in **our** opinion, the estimated amount of compensation payment is less than £1,000 for each **insured person**.
- ▶ Travel, accommodation and incidental costs incurred to pursue a civil action for compensation.
- ▶ Costs of any appeal.
- ▶ Claims occurring within the **United Kingdom**.
- ▶ Claims made by **you** other than in **your** private capacity.
- ▶ Anything specifically excluded under the General exclusions or General conditions sections on pages 36-37.

### Special conditions relating to claims:

In addition to the 'General claims information required' shown under the 'Making a claim' section on page 24, where appropriate, **you** must also:

- ▶ Follow **our representative's** advice and provide any information and assistance required within a reasonable timescale.
- ▶ Advise **us** of any offers of settlement made by the negligent third party and **you** must not accept any such offer without **our** consent.

#### Note:

1. **We** shall have complete control over the legal case through **representatives we** nominate, by appointing **representatives of our** choice on **your** behalf with the expertise to pursue **your** claim;
2. **We** will decide the point at which **your** legal case cannot usefully be pursued further. After that no further claims can be made to **us**.
3. **We** may include a claim for **our legal costs** and other related expenses.
4. **We** may, at **our** own expense, take proceedings in **your** name to recover compensation from any third party for any **legal costs** incurred under this policy. **You** must give such assistance as **we** shall reasonably require and any amount recovered shall belong to **us**.

## Section 11 – Winter sports cover

This section of **your** policy explains the cover **we** provide for winter sports whilst on **your trip**. Defined words are printed in bold type and can be found in the 'Definition of words' section.

Each **person insured** has cover under this section for up to 31 days in total in any calendar year, when taking part in any of the permitted winter sports activities listed on page 22.

### Special definition applying to this section:

#### Ski pack

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

### What is covered:

#### Winter sports equipment

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

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

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

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

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

#### Ski pack

1. Reimbursement of any unused **ski pack** as a result of **your accident** or sickness (including being diagnosed with an **epidemic** or **pandemic** disease such as COVID-19); and
2. Loss or theft of **your** ski pass and lift pass.

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

3. £5,000 (including up to £350 of **your** ski pass and lift pass) to reimburse **you** the proportionate value of any unused **ski pack** for points 1 and 2 above.

#### Piste closure

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

- ▶ Lack of snowfall
- ▶ Excessive snowfall
- ▶ Bad weather.

### What is not covered:

- ▶ The **excess** for claims as a result of loss, theft or damage to **winter sports equipment**. The **excess** does not apply to claims for hire of **winter sports equipment** following delay or under the Ski pack or Piste closure benefits.
- ▶ Any claim over £300 for one item, **pair** or **set** of items.
- ▶ 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 **trip** that takes place outside of the ski resort's official opening dates.

- ▶ Any loss or theft of or damage to **your winter sports equipment** whilst in use.
- ▶ Any loss or damage 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 any items 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 any items 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 any items left **unattended** in a public place e.g. station, airport, restaurant.
- ▶ Any loss or theft of any items from an **unattended** vehicle unless:
  - a) The items are locked out of sight in a **secure baggage area**; and
  - b) There is physical evidence of a forced entry into the vehicle and this is confirmed in a police report within 24 hours of discovery or as soon as possible after.
- ▶ Any loss or theft of any items left in the custody of a person who does not have official responsibility for the safekeeping of the property.
- ▶ Any claim for unused **ski pack** that is not confirmed as medically necessary by **our** 24-hour emergency medical assistance service and where a medical certificate has not been obtained from the treating **doctor** confirming that **you** are unable to take part in winter sports or 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 where the cause for closure is known to **you** on or before the date **you** opened **your** Bank of Scotland Ultimate Reward Current Account or booked **your trip**, whichever is later.
- ▶ The unused portion of **your** ski pass or lift pass, if either is lost or stolen and **we** have paid for the reinstatement or replacement.
- ▶ Anything specifically excluded under the General exclusions or General conditions sections on pages 36-37.

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

### Special conditions relating to claims:

In addition to the 'General claims information required' shown under the 'Making a claim' section on page 24, where appropriate, **you** must also provide **us** with:

- ▶ Original police report, obtained within 24 hours of the incident or as soon as possible after that;
- ▶ Courier's report/Property Irregularity Report (PIR) from the carrier (this must be obtained immediately **you** are aware of an incident);
- ▶ Proof of purchase (e.g. original receipts, valuations issued before the loss and credit/debit card statements);
- ▶ A written estimate for the cost of repair or written confirmation that the item is damaged beyond repair, where appropriate;
- ▶ A report from the resort manager or tour operator, confirming piste-closure, where applicable); or
- ▶ Written confirmation from the treating **doctor** of **your** confinement either to a hospital or **your trip** accommodation on medical grounds).

## Section 12 – Golf cover

This section of **your** policy explains the cover **we** provide for golf **trips**. Defined words are printed in bold type and can be found in the 'Definition of words' section.

