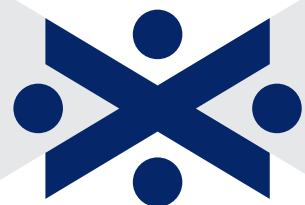


Current Accounts

Ultimate Reward Current Account

A guide to your benefits
Applies from 14 April 2025



**BANK OF
SCOTLAND**

By your side

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Your benefits at a glance

Please note our Ultimate Reward Current Account is no longer available for new customers.

Some key benefits

Allianz Assistance Worldwide Family Travel Insurance Cover

- ▶ Worldwide multi-trip travel cover for you and your family (includes, if eligible, your spouse, civil partner or partner and children)
- ▶ Your children aged 18 or under (24 or under if in full time education) are covered as long as they are travelling with either you or another responsible adult. There is cover for a dependent child where they are staying with a responsible adult even if they were not accompanied during their travel to the destination
- ▶ Includes golf cover and cover for certain sports and leisure activities
- ▶ Covers UK trips when two or more nights' accommodation is pre-booked
- ▶ Includes cover for:
 - Emergency medical (up to £10 million)
 - Cancellation or curtailment (up to £5,000)
 - Personal accident (up to £30,000)
 - Baggage (up to £2,500, with single item and valuables limits of £500)
 - Personal money (up to £750, with cash limit £300, or £50 if under 16)
- ▶ There's cover for you or someone covered under the policy if a booked trip needs to be cancelled because either you or they, or a companion you are travelling with is asked to quarantine on an individual basis because of exposure to a contagious disease
- ▶ If you're abroad and need to speak to a doctor you'll have access to a 24/7 GP telephone service and to a video consultation service

AA Breakdown Family Cover

- ▶ Roadside Assistance
- ▶ Cover for the account holders and eligible family members, not the vehicle
- ▶ At Home
- ▶ Service is only available in the UK, Channel Islands and Isle of Man
- ▶ There's cover for account holders and certain family members in vehicles, whether you or they are the driver or the passenger. Family members must live at the account holder's home address or, temporarily live away from that address, but still stay within the UK

AA Accident Assist

- ▶ Accident Assist may be available to help you as the account holder if you or another insured person is involved in an accident in your vehicle
- ▶ If you decide to use this service and an insurance claim is being made, then depending on who is at fault, you may be able to:
 1. Have the vehicle taken to an AA authorised garage to carry out the necessary repairs
 2. Get a replacement vehicle or small courtesy car whilst repairs are done
 3. Have the AA Accident Assist services handle the insurance claim for you
- ▶ This service works alongside your vehicle insurance and you must tell your insurer if you are involved in a motor accident

We have included the AA Accident Assist terms and conditions with this pack so that you can read about the service in advance of using it. You will only be asked to agree to these terms if you choose to use the service. If you have a motor accident, and want to use the service call the AA on 0345 124 1401. They will check to see if you are eligible, talk through your situation, describe the help the service can offer, as well as any costs that may be involved, so that you can decide if you want to go ahead.

See pages 35-38 for detailed information and terms and conditions about AA Accident Assist.

Mobile Phone Insurance administered by Lifestyle Services Group Limited

- ▶ One phone per account holder, maximum of two for joint accounts
- ▶ Repair or replacement phone up to a maximum value of £2,000 (including VAT) per claim
- ▶ Covers for loss, theft, damage and breakdown (including faults)
- ▶ To be able to make a claim the mobile phone must be owned by you and must be your responsibility or the responsibility of your partner or a dependent child. A dependent child is under the age of 18 or under the age of 24 and in full-time education.

Some key benefits

Home emergency cover

- ▶ Covers a sudden unexpected event in your primary residential home 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 your home and/or its contents; or
 - Restore electricity, gas or water services if they have totally failed
- ▶ Provides a qualified tradesperson chosen by the insurer to deal with the emergency up to £250 including VAT

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.

Before you book any trips you should review the medical screening section on page 5.

Key benefit exclusions

The details included below 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

Worldwide travel insurance

- ▶ All cover ends if the account is closed, the policy is cancelled or when the account holder turns 71, whichever is earlier
- ▶ As long as you are aged under 71, your spouse, civil partner or partner will also be covered until they reach 71
- ▶ The standard maximum trip limit is 31 days
- ▶ A maximum 31 days cover is provided for winter sports for each person covered in any calendar year
- ▶ A £75 excess per adult per incident may apply
- ▶ There won't be cover if you're abroad and you are instructed to return home or choose to leave early to avoid having to quarantine when you get home due to the risk of exposure to a contagious disease
- ▶ Cover is only available to UK residents, registered with a doctor in the UK and who start and end trips in the UK. (UK includes Channel Islands/Isle of Man)
- ▶ There is no cover for any amount recoverable from any other source such as your airline or your accommodation provider
- ▶ Pre-existing medical conditions that you (and anyone else on your policy) have or have had are not covered unless declared and cover agreed with the insurer. An extra premium may be payable to cover the medical condition(s)

AA Breakdown Family Cover

- ▶ Does not include AA National Recovery, which, if the breakdown is miles from home and it can't be fixed at the roadside, the AA will take the vehicle and up to seven passengers to a single UK destination of choice
- ▶ Under this cover if it is not possible to fix the vehicle at the roadside, the AA will provide recovery to a local repairer of the AA's choice or a destination of your choice provided it is no further
- ▶ Does not cover vehicles for business or commercial use

AA Accident Assist

- ▶ Accident Assist is only available for accidents in England, Wales and mainland Scotland
- ▶ Accident Assist is not available for motorbikes or mopeds
- ▶ With this service there may be certain costs that you could be asked to pay. For example if the accident was your fault and you only wish to use the vehicle recovery service but do not wish the service to provide help with handling your insurance claim then you will be asked to pay the AA for recovery of your vehicle. Please read the terms and conditions carefully to make sure you understand what the service offers before you use it.

