

Insurance Product Information Booklet

For your Bank of Scotland Silver Account



This booklet contains Insurance Product Information Documents for the insurance benefits that come with your Bank of Scotland Silver Account.

Each of these documents are produced by the relevant insurance provider and you should read these carefully before proceeding as they provide key information about the cover included. For full information please refer to the relevant policy documents which are in the Bank of Scotland Silver Account welcome pack.

The insurance benefits are as follows:

European Family Travel Insurance administered by Allianz Assistance and underwritten by AWP P&C SA

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

Mobile Phone Insurance provided by Assurant General Insurance Limited

Any references to the payment of a premium relate solely to upgrades to these insurances which, if available, can only be purchased directly from the relevant insurer. Upgrades are sold, administered and underwritten solely through and by contacting the insurer direct.

Remember

Whether you'll be able to benefit from and use these insurances depends upon whether you need and are eligible for the cover. Even though you may be eligible to make a claim there are general exclusions that limit what you can claim for. We will confirm your eligibility for the cover at the time of applying for the account - this information is contained in our Statement of Demands and Needs or Interview Summary Document which we will give you before you decide whether to proceed.

Insurance Product Information Document

Product: Travel Insurance (Bank of Scotland Silver Account)

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

This document only provides a basic summary of policy cover. The full terms and conditions of the contract are shown on the policy document, which you should read carefully to ensure you have the cover you need.

What is this type of insurance?

This is travel insurance provided as a benefit to account holders. Optional upgrades can also be purchased directly from the insurer. It covers you while travelling, for various events such as: medical emergencies; travel disruption; cancelling or cutting short your trip; and delayed, lost or stolen baggage.



What is insured?

- ✓ **Cancellation or curtailment** - Up to £5,000 in total for loss of pre-paid travel and accommodation expenses.
- ✓ **Emergency medical and associated expenses** - Up to £10 million for hospital fees, repatriation, medical confinement, funeral and dental costs incurred if taken ill or injured on your trip.
- ✓ **Travel disruption** - Up to £250 benefit after a major travel delay to outbound or return transport at the departure point. Alternatively up to £5,000 if you abandon your trip on the outbound leg only;
Up to £5,000 for extra transport or accommodation costs to continue your trip, if your transport is delayed in arrival;
Up to £5,000 for extra transport or accommodation costs to continue your trip, if you miss the departure of your outbound or return transport.
- ✓ **Loss of important documents** - Up to £400 for costs to obtain temporary documents on your trip plus reimbursement of the remaining value of lost passport.
- ✓ **Baggage/delayed baggage** - Up to £2,500 for items lost, stolen or damaged on your trip and up to £250 for costs to replace essential items temporarily lost by the transport provider on your outward journey.
- ✓ **Personal money** - Up to £500 for your money, travellers cheques and travel tickets lost, stolen or damaged on your trip. Cash limits apply.
- ✓ **Personal liability** - Up to £2 million costs for damage you cause to a third party or their property (including your trip accommodation if not owned by you, a family member or friend).
- ✓ **Personal accident** - Compensation if you die (up to £15,000); lose your sight or limb or are unable to ever work again (all up to £30,000) following an accident on your trip.
- ✓ **Disability benefit in New Zealand** - Up to £250 a week compensation if you are temporarily disabled following a road traffic accident on your trip (cover under this section only applies when the Worldwide cover upgrade has been purchased).
- ✓ **Legal advice and expenses** - Up to £25,000 legal costs/representation, to pursue a compensation claim against a negligent third party responsible for your death, injury or illness.
- ✓ **Winter sports cover** - Up to 31 days cover a year for winter sports equipment lost, stolen, damaged or delayed on your trip; loss of use of your ski pack; piste closure.
- ✓ **Golf cover** - Cover for golf equipment lost, stolen, damaged or delayed on your trip; loss of use of green fees.
- ✓ **Business cover** - Cover for business equipment lost, stolen or damaged on your trip; replacement business colleague.
- ✓ **Wedding/civil partnership cover** - Cover for wedding rings, gifts and attire lost, stolen or damaged on your trip; replacing video/photographs.
- ✓ **Financial failure cover** - Up to £5,000 cover if the booked airline (or end supplier) fails financially.



What is not insured?

- ✗ Claims where you cannot provide sufficient supporting evidence.
- ✗ Taking part in activities where there is an increased risk of injury, unless we have agreed otherwise.
- ✗ More than the maximum benefit limits (and sub limits when these apply) shown in each section.
- ✗ The £75 policy excess that is applicable to each adult, for each claim incident, unless we have agreed otherwise.
- ✗ Claim circumstances you were aware of before your policy was issued or journey was booked (whichever is the later) and which could reasonably have been expected to give rise to a claim, unless the insurers agree to it in writing.
- ✗ Any costs incurred as a result of a covered event that are not specifically stated as being covered.
- ✗ Claims arising from you being under the influence of alcohol, of solvents or drugs, or doing anything as a result of using these substances.
- ✗ Claims arising from an epidemic or pandemic, except for the cover described under the Cancellation or curtailment, Emergency medical and associated expenses, Winter sports cover and Golf cover sections.