### What is covered:

#### Golf equipment

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

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

- ▶ £1,500 for **your** lost, stolen or damaged **golf equipment**.
- ▶ £35 per day (up to a maximum of £175) to hire **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.

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

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

#### Green fees

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

### What is not covered:

- ▶ The **excess** for claims as a result of loss, theft or damage to **golf equipment**. The **excess** does not apply to claims for hire of **golf equipment** following delay.
- ▶ Any claim over £500 for any one item of **your golf equipment**.
- ▶ 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 **unattended** in a public place e.g. station, airport, clubhouse.
- ▶ Any loss or theft of **your golf equipment** from an **unattended** vehicle unless:
  - a) The items are locked out of sight in a **secure baggage area**; and
  - b) There is physical evidence of a forced entry into the vehicle and this is confirmed in a police report within 24 hours of discovery or as soon as possible after.
- ▶ 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 under the General exclusions or General conditions sections on pages 36-37.

### Special conditions relating to claims:

In addition to the 'General claims information required' shown under the 'Making a claim' section on page 24, where appropriate, **you** must also provide **us** with:

- ▶ Original police report, obtained within 24 hours of the incident or as soon as possible after that;
- ▶ Courier's report/Property Irregularity Report (PIR) from the carrier (this must be obtained immediately **you** are aware of an incident);
- ▶ A copy of the formal written notice that **you** gave to the airline, when reporting the loss or damage within the time limit shown in their conditions of carriage.
- ▶ Travel tickets (physical or electronic) and luggage tags.
- ▶ Proof of purchase (e.g. original receipts, valuations issued before the loss and credit/debit card statements);
- ▶ A written estimate for the cost of repair or written confirmation that the item is damaged beyond repair, where appropriate;
- ▶ A report from the course manager or club professional, confirming course closure, where applicable; or
- ▶ Written confirmation from the treating **doctor** of the dates and reason for **your** confinement either to a hospital or **your trip** accommodation on medical grounds.

## Section 13 – Business cover

This section of **your** policy explains the cover **we** provide for business travel whilst on **your trip**. Defined words are printed in bold type and can be found in the 'Definition of words' section.

### What is covered:

1. In addition to the cover provided under Section 5 - Baggage and baggage delay **we** will pay **you** up to £1,000 for the **accidental** loss of, theft of or damage to **business equipment**. The amount payable will be the current market value which takes into account a deduction for wear, tear and depreciation (or **we** may at **our** option replace, reinstate or repair the lost or damaged **business equipment**).

The maximum **we** will pay for any one item, **pair or set** of items is £300.

2. **We** will also pay reasonable additional accommodation and travelling expenses incurred in arranging for a **business colleague** to take **your** place on a pre-arranged business **trip** if:
  - a) **You** die.
  - b) **You** are unable to make the business **trip** due to **you** being hospitalised or medically unfit to work as confirmed in writing by a **doctor**.
  - c) **Your relative** or **business colleague** in **your home country** dies, is seriously injured or falls seriously ill.

### What is not covered:

- ▶ For claims under point 1 above
  - The **excess**;
  - Loss, theft of or damage to **business equipment** left **unattended** at any time (including in the custody of carriers) unless it is:
    - a) deposited in a hotel safe or safety deposit box;
    - b) left in **your** locked accommodation; or
    - c) in the locked out of sight in the **secure baggage area** of the locked vehicle **you** are travelling and there is physical evidence of forced entry into the vehicle which is confirmed in a police report obtained within 24 hours of discovery.
  - Any claim over £300 for one item, **pair or set** of items.
  - 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.

- ▶ For claims under point 2 above
  - Additional costs under 2 b) above as a result of a **pre-existing medical condition**, unless this cover is agreed by **us** in writing – see the Health declaration and health exclusions section on page 23.
  - Additional costs under 2 b) and 2 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**.
- ▶ For claims under points 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 under the General exclusions or General conditions sections on pages 36-37.

## Special conditions relating to claims:

In addition to the 'General claims information required' shown under the 'Making a claim' section on page 24, where appropriate, **you** must also provide **us** with:

- ▶ Original police report, obtained within 24 hours of the incident or as soon as possible after that;
- ▶ Courier's report/Property Irregularity Report (PIR) from the carrier (this must be obtained immediately **you** are aware of an incident);
- ▶ A copy of the formal written notice that **you** gave to the airline, when reporting the loss or damage within the time limit shown in their conditions of carriage.
- ▶ Travel tickets (physical or electronic) and luggage tags.
- ▶ Proof of purchase (e.g. original receipts, valuations issued before the loss and credit/debit card statements);
- ▶ A written estimate for the cost of repair or written confirmation that the item is damaged beyond repair, where appropriate; and
- ▶ Confirmation from the treating **doctor** of the dates and reason **you** are unable to attend **your** business **trip**, together with confirmation from the director of **your** business that it is necessary for a **business colleague** to attend in **your** place.