Mobile phone insurance

- ▶ Excess of £100 is payable on all successful claims
- ▶ Maximum of 2 successful claims per account holder in any 12 month period
- ▶ Replacement phones will be refurbished or re-manufactured devices, rather than brand new

Home emergency cover

- ▶ This policy is to deal with 'home emergencies' needing immediate attention only. It does not cover day to day maintenance of the home
- ▶ Any emergency in outbuildings, sheds, greenhouses or garages which are not attached to your home building, or in any land belonging to your home

Additional exclusions you need to know

Worldwide travel insurance	<ul style="list-style-type: none">▶ Claims for cancellation and curtailment relating to any undiagnosed pre-existing medical condition▶ You may not be covered for claims relating to a medical condition of someone not necessarily travelling with you, but upon whose health your trip plans depend, if you were aware of the medical condition when opening your account or booking any trip▶ Any claim if you do not follow any advice or recommendation made by any of the following: the Foreign, Commonwealth and Development Office (FCDO), or any government or other official authority at any destination you are travelling from, through or to This includes where:<ul style="list-style-type: none">– Certain vaccinations or other preventative measures (such as malaria tablets) are recommended;– The FCDO have advised against all travel or all but essential travel (there is some guidance relating to essential travel within the 'Making a Claim' section);– You have travelled against the advice of a local authority at any destination you are travelling from, through or to.▶ There is no cover if you cannot travel or choose not to travel because of a pandemic or epidemic causing the FCDO (or any other equivalent government body in a country you are travelling from, to or through) to advise against travel to that destination▶ There is no cover for any delayed departure unless you have been delayed for at least 12 hours (or 6 hours, for trips of three nights or less)▶ You should take reasonable steps to protect and prevent the theft of your property whilst on holiday and if you fail to do so, your insurance may not cover you▶ Cover is excluded for certain sports and leisure activities (see the 'Sports and leisure activities' section on page 14)▶ Any claim relating to an epidemic or pandemic, unless stated as being covered on the policy
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AA Breakdown Family Cover	<ul style="list-style-type: none">▶ There's no cover 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)▶ There may not be cover for the same or similar causes of breakdown to that which the AA attended within the previous 28 days▶ The AA have the right to refuse to provide service if the vehicle is unsafe, un-roadworthy, unlawful or you've failed to maintain it (for example, no valid MOT, or continued failure to re-fuel or charge your vehicle)▶ There is no cover for you/your eligible family member if you/they are involved in a road traffic accident and the AA will not recover the vehicle. The AA may be able to provide support in the event of an accident if you decide to use the AA Accident Assist service
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Mobile phone insurance	<ul style="list-style-type: none">▶ Theft, loss, damage or breakdown where you have knowingly put your mobile phone at risk or you have not taken care of it. Examples are provided in the "What you are NOT covered for" section of the Policy Document
Home emergency cover	<ul style="list-style-type: none">▶ Any loss where you did not contact the insurer first to arrange repairs▶ Where you are a tenant and are required to report emergencies to the home owner or the managing agent to instruct the appropriate tradesperson▶ Any claim if your home is left unoccupied for over 60 days

Actions you must take when you need to make a claim

Not taking these actions could result in your claim being declined

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

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.



Register your details

Call the benefit providers on **0345 124 1401** and the Travel provider can discuss any pre-existing medical conditions, and the Mobile Phone provider can register your mobile phone.

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 them on **0345 124 1401**. An additional premium may apply.

See page 5 and the Travel Insurance Terms and Conditions 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 39 for more details about your policy.



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.



Register for online banking

It's easy, convenient and secure to bank online with Bank of Scotland.

Register at: **bankofscotland.co.uk/mobile**

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 online 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 online banking.

Once in online 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. You should also declare any change of medication, including any repeat prescriptions before booking a trip or renewing any upgrade.

Medical screening questions:

Please refer to the 'Health declaration and health exclusions' section on page 16 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 online 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**.

Your policy number is your Bank of Scotland Ultimate Reward Current Account sort code and account number.



Important things to know

Things you should know about your bank account

If you open a joint account, 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. All parties 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 contact us.

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.

Ultimate Reward Current Account benefits, terms and conditions

Ultimate Reward Current Account benefits terms and conditions

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About the insurance services

Ultimate Reward Current Account

About the insurance services

Whose products do we offer?

We only offer products from the following insurers:

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

AA Breakdown Family Cover – Automobile Association Developments Limited (trading as AA Breakdown Services).

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

Home Emergency Cover – Inter Partner Assistance S.A.



Useful Information

Claim Notification

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

For medical assistance and repatriation claims please call **+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.

Travel Insurance

The words in bold throughout the travel insurance terms and conditions are defined terms. **You** can find the meaning of these words under the title 'Definition of words' within the travel insurance policy.