Are there any restrictions on cover?

- ! Cover is only available to residents of the UK, Channel Islands or Isle of Man.
- ! Claims relating to existing medical conditions may be excluded.
- ! Your account must remain open for cover to apply.
- ! As the account holder you must be aged 64 years or under for cover to apply. All cover for all insured persons will cease when you reach 65 years of age.
- ! Certain levels of cover may be restricted according to the age of the insured person.
- ! Cover will not extend beyond the 31 day trip limit, unless we have agreed otherwise.
- ! Trips within your home country in the UK, Channel Islands or Isle of Man must include 2 nights pre-booked accommodation (for leisure trips) or 5 nights pre-booked accommodation (for business trips).
- ! You as the account holder and your eligible partner may travel independently. Your eligible dependent children must travel with or to you, your partner or a nominated responsible adult for cover to apply. Children will only be covered while they are aged 18 or under (24 or under if in full-time education).
- ! There are General conditions that you have to meet for cover to apply.
- ! General exclusions apply to the whole policy and each section contains exclusions specific to that section.



Where am I covered?

- ✓ Cover is provided for travel within Europe only, unless you have purchased the upgrade for Worldwide cover. All trips must start and end in the UK, Channel Islands or Isle of Man.

You will not be covered if you do not follow any advice or recommendation made by any of the following: the Foreign, Commonwealth and Development Office (FCDO) or the World Health Organization (WHO) or any government or other official authority at any destination you are travelling from, through or to. For further details on FCDO travel advice, visit [gov.uk/foreign-travel-advice](https://www.gov.uk/foreign-travel-advice)



What are my obligations?

- Unless we say otherwise, you must disclose any pre-existing medical conditions of anyone to be insured on this policy.
- Answer any pre-sale questions as truthfully and accurately as possible.
- Read your policy documents carefully to ensure you have the cover you need.
- Tell us as soon as possible if there are any changes to your circumstances that may affect your cover, or if it is likely you will need to make a claim.
- You should take reasonable care to protect yourself and your property against accident, injury, loss and damage and to minimise any claim.



When and how do I pay?

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 **0345 602 0201**.



When does the cover start and end?

Cancellation cover begins on the date you open your Bank of Scotland Silver Account or the date you booked your trip, whichever is the later and ends at the beginning of your trip. The cover for all other sections starts at the beginning of your trip and finishes at the end of your trip.

The cover for any upgrade or medical endorsement purchased runs for 12 months from the date of purchase. We will send you a reminder when the cover is about to come to an end.

All cover ends if the Bank of Scotland Silver Account is closed, the policy is cancelled or if the account holder turns 65 years old, whichever is earlier.



How do I cancel the contract?

Your base policy

You may cancel your base policy at any time by contacting your bank to close or change your bank account.

Your upgrade or medical endorsement

For any upgrade or medical endorsement purchased from Allianz Assistance, you have 14 days from the date of purchase, to ensure that they meet your requirements.

If you wish to cancel your upgrade or medical endorsement contract during this period, you should contact Allianz Assistance using the Allianz Assistance Hub, accessed through Internet Banking, emailing travelinfoUK@allianz.com or calling **0345 602 0201**.

Your premium will be refunded in full, although if you have travelled, made a claim or intend to make a claim, we will recover the costs for providing these services.

You may still cancel the contract after this 14 day cancellation period but no refund will be made.

AA Breakdown



Insurance Product Information Document

Company: Automobile Association
Insurance Services Limited

Product: AA Breakdown Family Cover

Automobile Association Insurance Services Limited operate as an insurance intermediary, authorised and regulated by the Financial Conduct Authority. Financial Services Registration Number 310562.

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete pre-contract and contractual information about the product is provided in your policy documents and policy.

What is this type of insurance?

24/7 cover in case a vehicle in which the named bank account holder, any joint account holder or eligible family member is a driver or passenger breaks down by the roadside.



What is insured?

- ✓ Finding/diagnosis of the vehicle fault.
- ✓ Attempted repair of the fault.
- ✓ Fitting of new parts to repair the fault, up to the value of £5.
- ✓ Our mechanic will try to repair the vehicle at the roadside or, if this isn't possible, arrange a recovery to a local garage for you or eligible family members, the vehicle and up to 7 passengers.
- ✓ Unlimited call-outs.
- ✓ If you decide to use AA Accident Assist, recovery and replacement vehicle/courtesy car in the event of an accident.



Are there any restrictions on cover?

- ! The account holder, any joint account holder or eligible family member must be with the vehicle when it breaks down and when the mechanic arrives.
- ! The vehicle must be roadworthy, within 3.5 tonnes and no wider than 2.55m.
- ! Vehicle recovery after an accident or vandalism.



What is not insured?