## Section 14 – Wedding/civil partnership cover

This section of **your** policy explains the cover **we** provide for wedding and civil partnership cover whilst on **your trip**. Defined words are printed in bold type and can be found in the 'Definition of words' section.

### Special definitions applying to this section:

#### Insured couple

The couple travelling to be married or to enter into a civil partnership who are **insured persons**.

#### Wedding

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

#### Wedding attire

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

### What is covered:

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

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

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

### What is not covered:

- ▶ The **excess**.
- ▶ Any loss or theft of **your baggage** left **unattended** in a public place e.g. station, airport, restaurant.
- ▶ Any loss or theft of or damage to **baggage** from an **unattended** vehicle unless:
  - a) The items are locked out of sight in a **secure baggage area**; and
  - b) There is physical evidence of a forced entry into the vehicle and this is confirmed in a police report within 24 hours of discovery or as soon as possible after.
- ▶ Any loss, theft of or damage to **valuables**, banknotes and currency notes left **unattended** at any time (including in a vehicle or the custody of carriers) unless deposited in a hotel safe, safety deposit box or left in **your** locked accommodation.
- ▶ Loss 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, **winter sports 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 the glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile items 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 equipment**.
- ▶ 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 under the General exclusions or General conditions sections on pages 36-37.

**Note:** **You** cannot claim under this section, Section 5 - Baggage and baggage delay and Section 6 - Personal money for the same item.

## Special conditions relating to claims:

In addition to the 'General claims information required' shown under the 'Making a claim' section on page 24, where appropriate, **you** must also provide **us** with:

- ▶ Original police report, obtained within 24 hours of the incident or as soon as possible after that;
- ▶ Courier's report/Property Irregularity Report (PIR) from the carrier (this must be obtained immediately **you** are aware of an incident);
- ▶ A copy of the formal written notice that **you** gave to the airline, when reporting the loss or damage within the time limit shown in their conditions of carriage;

- ▶ Travel tickets (physical or electronic) and luggage tags;
- ▶ Proof of purchase (e.g. original receipts, valuations issued before the loss, cash withdrawal slips and credit/debit card statements);
- ▶ A written estimate for the cost of repair or written confirmation that the item is damaged beyond repair, where appropriate; and
- ▶ Confirmation from the professional photographer of the reason they cancelled **your** booking and that they have not provided **you** with a refund.

**Note:** **You** must take suitable precautions to secure the safety of **your** **baggage**, and must not leave it unsecured or unattended or beyond **your** reach at any time in a place to which the public has access.

## Section 15 – Personal assistance and information services

### What is covered:

**We** will provide the following information services in respect of any **trip**. **You** can visit the Allianz Assistance Hub, email [travelinfoUK@allianz.com](mailto:travelinfoUK@allianz.com) or call **us** on **UK +44 (0)345 124 1401**.

#### 1. Information about your destination

**We** can provide information on:

- a) Current entry permit requirements for any country, but if **you** hold a passport from a country other than the **United Kingdom**, **we** may need to refer **you** to the **United Kingdom** embassy or consulate of that country;
- b) Current requirements for inoculations and vaccinations for any country in the world and advice on current World Health Organization warnings;
- c) Climate;
- d) Local languages;
- e) Time differences;
- f) Main bank opening hours, including whether or not a bank holiday falls within **your** intended **trip**;
- g) Motoring restrictions, regulations, Green Card and other insurance issues.

#### 2. Transfers of emergency funds

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

#### 3. Non-emergency medical referral

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

If **you** require in-patient hospital treatment or think **your** condition may necessitate **your** early return **home**, **you** must contact **us** as soon as possible and before **you** incur substantial charges. **Note:** This is not private medical insurance and no cover is provided for non-emergency medical expenses.

#### 4. Replacement travel documents

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

### What is not covered:

- ▶ Any circumstances **you** were aware of at the time of opening a new Bank of Scotland Ultimate Reward Current Account or at the time of booking any **trip**.
- ▶ Any legal liability or other financial loss, damage or additional expense arising from the provision of or any delay in providing the information services.
- ▶ Anything mentioned in the General exclusions or General conditions sections on pages 36-37.

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

## Section 16 – Financial failure cover

### What is covered:

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

#### Financial failure prior to departure

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

#### Financial failure after departure

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

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

### What is not covered:

- ▶ Scheduled flights, travel or accommodation not booked within the **UK**, the Channel Islands or the Isle of Man prior to departure.
- ▶ Any costs resulting from the **financial failure** of:
  - Any **end supplier** which is, or which any prospect of **financial failure** is known by **you** or widely known publicly at the date **you** opened **your** Bank of Scotland Ultimate Reward Current Account or booked **your trip**, whichever is later.
  - Any loss or part of a loss which at the time of the happening of the loss is insured or guaranteed by any other existing policy, policies, bond, or is capable of recovery under section 75 of the Consumer Credit Act or from any bank or card issuer or any other legal means.
- ▶ The **financial failure** of any travel agent, tour organiser, booking agent or consolidator with whom **you** have booked a scheduled flight, travel or accommodation.
- ▶ Any losses which are not directly associated with the incident that caused **you** to claim. For example, loss due to being unable to reach a pre-booked hotel, villa, car hire or cruise following the **financial failure** of an airline.