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 online banking.

Information

Customer services:

UK +44 (0)345 124 1401

(for policy queries, amendments, **upgrades** or policy cancellations)

Personal assistance service:

UK +44 (0)345 124 1401

Emergency assistance

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

HealthHero 24-hour GP consultation service:
UK +44 (0)208 603 9957

24-hour legal helpline:
UK +44 (0)345 124 1401

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

For Section 16 – **Financial failure** cover:
UK +44 (0)208 603 9783

Registering flight details for automatic claim payment

As an alternative way of making a claim under the departure delay benefit of Section 3 – Travel disruption, **you** can set up **your** customer profile so that any departure 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 online 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 (and any upgrades and endorsements **we** have sent to **you**) provides every year to ensure it continues to meet **your** needs.

You must take care to provide **us** with accurate information which is correct to the best of **your** knowledge. If **you** think there is a mistake or **you** need to make changes, **you** should notify **us** as soon as **you** are reasonably able. Failure to provide correct information or inform **us** of any changes could adversely affect **your** cover. This could include invalidating **your** cover or any claims **you** make being rejected or not paid in full.

Remember, no policy covers everything. These Terms & Conditions contain details of cover, conditions and exclusions relating to each **insured person(s)** and is the basis on which all claims will be settled. If **you** are making a booking on behalf of other individuals who are not **insured person(s)** under this policy they should ensure they have their own travel insurance. This policy provides cover for the proportion of the **trip** costs for **you** and **insured person(s)** only, no matter who made the booking or any payment.

The conditions **you** must keep to as part of the contract are shown under the 'General conditions' section on page 27. 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 28; 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 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

Your travel insurance policy is underwritten by AWP P&C SA and administered by Allianz Assistance which is a trading name of AWP Assistance UK Ltd.

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 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 online banking or calling **UK +44 (0)345 124 1401**.

You must tell **us** as soon as **you** are reasonably able after booking **your trip** if any extra cover is required (as outlined on page 16) to ensure **your** desired level of cover is in place. The additional benefit provided by any upgrade will only be valid for new events occurring after **you** purchase the upgrade. All upgrades must be bought before **you** depart on a **trip**.

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 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.
- f) Share** information about **you** with Bank of Scotland plc.

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, until **you** instruct **us** to stop. Please note **we** cannot take payment if **your** card has expired. Please contact **us** to update **your** card details before **your** renewal payment is due.

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

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 16 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,

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 8 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**

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

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

Curtail/Curtailment

Being unable to use **your** pre-booked, pre-paid accommodation and other travel arrangements due to a specific event that happens after **your trip** has started.

Please refer to 'Section 1 – Cancellation or **curtailment**' for full details of the covered reasons and benefits available.

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 16 for more details).

Family

The account holder, their partner (both aged 70 or under) and **dependent children**.

Financial failure

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

Golf equipment

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

Health check date

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

Home

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

AWP P&C SA.

Pair or set

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

Pandemic

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

Period of insurance

The 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. It does not include private transport such as taxis.

Quarantine

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

Relative

Mother, mother-in-law, father, father-in-law, sister, sister-in-law, brother, brother-in-law, wife, husband, civil partner, daughter, daughter-in-law, son, son-in-law, grandparent, grandparent-in-law, grandchild, step parent, step child, step sister, step brother, foster child, partner or fiancé/fiancée of an **insured person**.

Responsible adult

A person aged 18 or over (not insured on this policy) whose duty is to care for and be in control of a child insured on this policy and, if necessary, make decisions in the absence of the parent/guardian. In the event of a claim, the Bank of Scotland 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 16 for more details.

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

This travel insurance includes cover whilst travelling on a cruise ship. This travel insurance is not a cruise-specific policy, for example it will not provide cover for missed ports of call or missed excursions due to a change of itinerary. If **you** require these benefits **you** would need to purchase specialist cruise travel insurance.

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 16 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

Allianz Assistance who administers this policy on behalf of the **insurer** of these sections.

Winter sports equipment

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

You/Your

See definition '**Insured Person / You / Your**'.

Sports and leisure activities

This travel insurance policy provides cover for most activities and non-competitive sports on a recreational basis. If **you** are taking part in any sport or activity which is:

- ▶ not listed as covered in this section;
- ▶ part of a competition or organised tournament; or
- ▶ a team sport event

please contact **us** by visiting the Allianz Assistance Hub, emailing 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.

Please be aware that **we** are unable to offer cover for the purposes of earning money or if taking part in sports on a professional or semi-professional basis.