- ✗ The same or similar cause of breakdown attended by our mechanic in the last 28 days.
- ✗ Any breakdown occurring less than a quarter of a mile from home.
- ✗ Faults due to lack of routine maintenance.
- ✗ Recovery of more passengers than the eligible vehicle is legally able to carry (up to a maximum of 7).
- ✗ Transportation of animals.
- ✗ Any excess payable to the vehicle insurance company.
- ✗ The use of Accident Assist for any accident that occurs outside of England, Wales or mainland Scotland.
- ✗ The use of Accident Assist by anyone who is not the Account holder who is the insured person on the Vehicle involved in the Accident. Eligible family members are not able to use this service.
- ✗ The use of Accident Assist for any two wheeled vehicles (ie motorbikes, mopeds).



Where am I covered?

- ✓ Anywhere in the UK, Channel Islands or Isle of Man.
- ✓ Accident Assist is only available for accidents that occur within England, Wales or mainland Scotland.



What are my obligations?

- To keep a vehicle roadworthy and regularly maintained.
- The vehicle must be taxed, insured and have a valid MOT.
- You or eligible family members must be with the vehicle at the time of the incident and when our mechanic arrives. You as the account holder will need to show our mechanic your debit card and eligible family members will need to show a form of identification.
- Make sure that repairs are made on the vehicle following a service warning or after our mechanic has attended the vehicle.



When and how do I pay?

The cost for this breakdown cover is included in the monthly maintaining the account fee you pay for your Bank of Scotland Silver Account.



When does the cover start and end?

When the Bank of Scotland Silver Account is opened, until the bank account is closed.



How do I cancel the contract?

You have the right to cancel your insurance at any time by closing or changing your bank account. Please refer to your banking terms and conditions for details. If you or Bank of Scotland close your account, or Bank of Scotland terminates the cover provided through the account, cover will stop immediately.

Mobile Phone Insurance



Insurance Product Information Document

Company: Assurant General Insurance Limited Product: Mobile Phone Insurance

Authorised in the United Kingdom by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Register number: 202735. The sale of this insurance is regulated.

This document provides a summary of the key information. Complete pre-contractual and contractual information is provided in other documents.

What is this type of insurance?

Mobile phone insurance which covers your mobile phone for the incidents detailed below. This policy covers one mobile phone for a sole account, and up to two mobile phones on a joint account.



What is insured?

- ✓ Cover for your mobile phone up to a maximum value of £2,000
 - ✓ Loss
 - ✓ Theft
 - ✓ Damage
 - ✓ Breakdown (including faults)
- ✓ Cover for accessories up to a maximum value of £250 per claim (e.g. cases, headphones, screen protectors)
- ✓ Unauthorised network charges (e.g. calls, data) up to a maximum of £1,500 per claim for contract mobile phones and £450 for Pay As You Go phones
- ✓ How we settle a claim
 - ✓ We will either repair or replace your damaged mobile phone
 - ✓ Claims for loss and theft will be settled with a replacement
 - ✓ Replacements will come from refurbished or remanufactured stock.



What is not insured?

- ✗ An excess of £100 for each successful claim.
- ✗ Any incident where you have knowingly put your mobile phone at risk or not taken care of it. See the 'What you are NOT covered for' section of the Policy Document for examples.



Are there any restrictions on 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.
- ! Accessories are covered only if involved in the same incident as the mobile phone, not on their own.
- ! Unauthorised network charges are covered from the point your mobile phone is lost or stolen, and for up to 24 hours after discovery of the loss or theft. A claim for network charges can only be considered after a claim for the mobile phone has been accepted.
- ! We will attempt to replace phones with one of the same colour but we can't guarantee to do this.
- ! Maximum of 2 successful claims per account holder in any 12 month period.



Where am I covered?

- ✓ Your mobile phone is covered worldwide.
- ✓ Replacement handsets will be delivered only to a UK address.



What are my obligations?

- To report stolen mobile phones to the Police and your network as soon as possible.
- Tell us about your claim as soon as possible.
- You may need to send us proof of purchase/ownership of the phone before we will settle your claim.
- You must make a reasonable attempt to report a lost or stolen phone missing.



When and how do I pay?

Payment is included in the monthly maintaining the account fee you make to Bank of Scotland for your account.



When does the cover start and end?

The insurance cover starts immediately on the date that your Bank of Scotland Silver Account is opened. All insurance cover will continue for the duration that your account remains open for, subject to your eligibility. Cover will end immediately on the date that the Bank of Scotland Silver Account is closed or cancelled by you or us.



How do I cancel the contract?

You have the right to cancel your insurance at any time by closing or changing your bank account. If you or Bank of Scotland close your account, or Bank of Scotland terminates the cover provided through the account, cover will stop immediately.

Get in touch

 bankofscotland.co.uk

 Visit your local branch

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

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

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

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

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

To speak to us, call: **0800 072 8668**
(+44 (0)131 278 3729 outside the UK)
Adviser service: 24/7

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

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

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

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

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

Keeping your money protected – eligible deposits with us are protected by the Financial Services Compensation Scheme:
bankofscotland.co.uk/fscs

We are also covered by the Financial Ombudsman Service.
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.

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