### Special conditions relating to this section:

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

## General conditions

The following General conditions apply to **your** policy:

1. Cover under this policy only applies if **you** are aged 70 years or under.
2. The maximum duration of any one **trip** is 31 consecutive days. **You** may increase this limit by purchasing the **trip limit upgrade**. If any **trip** exceeds **your** chosen **trip** duration limit, **we** will not provide cover for any part of that **trip** beyond the covered **trip** duration. This includes not providing cover for any claims where **you** cannot provide evidence that the incident date occurred before the expiry of the covered **trip** duration. Please see page 22 for more details in the **upgrades** available.
3. Cover under this policy is only available if **you** are a **UK** resident and are registered with a **doctor** in the **UK**.
4. **Your** policy is only valid for **trips** commencing from and returning to the **UK**.
5. Cover under this policy is automatically extended if **you** are unable to return **home** by the end of the **period of insurance** due to a reason covered by this policy.
6. Cover for permitted winter sports activities is provided up to a maximum of 31 days in total for each **insured person** in any calendar year. See page 22 for more details of the activities **we** cover.
7. **Your** policy is only valid for **trips** taken within **your home country** if **you** have pre-booked accommodation for two nights or more.
8. **Dependent children** are only covered when travelling with the account holder(s) or a **responsible adult**.
9. **We** and **your bank account provider** may cancel **your** policy at any time by giving **you** 30 days' notice in writing to **your** last known address.
10. **We** promise to act in good faith in all **our** dealings with **you**.
11. **We** may not pay **your** claim if **you** do not:
  - ▶ Take all possible care to safeguard against **accident, bodily 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).
12. **You** must not admit liability for any event, or offer to make any payment, without **our** prior written consent.
13. The terms of **your** policy can only be changed if **we** agree (please see 'Changes to cover terms or price' on page 17 for more information). **We** may require **you** to pay an additional premium before making a change to **your** policy **upgrade** or **pre-existing medical condition** endorsement.
14. **Your account provider** may from time to time notify **you** of a change of insurer in relation to the travel insurance included as part of **your** bank account. By accepting the terms and conditions, **you** agree to the new insurer supplying **you** with insurance services to replace the cover provided. Any significant changes to **your** cover will be communicated to **you**, please ensure **you** carefully review **your** policy documents.
15. **You** agree that **we** can:
  - ▶ Cancel the policy if **you** tell **us** something that is not true, which influences **our** decision as to whether cover can be offered or not.
  - ▶ Cancel the policy and make no payment if **you**, or anyone acting for **you**, make a claim under this policy knowing it to be dishonest, intentionally exaggerated or fraudulent in any way, or if **you** give any false declaration or deliberate misstatement when making a medical declaration, applying for **upgrades** or supporting **your** claim. **We** may in these instances report the matter to the police.
  - ▶ Share information with other insurers to prevent fraudulent claims via a register of claims. A list of participants is available on request. Any information **you** supply on a claim, together with the information **you** supplied at the inception of **your** policy and other information relating to a claim, may be provided to the participants of this register.
  - ▶ Take over and act in **your** name in the defence or settlement of any claim made under **your** policy.
  - ▶ Take proceedings in **your** name but at **our** expense to recover for **our** benefit the amount of any payment made under **your** policy.
  - ▶ Obtain information from **your** medical records (with **your** or **your** personal representative's permission) to deal with relevant claims. This could include a request for **you** to be medically examined or for a postmortem to be carried out in the event of **your** death. No personal information will be disclosed to any third party without **your** prior approval.
  - ▶ Refuse to provide cover for the following **upgrades** during a **trip** **you** are already on when the **upgrade** is purchased:
    - Excess waiver
    - Additional adult or childCover will be provided for future **trips** only.
  - ▶ Refuse to provide cover for **trip** extension **upgrades** during a **trip** **you** are already on if the **upgrade** is purchased after the **trip** duration limit has been exceeded. Cover for the **trip** extension **upgrade** will apply for future **trips** only.
16. **We** will not pay **you** more than the amounts shown in the Summary of cover section on page 17-18 per **trip**.
17. **You** agree that **we** only have to pay a proportionate amount of any claim where there is another insurance policy in force covering the same risk. **You** must give **us** details of such other insurance.