Covered	Covered if professionally organised and supervised plus you wear appropriate safety equipment and take appropriate safety precautions	Not covered
<ul style="list-style-type: none"> ▶ 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 (not ultramarathons) ▶ Mountain biking on designated trail/route ▶ Non-manual work* ▶ Netball ▶ Orienteering ▶ Pedalo/Paddle boating ▶ Racket ball ▶ Rambling ▶ Ringos ▶ Roller Skating/Blading (wearing pads and helmets) ▶ Rounders ▶ Rowing (except racing) ▶ Running (not ultramarathons) ▶ 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 – open water swimming is covered up to and including 1,500m 	<ul style="list-style-type: none"> ▶ 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 you 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 	<ul style="list-style-type: none"> ▶ 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 you have held the required motorcycle driving licence for at least 3 years, are conviction free and are wearing a helmet* ▶ Mountaineering ▶ Parachuting ▶ Paragliding ▶ Parascending over land ▶ Polo ▶ Rock climbing ▶ Sailing outside territorial waters ▶ Scuba diving below 30m ▶ Shark diving ▶ Street hockey ▶ Swimming – open water swimming over 1,500m is not covered ▶ Ultramarathons ▶ Water ski jumping ▶ Weightlifting ▶ Wrestling

Covered	Covered if professionally organised and supervised plus you wear appropriate safety equipment and take appropriate safety precautions	Not covered
<ul style="list-style-type: none"> ▶ 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)* 		

* No cover under Section 7 - Personal liability when taking part in these activities.
** No cover under Section 8 - Personal **accident** when taking part in these activities.

Winter Sports

If **you** are taking part in any sport or activity not listed in this section, please contact **us** by visiting the Allianz Assistance Hub, emailing travelinfoUK@allianz.com or calling **UK +44 (0)345 124 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"> ▶ Airboarding ▶ Alpine skiing ▶ Big foot skiing ▶ Blade skating ▶ Cross country skiing*** ▶ Dry slope skiing ▶ Glacier skiing ▶ Husky dog sledding (organised, non-competitive and with experienced local driver) ▶ Ice cricket (wearing appropriate batting pads/gloves/spiked shoes) ▶ Ice fishing ▶ Ice go karting (within organisers guidelines)* ▶ Ice skating ▶ Ice windsurfing* ▶ Kick sledging ▶ Mono skiing ▶ Nordic skiing ▶ Ski biking* ▶ Ski blading ▶ Ski boarding ▶ Skidooing* 	<ul style="list-style-type: none"> ▶ Skiing (on-piste** and off piste***) ▶ Ski racing arranged by ski schools for their pupils ▶ Ski run walking ▶ Ski touring ▶ Sledging/Tobogganing ▶ Sleigh riding as a passenger (pulled by horse or reindeer)*** ▶ Snow biking* ▶ Snow blading ▶ Snow boarding (on-piste** and off piste***) ▶ Snow bobbing ▶ Snowcat driving* ▶ Snow mobiling* ▶ Snow scooting* ▶ Snow shoe walking ▶ Snow tubing ▶ Tandem skiing ▶ Telemarking ▶ Winter walking (using crampons and ice picks only)
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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
- ▶ Lugeing
- ▶ 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 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 14-15. 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**;
- ▶ Before **you** book a trip if there are any changes in **your** health, including a change to any regularly prescribed medication (or repeat prescriptions).

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, 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 (including repeat prescriptions)?
2. Received treatment, taken prescribed medication or consulted a **doctor** about any medical condition?
3. Attended a hospital or clinic as an out-patient or in-patient for any reason?
4. Been diagnosed as having a terminal condition?
5. Currently awaiting tests, investigations, treatment, surgery; are awaiting the results of any tests or investigations?

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

Health exclusions

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

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

24-hour emergency medical assistance

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

Phone: **UK +44 (0)208 603 9935**

Email: **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.

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.

State-provided healthcare arrangements

European/Global Health Insurance Card (EHIC and GHIC)

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

Australia

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

HealthHero 24/7 GP telephone and video consultations

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

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

Expert medical advice

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

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

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

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

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

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

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

Length of consultation

There is no time limit on a consultation.

The GPs

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

Quality assurance

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

Privacy statement

Your medical records will be held privately.

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

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

For the full privacy policy, go to www.healthhero.com/privacy-policy/

Making a claim

For Sections 1 to 15

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

Email: travelclaimsUK@allianz.com

Phone: UK +44 (0)345 124 1401 or

Writing to: Allianz Assistance, Travel Insurance Claims Department, PO Box 7807, Bilston WV1 9QS.

For Section 16 – Financial failure cover

Sedgwick International UK are appointed by AWP P&C S.A. to handle claims relating to financial failure.

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

Write to: Sedgwick International UK
Oakleigh House,
Park Place, Cardiff
CF10 3DQ

Phone: UK +44 (0)208 603 9783

Email: allianzpartners@uk.sedgwick.com

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'.

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

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.

Cancellation cover applies where **you** are prevented from beginning **your trip**.

Curtailment cover applies where **you** are unable to use **your** pre-booked, pre-paid accommodation and other travel arrangements due to a specific event that happens after **your trip** has started.

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** proportion of irrecoverable unused travel and accommodation costs (including excursions and other pre-paid charges) which have been paid or are contracted to be paid together with any reasonable additional travel expenses, due to any of the following necessary and unavoidable events:

- ▶ 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 at least 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.
- ▶ Any proportion of **trip** expenses for anyone other than **you** or another **insured person(s)**, regardless of who paid for these. This includes any irrecoverable unused travel and accommodation costs (including excursions and other pre-paid charges) for use by multiple persons where some are not covered under this policy, even if **you** or another **insured person(s)** have paid their proportion of the cost.
- ▶ The cost of any passports, motor insurance green cards, vaccination fees or recommended preventative medication. The cost of any visas or visa waivers, except in cases where **you** can prove that the visa has been issued for the specific dates of the **trip** only, is not valid for a longer period and is not transferable.
- ▶ 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 (or you with our prior consent) 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.
- ▶ The costs **you** may incur in providing all information and assistance that **we** may reasonably require (including, where necessary, medical certification).
- ▶ 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 27-28.

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 16 for more information.

In addition to the 'General claims information required' shown under the 'Making a claim' section on page 17, 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 16).
- ▶ 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 16).
- ▶ 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 to or from **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 the calls were to or from.
- ▶ 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 27-28.

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 16 for more information.

In addition to the 'General claims information required' shown under the 'Making a claim' section on page 17, 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:

Departure point

The airport, coach/train station, or port where:

- ▶ the outward journey of **your trip** begins;
- ▶ **your** return journey back **home** begins; and
- ▶ any pre-booked transport leaves from, during **your trip**.

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:

Departure delay

The benefit provided below is intended to provide compensation if **you** are delayed at **your departure point** and is only applicable if **you** have travelled there to the **departure point** and checked-in. If **you** have not travelled to **your departure point** **you** will not be covered, even if **you** have checked-in online. The only exception is if **you** are outside of **your home country** and the **departure point** has been closed due to severe weather or a natural disaster.

1. A delay of **your** pre-booked **public transport** (including flights that are cancelled after **you** have checked in) 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 of **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.

Flight arrival delay due to diversion

If **you** cannot reach **your trip** destination within 12 hours of **your** scheduled arrival time due to the flight **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 departure point** 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 motor vehicle in which **you** are travelling being directly involved in an **accident** or breaking down on **your** way to **your departure point**.
3. Unforeseen heavy traffic/road closures where a delay period of at least 2 hours can be evidenced, regardless of the type of transport **you** are travelling in.
4. **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, tsunamis, 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, tsunamis, 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 27-28.

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 17, 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 27-28.

Special conditions relating to claims:

In addition to the 'General claims information required' shown under the 'Making a claim' section on page 17, 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:

Baggage

In the event of **accidental** loss, theft or damage during **your trip**, **we** will pay up to £2,500 in total for **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, 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.

Baggage delay

We will also pay **you** up to £250 for the purchase of essential toiletries, medication and clothing if **your baggage** is lost or misplaced on **your** outward journey of a trip for more than 12 hours. **You** must keep all receipts for essential purchases made and any amount paid will be deducted from the final amount to be paid 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 27-28.

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 17, 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 27-28.

Special conditions relating to claims:

In addition to the 'General claims information required' shown under the 'Making a claim' section on page 17, 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 27-28.

Special conditions relating to claims:

In addition to the 'General claims information required' shown under the 'Making a claim' section on page 17, 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 27-28.

Special conditions relating to claims:

In addition to the 'General claims information required' shown under the 'Making a claim' section on page 17, 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 27-28.

Special conditions relating to claims:

In addition to the 'General claims information required' shown under the 'Making a claim' section on page 17, 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 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 27-28.

Special conditions relating to claims:

In addition to the 'General claims information required' shown under the 'Making a claim' section on page 17, 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 15.

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 27-28.

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 17, 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 27-28.

Special conditions relating to claims:

In addition to the 'General claims information required' shown under the 'Making a claim' section on page 17, 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 16.
 - 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 27-28.

Special conditions relating to claims:

In addition to the 'General claims information required' shown under the 'Making a claim' section on page 17, 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 27-28.

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 17, 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 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 27-28.

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 16 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 15 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**. This does not include where **dependent children** are staying with a **responsible adult** for the duration of their stay at their destination but are not accompanied at all times by a **responsible adult** on transportation to and from the destination.
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 10 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 law enforcement agencies including the police, fraud prevention agencies and public bodies such as the Department for Work and Pensions.
 - ▶ 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.
 - ▶ Share information with **your** bank account provider.
 - ▶ 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 10-11 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.
 - The FCDO have advised against all travel or all but essential travel (there is some guidance relating to essential travel within the 'Making a Claim' section);
 - **You** have travelled against the advice of a local authority at any destination **you** are travelling from, through or to.Please note that if **you** have travelled against FCDO advice or of a local authority at any destination **you** are travelling from, through or to **we** will not pay for any claim (irrespective of whether or not the claim was related to the reason for the FCDO advising against travel).
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 14-15 or confirmed as being covered in writing by **us**.
12. Wilfully self-inflicted injury, illness, solvent or alcohol 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 all sections other than Section 16 – Financial failure cover

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: Sedgwick International UK, Oakleigh House, Park Place, Cardiff, CF10 3DQ

Phone: **02920 386966**

Email: **Allianzpartners@uk.sedgwick.com**

Step 2

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

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

Phone: **0800 023 4567** or

UK +44 (0)300 123 9123

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

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

Data protection notice

We care about **your** personal data.

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

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

► How will we obtain and use your personal data?