# General exclusions

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

1. Any **pre-existing medical condition** and associated condition (unless terms are agreed in writing by us).
2. Any claims where as part of any claim investigation, **your doctor** confirms they would not have recommended you to travel either on the date you opened your Bank of Scotland Ultimate Reward Current Account, you booked your trip, or at the time you travelled (whichever is later).
3. Your failure to obtain any recommended vaccines, inoculations or medications before your trip.
4. You travelling against the advice of a **doctor** or to have medical treatment on the trip.
5. You or your travelling companion receiving a terminal prognosis, unless in respect of Section 1 – Cancellation or curtailment the terminal prognosis was received after the date of booking the trip.
6. War, **terrorist action**, invasion, act of foreign enemy, hostilities (whether or not war has been declared), civil war, rebellion, military or usurped power, riot or civil commotion. This exclusion does not apply for claims made under Section 2 – Emergency medical and associated expenses or Section 8 – Personal accident.
7. Your travel to a country or specific area or event to which the Foreign, Commonwealth and Development Office (FCDO) or other regulatory authority has advised the public not to travel. This includes where certain vaccinations or other preventative measures (such as malaria tablets) are recommended.
8. 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.
9. Pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
10. Confiscation or destruction of property by any customs, government or other authority of any country.
11. Engaging in a sports or leisure activity that is not listed as being covered by us on pages 21-22 or confirmed as being covered in writing by us.
12. Wilfully self-inflicted injury or illness or solvent abuse.
13. You being under the influence of drugs (except those prescribed by your doctor, but not when prescribed for the treatment of drug addiction).
14. Your suicide or attempted suicide or putting yourself at risk unless you are attempting to save a human life.
15. 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.
16. You electing to travel on a trip that exceeds your permitted trip duration.
17. Any **epidemic** or **pandemic** except when stated as being covered under Section 1 – Cancellation or curtailment, Section 2 – Emergency medical and associated expenses.
18. You participating in any manual work above ground level or that involves the use of machinery or any work 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 **bodily injury** or illness happening while on a trip or the cost of replacing locks if keys are lost while on a trip.
20. Any unused or additional costs incurred by you recoverable from:
  - a) The providers of the accommodation, their booking agents, a travel agent or another compensation scheme.
  - b) The providers of the transportation, their booking agents, a travel agent or another compensation scheme such as ABTA – The Travel Association or Air Travel Organisers' Licensing (ATOL).
  - c) Your credit or debit card provider or Paypal.
21. Your 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 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 the United States of America.
28. **Cyber risks** of any kind.

# Complaints

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

## Step 1

### ► For Sections 1 to 15:

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

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

Email: **customersupportUK@allianz.com**

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

### ► For Section 16 – Financial failure cover

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

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

Email: **complaints@libertyglobalgroup.com**

Quoting your Bank of Scotland Ultimate Reward Current Account number and branch sort code and/or claim number.

## Step 2

### ► For all complaints

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

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

Phone: **0800 023 4567** or

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

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

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

# Data protection notice

We care about **your** personal data.

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

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

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

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

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

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

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

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

We may share **your** personal data:

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

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

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

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

## ▶ Where will your personal data be processed?

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

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

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

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

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

## ▶ Automated decision making, including profiling

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

## ▶ How can you contact us?

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

By post: Customer Service (Data Protection), Allianz Assistance, 102 George Street, Croydon CR9 6HD  
By telephone: **UK +44 (0)208 603 9938**  
By email: [AzPUKDP@allianz.com](mailto:AzPUKDP@allianz.com)

## ▶ Other privacy notices

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

Sections 1 to 15 of this travel insurance are underwritten by AWP P&C SA and is administered in the UK by Allianz Assistance. Allianz Assistance is a trading name of AWP Assistance UK Ltd, Registered in England. Registration no: 1710361 Registered office: PO Box 74005, 60 Gracechurch Street, London EC3P 3DS.

AWP Assistance UK Ltd is authorised and regulated by the Financial Conduct Authority (FCA) under registration no 311909. AWP P&C SA is authorised and regulated by L'Autorité de Contrôle Prudentiel et de Résolution in France. Deemed authorised by the Prudential Regulation Authority (PRA). Subject to regulation by the FCA and limited regulation by the PRA. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the FCA's website.

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

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



**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 41 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 8ft 3in (2.55m).

## General Terms and Conditions (see pages 41 to 46)

- ▶ 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: **customer.solutions@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](http://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<sup>†</sup>

▶ Call: **08000 51 22 49**

<sup>†</sup> 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).

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



## 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.

##### At Home

- ▶ 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 42):

- ▶ 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 8ft 3in (2.55m).

##### General Terms and Conditions (see pages 41-46):

- ▶ 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.