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

- Data that **you** or other people named on the policy or **your** representative(s) provide to **us**; and
- Data from **your** insurance arranger (including Bank of Scotland plc) or partners, such as brokers, other insurers or other companies who act as insurance distributors including the provider of goods and services associated with this insurance; 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 and to comply with our legal and contractual obligations;
- With **your** insurance arranger (including Bank of Scotland plc) or partners such as brokers, other insurers or other companies who act as insurance distributors including the provider of goods and services associated with the insurance for contractual, regulatory and legal obligations including for the performance of **our** services;
- 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 in the event of a claim;
- 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** voice recordings for a maximum of two years and **your** other personal data for a maximum of ten 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 email: AzPUKDP@allianz.com

This travel insurance is underwritten by AWP P&C S.A., a company registered in France with ID No. 519490080 RCS Paris, registered office 7 Rue Dora Maar, 93400 Saint-Ouen, France acting through its UK Branch, AWP P&C (UK Branch), Registered Branch No. BR015275, registered office: 102 George Street, Croydon CR9 6HD. AWP P&C S.A. is authorised and regulated by L'Autorité de Contrôle Prudentiel et de Résolution. Deemed authorised by the Prudential Regulation Authority (PRA). Subject to regulation by the Financial Conduct Authority (FCA) and limited regulation by the PRA.

The services described in sections 1 to 15 of the travel insurance are administered in the UK by Allianz Assistance, a trading name of AWP Assistance UK Ltd. Registered in England, registration No. 1710361, registered office: 102 George Street, Croydon CR9 6HD. AWP Assistance UK Ltd is authorised and regulated by the FCA under registration no. 311909

Section 16, Financial Failure cover: Sedgwick International UK are appointed by AWP P&C S.A. to handle claims and complaints relating to financial failure. Sedgwick International UK registered in England, Registration No. 00159031 Registered Office: 30 Fenchurch Street, London EC3M 3BD. Sedgwick International UK is an Appointed Representative of Sedgwick UK Regulated Activities Limited registered in England under the Financial Conduct Authority register number 845686.

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

AA Breakdown Family Cover

Breakdown cover for account holders and certain family members in vehicles, whether you or they are the driver or the passenger – if it breaks down you can trust the AA to help out, 24/7.

Contact numbers:

For breakdown assistance call: **0345 124 1401**.

To make it easier to report and track breakdowns or if you want to use the AA Accident Assist service, download the AA's App – search for 'The AA' on Google Play or the App Store.

▶ Account Holder(s):

You will be asked for your membership number. This is your sort code and account number. You will need to show your Visa debit card when your AA patrol arrives.

▶ Family member:

You will need to provide the account holder's full name, address and postcode. You will need to show a form of identification when your AA patrol arrives.

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

To upgrade, make changes to or enquire about AA Breakdown Family Cover call **0345 124 1401**.

- ▶ AA Breakdown Family Cover continues as long as your Ultimate Reward Current Account is open and you're paying the monthly fee.

The policy covers the event of the vehicle's mechanical breakdown at home or on the road within the UK, Channel Islands and Isle of Man.

An AA patrol will try to repair the vehicle at the roadside or, if this is not possible, arrange a tow to a local garage for you or eligible family members, the vehicle and up to 7 passengers.

AA Roadside and At Home included.

All of the terms, conditions and limitations of your cover are included on the following few pages.

If you have a complaint:

If you wish to register a complaint, please make contact:

By phone: **0344 209 0556**

In writing:

**Customer Solutions, The AA, Park Square,
Bird Hall Lane,
Cheadle Heath,
Stockport,
SK3 0XN**

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

By email: **customer.solutions@theAA.com**

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.

Duration of policy:

Subject to your right to cancel (see your AA Breakdown Family 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 Family Cover Terms and Conditions 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, Channel Islands or the Isle of Man. Your account provider or the AA can withdraw or change the terms of your cover by giving you 30 days' notice in writing.



Save these numbers in your mobile phone in case you need to contact the AA.

If you have existing policies that give the same or similar cover elsewhere, you'll need to consider whether you may be paying for duplicate cover.

AA Breakdown Family Cover

AA Breakdown Family Cover Policy Summary

This AA Breakdown Family 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 Family Cover which provides assistance in connection with your Bank of Scotland Ultimate Reward Current Account. The AA Breakdown Family 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 this is not a statement of the full Terms and Conditions, which can be found in the 'AA Breakdown Family 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 Family Cover?

Roadside Assistance

- ▶ There's 24/7 cover for breakdowns over a quarter of a mile from home. If the vehicle can't be fixed at the roadside, the AA will take the vehicle to their choice of relevant local repairer or to another local destination of choice provided it is no further.

At Home

- ▶ One in four breakdowns happen at home. This cover provides all the Roadside Assistance benefits, even if the account holder or their eligible family members is still on their driveway or within a quarter of a mile from home.

2. Are there any significant exclusions or limitations to my AA Breakdown Family Cover?

Full details of the restrictions which apply to AA Breakdown Family Cover can be found within the Terms & 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 32):

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

General Terms and Conditions (see pages 31-34):

- ▶ Assistance is not available following a breakdown 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.
- ▶ Transport of any animal is discretionary, and horses and livestock will not be recovered.
- ▶ Routine maintenance, running repairs, the cost of spare parts, fuel, oil, keys, specialist lifting equipment, garage or other labour required to repair your vehicle are excluded, as is 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 or family member must be with the vehicle at the times of Breakdown and assistance. Service will be refused and may be cancelled if anyone behaves in an abusive or threatening manner.

3. What if I want to cancel my AA Breakdown Family Cover?

You have the right to cancel your AA Breakdown Family 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: **0345 124 1401**.

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.

Account holders will be asked for your membership number. This is your sort code and account number. You will need to show your Visa debit card when your AA patrol arrives.

Family members will need to provide the account holder's full name, address and postcode. They will need to show a form of identification when the AA patrol arrives.