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: **customer.solutions@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: 8ft 3in (2.55m)

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

## 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:

- ▶ Fuel and parts (unless these are carried by the AA or its appointed agent, and in the case of fuel is required to get a Vehicle that has run out of fuel to the nearest fuelling point, and/or in the case of parts those that are required to carry out the repair for which assistance was requested and cost £5 or less based on the AA's retail prices);
  - oil;
  - keys;
  - other materials required to repair Your Vehicle;
  - any supplier delivery service or call-out charges related to these items, and
  - the provision of service on private property without the relevant permission;
  - storage costs;
- ▶ The cost of any labour, other than that provided by the AA or its agents under Your AA cover at the scene of the Breakdown or accident;
- ▶ Any additional transport or other costs that You might incur or any incidental expenses that may arise during a recovery. The AA cannot accept any costs for passengers who do not accompany Your Vehicle while it is being recovered;
- ▶ Routine maintenance and running repairs, for example, radios, interior light bulbs, heated rear windows;
- ▶ Any recovery or tow following an accident (see General Terms and Conditions, clause 2, page 43);
- ▶ 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 41–46).

### At Home

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

#### What is covered:

- ▶ At Home is available only if You opened a Bank of Scotland Account at least 24 hours before the Breakdown occurred.
- ▶ At Home 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;  
  
In the event that the AA does agree to, or needs, to arrange storage of Your Vehicle, for example without limitation, because the AA is not reasonably able to locate the delivery address You have provided or You have not provided, or do not provide when the AA requests, adequate delivery instructions, the AA will be entitled to charge You reasonable storage charges;
  - f) **Vehicles on private property.**  
The provision of service when Your Vehicle is on private property, for example, garage premises, unless You can establish that You have the permission of the owner or occupier;

**g) Excess passenger loads.**

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

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

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

**i) Transporting from trade premises.**

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

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

The cost (including any call-out charge) of any locksmith, glass or tyre specialist, should the AA consider this to be required. The AA will endeavour to arrange this help on Your behalf, however it will not pay for these specialist services and any contract for services provided will be between You and the relevant specialist. If, in the AA's 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;

**k) 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;

**l) Participation in sporting events.**

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

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

**General rights to refuse service**

Please note: if a customer is refused service by the AA the customer has the right to an explanation in writing (see "Compliments and complaints" page 46 for Customer Care contact details).

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

**a) Repeat breakdowns within 28 days.**

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

**b) Unattended vehicles.**

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

**c) Unsafe, 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;

**d) 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;

**e) Delay in reporting.**

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

**f) Cannot verify cover.**

Where You cannot produce a valid 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 Onward Travel must be paid for in advance by You and will be fully refunded if it can be established to the AA's reasonable satisfaction that entitlement to Onward Travel was held at the time of the Breakdown.

Without prejudice to Your statutory rights, no refunds will be given if entitlement to cover cannot be proved, or simply because Your Vehicle cannot be fixed at the roadside;

**g) Unreasonable behaviour.**

i.e. Where the AA reasonably considers that You:

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

**Additional services**

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

**Use of agents**

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

**Requests for assistance**

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

**Emergency nature of breakdown service**

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

**Cancellation of Cover**

8. 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:
- a) the AA has been entitled to refuse service under clause 3g, page 43;
  - b) the AA considers, and as a result of the Customer's conduct, that there has been a breakdown in its relationship with the Customer.
  - c) excessive use of the service has occurred either through failure to seek permanent repair following any temporary repair effected by an AA Patrol or agent or due to lack of routine vehicle maintenance.

10. In the event that the AA is no longer Bank of Scotland's chosen Breakdown assistance cover provider or Breakdown assistance cover is no longer provided with Your Bank of Scotland 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, At Home, National Recovery) is subject to the relevant terms and conditions.
3. The AA reserves the right to withhold or withdraw the Accident Management Service at any time if any repairs are begun before the work is authorised through the Accident Management Service.
4. The Accident Management Service is not available for use by, or for, any third parties involved in a road traffic accident (regardless of fault) with You.
5. Whilst the Accident Management Service can make all the necessary arrangements for the repair of Your Vehicle damaged as a result of a road traffic accident, the AA and Bank of Scotland give no guarantee or warranty as to the standard or quality of any such repair work performed or any replacement components fitted to Your Vehicle. The contract for repair will be between You (or, if appropriate, Your insurer) and the relevant repairer. Under no circumstances will the AA or Bank of Scotland be held responsible for replacement components fitted by a vehicle repairer as a result of, or in connection with, the provision of the Accident Management Service.
6. It is Your responsibility (or, if appropriate, Your insurer's responsibility) to pay for the recovery costs and the cost of all vehicle repairs (both labour and parts) performed on Your Vehicle following a motor road traffic accident. Neither the AA nor Bank of Scotland will be responsible for any failure to pay the repairer for any work undertaken.
7. You (or, if appropriate, Your insurer) will be charged the current market price for any additional services You require (for example technical inspections, damage reports or vehicle delivery) which are arranged in connection with repairs which have been organised through the Accident Management Service.
8. Sections 1n, 3, 4, 5, 6, 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 contact details in **Your** policy documents.

Our full privacy notice is available at - [www.theaa.com/privacy-policy](http://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: [ico.org.uk/](http://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 - [www.theaa.com/](http://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: **customer.solutions@theAA.com**

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

Fax: **0161 488 7544**

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

The AA will either acknowledge **Your** complaint within 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](http://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

- This is not 'new for old' insurance, and replacement device will come from fully refurbished stock (not brand new). Before we send any device to settle a claim, we carry out a comprehensive checking process to make sure they are in full working order. All devices will come with a 1-year warranty.
  - 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	<p><b>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</b></p> <p>Taking care of your mobile phone means:</p> <ul style="list-style-type: none"> <li>– Not knowingly leaving your mobile phone somewhere it is likely to be lost, stolen or damaged, just think would you leave your wallet or purse there?</li> <li>– If you need to leave your mobile phone somewhere then we expect you to 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</li> <li>– Making reasonable enquiries to find your phone if you think you have lost it</li> </ul> <p>If you knowingly leave your mobile phone where others can see it but you cannot and your mobile phone is then lost or stolen we may not pay your claim</p> <p>We will always take into account where you are and what you are doing when we assess whether you have taken care of your phone. If we believe you have not taken care of your mobile phone, and have knowingly taken a risk with it, we may decline your claim</p> <p>If you knowingly leave your mobile phone somewhere you can't see it but others can, we may decline your claim for not taking care of your mobile phone – For example:</p> <ul style="list-style-type: none"> <li>– in a cafe or pub you leave your mobile phone on the table when you go to the bar to pick up your drink instead of taking it with you</li> <li>– leaving your mobile phone on display in your car</li> <li>– leaving your mobile phone in the care of someone you don't know well</li> <li>– if you are at the gym and you leave your mobile phone on a bench in the changing rooms rather than taking it with you or locking it in a locker</li> <li>– intentionally damaging your phone</li> </ul> <p>All of these examples increase the risk of it being lost, stolen or damaged and may result in your claim being declined. The examples are to help you understand what's covered, and are not the only reasons a claim could be rejected</p>
More than 2 claims per account holder in any 12 month period	<p><b>We insure your mobile phone for up to 2 successful claims per account holder in any 12 month period</b></p> <p>If you have 2 successful claims in any 12 month period you will not be able to make any further claims for loss, theft, damage &amp; breakdown that happens before the anniversary of when the first claim was originally submitted</p> <p>For example if you submit a claim on 1st January which is successful and submit another claim on 1st May in the same year which is successful you will not be able to make any further claims against this policy that happen prior to 1st January of the following year</p>
Cosmetic damage	<p><b>We only cover damage if it stops the normal functioning of your mobile phone. If it is just a scratch or dent, and your mobile phone still works as expected, then we will not repair or replace it</b></p> <p>We know scratches and scrapes to your mobile phone aren't nice but we are here to fix your mobile phone when it isn't working, so if it still functions as you would expect then we can't help</p> <p>For example, a scratched screen would not be covered but a cracked screen would be covered</p>
Contents of your mobile phone	<p><b>We only cover the mobile phone, we don't cover the contents. This means that any pictures, software, downloads, apps, music or any other content is not covered by this policy so make sure you back it up regularly. This also means that if any of the data or information stored on your phone is used to access any existing accounts or opening new accounts through fraud, we do not cover any financial losses as a result of these acts</b></p> <p>There are lots of ways to back up the contents of your mobile phone and we suggest you do this regularly so if you have a claim and you lose your mobile phone's contents as a result you can download it on to your new mobile phone and be up and running again in no time</p>
Other losses	<p><b>Any cost or losses that can't be resolved by the repair or replacement of your mobile phone</b></p> <p>We don't cover any loss 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</p>
Any device that is not a mobile phone	<p><b>This policy is only for mobile phones. This means we only cover handheld devices that are designed to make mobile phone calls and work independently from any other device</b></p> <p>This policy isn't for tablet computers, smart watches or other wearable technology</p>
Modifications	<p><b>If your mobile phone has been modified in any way we will only replace the mobile phone, we do not cover the modifications that have been made</b></p> <p>Modifications are anything that changes the way your mobile phone looks or operates from the original specifications. This includes things like adding gems, precious metals or making software changes such as unlocking your mobile phone from a network</p>
Mobile phones passed into the care of a business or individual for the purpose of providing a service	<p><b>Where your mobile phone is passed to a business or individual for them to provide a service, they are solely responsible for the safety of your mobile phone and are not covered under the terms of this policy</b></p> <p>You must therefore be satisfied that your mobile phone is suitably covered for any theft, loss or damage that may occur while in their care. For example:</p> <ul style="list-style-type: none"> <li>– Delivery service such as a postal or courier service</li> <li>– Mobile phone customisation service</li> <li>– Mobile phone repair service</li> </ul>
Losses incurred as a result of the sale of your mobile phone	<p><b>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</b></p> <p>We therefore recommend you take precautions if you sell your mobile phone, such as;</p> <ul style="list-style-type: none"> <li>– waiting for payment (including waiting for cheques to clear) before releasing your mobile phone,</li> <li>– using a secure payment service,</li> <li>– not accepting cash payments from people you don't know (who could be using forged banknotes), and;</li> <li>– ensuring your mobile phone is sent using a reliable and suitably insured delivery service</li> </ul>
Counterfeit Mobile Phones	<p><b>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</b></p> <p>Where we receive a claim for any mobile phones that fall into this category we will return the mobile phone to you unrepaid and the claim will be declined</p>