5. What if I need to make a complaint about AA Breakdown Family Cover?

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**.

In writing: **Customer Solutions, The AA, Park Square, Bird Hall Lane, Cheadle Heath, Stockport SK3 0XN.**

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.

AA Breakdown Family 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.

'**Breakdown**' means an event (excluding an accident): where a vehicle suffers a mechanical or electrical fault that prevents it from being driven or continuing a journey safely. This does not include faults that are not emergencies or deliberate damage such as vandalism.

'**Customer**' means the person to whom the AA Breakdown Family Cover documentation is addressed.

Please note: Any contract for AA Breakdown Family Cover is between the person to whom the cover documentation is addressed and the **AA**.

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

'**Family Member**' means and is limited to the spouse, partner, civil partner, fiancé/fiancée, parents, stepparents, foster parents, father-in-law, mother-in-law, children, stepchildren, foster children, sons-in-law, daughters-in-law, grandparents, grandchildren, brothers, sisters, step-brothers, step-sisters, brothers-in-law, sisters-in-law, aunts, uncles, nieces, nephews, and first cousins.

'**UK**' means England, Scotland (including islands) Wales, Northern Ireland, Channel Islands and the Isle of Man.

'**You**', '**Your**' means the **Customer** including any Joint account holder or a **Family Member** who lives at the **Customer's Home Address** or temporarily living away from the Home address but within the UK. For example a **Family Member** would include a student living in other accommodation during term time.

'**Your Vehicle**' means the vehicle that **You** are travelling in at the time of the relevant **Breakdown** provided always that any such vehicle meets the vehicle specifications set out below.

AA Breakdown Family Cover Policy

Your AA Breakdown Family Cover includes:

- ▶ **Breakdowns** either at home or on the road
- ▶ 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

Vehicle specifications

Breakdown assistance is only available for cars, vans, minibuses or motorcycles which meet the specifications set out below and that are being used for private and domestic use only. 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) which constitutes the overall width of the vehicle bodywork excluding mirrors, measured at the widest points.

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

Important:

AA Breakdown Family Cover provides levels of **Breakdown** assistance, which are outlined below.

This cover does not provide support in the event of an accident. Accident Assist may be able to provide **You** with help. Please refer to the terms and conditions on page 35.

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

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

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

What is not covered

- ▶ Fuel and parts (unless these are carried by the **AA** or its appointed agent, and in the case of fuel is required to get a vehicle that has run out of fuel to the nearest fuelling point, and/or in the case of parts those that are required to carry out the repair for which assistance was requested and cost £5 or less based on the **AA's** retail prices);
 - oil;
 - keys;
 - other materials required to repair **Your Vehicle**;
 - any supplier delivery service or call-out charges related to these items, and
 - the provision of service on private property without the relevant permission;
 - storage costs;
- ▶ The cost of any labour, other than that provided by the **AA** or its agents under **Your** **AA** cover at the scene of the **Breakdown**;

- ▶ 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 e.g. radios, interior light bulbs, heated rear windows;
- ▶ Any recovery or tow following an accident (see General Terms and Conditions, clause 2, page 33).
- ▶ Assistance following a **Breakdown** 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 30-38).

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 Ultimate Reward Current Account at least 24 hours before the **Breakdown** occurred.
- ▶ Provides access to the same service as is available under 'Roadside Assistance', following a **Breakdown** 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 Family Cover

General exclusions

1. AA Breakdown Family Cover does not provide for:

- a) **Any vehicle servicing or re-assembly** – routine vehicle servicing or putting right work that **You**, a garage or third party (other than the **AA**) have undertaken.
- b) **Garage labour costs** – the costs a garage charges **You** for a permanent repair after the **AA** has done a temporary repair at the roadside.
- c) **Vehicles at a garage or repair shop** – The **AA** will not provide any Breakdown service where **Your Vehicle** is in the garage or repair shop having work done on it.
- d) **Fuel draining** – putting it right if **You** put in the wrong fuel or oil or add other incorrect fluids (such as fuel additives) or put fluids in the incorrect reservoir. We can offer **You** our Fuel Assist service (which **You** will need to pay for). The only service the **AA** will make available to **You** will be to arrange for **Your Vehicle**, the driver and up to seven passengers to be taken to the **AA's** choice of relevant local repairer or another location of **Your** choice, provided it is no further, but **You** will have to pay for any work required.
- e) **Vehicle storage** – if the **AA** have to store it for any reason (for example the repairing garage is not open at the time of recovery), they will inform **You** in advance and **You** will be responsible for paying the storage costs and the vehicle will be stored at **Your** risk.
- f) **Vehicles on private property** – the **AA** won't provide any service to the vehicle on private property unless **You** have the permission of the owner.
- g) **Excess passenger loads** – the **AA** won't arrange transport at the time of **Breakdown** for more passengers than there are seats in **Your Vehicle** up to a maximum of eight people in total.
- h) **Commercial use** – the **AA** won't provide service to vehicles that are used to carry items or people for money. This includes any use in relation to the motor trade.
- i) **Vehicles with trade plates or recently purchased at auction** – the **AA** won't provide service to vehicles bearing trade plates or vehicles that they have reason to believe have just been bought at auction.
- j) **Transporting from trade premises** – the **AA** won't provide service if **You** are moving the vehicle as part of a commercial activity.
- k) **Locksmiths, tyre, glass or bodywork specialists costs** – the **AA** won't cover locksmiths, tyre, glass, body work or specialist (such as lifting equipment) costs. The **AA** can arrange these services at **Your** request and at **Your** cost.
- l) **Transporting animals** – the **AA** may agree to transport an animal, at their sole discretion and if they agree to do so it'll be at **Your** risk and it is **Your** responsibility to secure any animal being transported. They won't recover horses or livestock.