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

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

Summary	Description
<b>Tell your airtime provider if your mobile phone is lost or stolen as soon as you can</b>	<p><b>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</b></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>
<b>If your mobile phone is lost or stolen report it to the Police</b>	<p><b>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</b></p>
<b>Report any loss or theft to the place you believe it has been lost in or stolen from</b>	<p><b>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</b></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>
<b>Report your claim to us as soon as you can</b>	<p><b>Tell us about a claim as soon as you can. We expect you to tell us about any claim as soon as possible after discovery of the loss, theft, breakdown or damage</b></p> <p>If you don't do this we will still consider your claim, however it makes it difficult for us to investigate your claim, recover your mobile phone if it is lost or stolen or stop any further damage to your mobile phone</p> <p>You can log your claim online or by telephone, it is really simple</p>
<b>Proof of ownership</b>	<p><b>We need to know that the mobile phone, SIM card and accessories you are claiming for are yours. Therefore you may need to provide some form of proof of ownership</b></p> <p>You will need to be able to tell us the make and model of your mobile phone. 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](http://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](http://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 1401** 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](mailto: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](mailto:complaint.info@financial-ombudsman.org.uk)

Web: [financial-ombudsman.org.uk](http://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](http://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](http://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.

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, secure or fit to live in again, prevent any risk to health, 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 S.A. UK Branch. 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
<b>Home emergency costs</b>	▶ 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
<b>Overnight accommodation</b>	▶ 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

- ▶ Cover applies only to your primary residential home, located in the UK and at the address on your Ultimate Reward Current Account. The property must be owned and occupied by you and/or your family at the time of the emergency.
- ▶ A fault or any emergency 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.
- ▶ Any emergency or infestation in outbuildings, sheds, greenhouses or garages which are not attached to the main building, or in any land belonging to the property.
- ▶ 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 55 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](mailto: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**



# 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 any integral garage or conservatory, attached to the main building (which are solely for domestic purposes). There is no cover for sheds, greenhouses or garages which are not attached to the main building, or the land in the boundary of **your home**.

#### Home Emergency

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

- ▶ Make it safe, secure and/or fit to live in again;
- ▶ Prevent any risk to your or your family's health;
- ▶ Avoid damage or more damage to the home; or
- ▶ Restore electricity, gas or water services 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.

#### Vermis

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 (The insurer)

AXA Assistance (UK) Limited provides the services described in this policy on behalf of the insurer.

This policy is underwritten by Inter Partner Assistance S.A. UK Branch, with a registered office at 106-118 Station Road, Redhill, RH1 1PR, which is a Branch of Inter Partner Assistance S.A. (Financial Conduct Authority registration number 202664), a Belgian firm authorised by the National Bank of Belgium under number 0487. Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website.

#### 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**.

### 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

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 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.

### 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](mailto: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](mailto:complaint.info@financial-ombudsman.org.uk)

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

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

## 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:

- a) 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,
- b) 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;
- c) monitoring and/or recording of **Your** telephone calls in relation to cover for the purposes of record-keeping, training and quality control;
- d) 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
- e) 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](mailto:dataprotectionenquiries@axa-assistance.co.uk)

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

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

To speak to us, call: **0800 072 8668**  
From abroad: **+44 131 278 3729**

Advisor services: 24/7

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

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

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

Provided you've tried to resolve things with us first, if you're still unhappy, you can ask the Financial Ombudsman Service to help. We can provide information on how to do this if you need it.

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

You can call us using Relay UK if you have a hearing or speech impairment. There's more information on the Relay UK help pages [www.relayuk.bt.com](http://www.relayuk.bt.com) SignVideo services are also available if you're Deaf and use British Sign Language: [www.bankofscotland.co.uk/contactus/signvideo.html](http://www.bankofscotland.co.uk/contactus/signvideo.html)

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

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 and online sessions may be monitored and/or recorded for quality evaluation, training and to ensure compliance with laws and regulations. Not all Telephone Banking services are available 24 hours a day, 7 days a week.

To use our Mobile Banking app you need to have a valid phone number registered to your account and be set up to manage your accounts using Internet Banking. Our app is available to iPhone and Android users only and minimum operating systems apply, so check the App Store or Google Play for details. Device registration required. The app doesn't work on jailbroken or rooted devices. Terms and conditions apply. Android/Google Play is a trademark of Google LLC. Apple, the Apple logo, iPhone, iPad, Touch ID and Face ID are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc.

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.

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