m) **Assistance Animals** – the **AA** will transport assistance dogs, unless this is not possible for health and safety reasons. It is helpful to tell the **AA** about **Your** situation so they can arrange additional adjustments and further tailored support. In these instance they would ask **You** to call them on 0800 262 050, text phone users can prefix any of these numbers with 18001. Alternatively make the call handler aware at the time of reporting **Your Breakdown**.

n) **Participation in sporting events** – the **AA** won't attend **Your Vehicle** if it's been involved in motor racing, off-road driving, rallies, track days, duration or speed tests. This does not include events where participants are required to comply with the normal rules of the road.

2. Accident Recovery:

- a) If following a road traffic accident **You** do not want to use the **AA** Accident Assist service, the **AA** can still arrange the recovery of **Your Vehicle**. In such circumstances, **You** will be responsible for paying the **AA**'s charges for the recovery. To help the **AA** arrange a recovery, **You** must give them any relevant information they reasonably request. If **You** decide to use the **AA** Accident Assist service, recovery is included as part of that service. See page 35 for more details.
- b) Where a recovery is arranged and specialist equipment is required, the **AA** will inform **You** of the cost of the specialist equipment in advance and **You** will be responsible for paying these costs.
- c) Where **You** do not request the services from us at the time of the incident and/or where **You** arrange for assistance and recovery services to be provided by another provider, we will make no contribution toward the cost of these (either to **You** or the provider).
- d) 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.

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 38 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**
This is a repeat **Breakdown** that occurs within 28 days of the **AA** attending a **Breakdown** caused by the same or a similar fault (including running out of fuel/charge). Any service given for the same or similar fault within 28 days will be chargeable unless **You** can provide proof that **You** have had a permanent repair carried out by a garage.
- b) **Unattended vehicles**
You must be with **Your Vehicle** when the **AA** attends to provide service.
- c) **Unsafe, unroadworthy, unlawful vehicles**
Before the relevant **Breakdown** or accident **Your Vehicle** was:
 - dangerous (such as steering or braking system malfunctions and worn or unsafe tyres);
 - overladen (including incorrectly or dangerously loaded/overloaded vehicles); – unroadworthy; or
 - otherwise unlawful to use in the reasonable opinion of the attending patrol (taking into account relevant law).And before the relevant **Breakdown** or accident **Your Vehicle** was:
 - untaxed (and an exemption does not apply – see the DVLA website for more information);
 - without a valid MOT (and an exemption does not apply – see the DVLA website for more information); and/or
 - uninsured (no valid motor insurance in place at the time of the **Breakdown**).
- d) **Assisting where unsafe or unlawful activities**
The **AA** can't provide help if it would involve breaking the law or a breach of their health and safety duties, for example, working on post-production conversions from conventional fuel to electric, if they can't confirm this to be safe.
- e) **Delay in reporting**
The **AA** reserve the right not to attend where the **Breakdown** is not reported within 24 hours of **You** becoming aware of the **Breakdown**.

f) Cannot verify cover

Where **You** cannot produce a valid Bank of Scotland debit card (or appropriate receipt) or, for **Family Members**, some other form of identification. If these cannot be produced, and the **AA** is unable to verify that the appropriate **AA Breakdown Family Cover** entitlement is held, the **AA** may, at their discretion, offer service on the immediate payment (by credit or debit card) of the usual price for the relevant cover required, plus a supplementary charge for joining while already requiring assistance. The cost of this will be confirmed to **You** prior to purchase. The premium paid will be fully refunded if it can be established to the **AA**'s satisfaction that the relevant level of service entitlement was held at the time of **Breakdown**. No refunds will be given if entitlement to **Breakdown** cover cannot be proved, or simply because **Your Vehicle** cannot be fixed at the roadside. Any services provided under Onward Travel must be paid for in advance by **You** and will be fully refunded if it can be established that entitlement to Onward Travel was held at the time of the **Breakdown**.

g) Unreasonable behaviour

Where **You** or anyone accompanying **You**:

- i) is behaving or has behaved in a threatening or abusive manner; or
- ii) have falsely represented entitlement to services that **You** are not entitled to; or
- iii) have assisted another person in accessing the services they are not entitled to; or
- iv) owe the **AA** money with regards to any services, spare parts or other matters.

h) The recovery of unaccompanied children

The recovery of anyone under the age of 16 years must be accompanied by someone over the age of 16.

i) Excessive usage

Regardless of **Your** level of cover, where, in our opinion, **Your** service use is deemed excessive we reserve the right to investigate **Your** entitlement to the service. If we reasonably suspect **You** are seeking to use the service in breach of these Terms and Conditions, **You** may be notified that any further assistance provided by us will be chargeable.

j) Failure to maintain vehicle

Including, but not limited to, failure to seek a permanent repair following any temporary repair carried out by the **AA**, or due to lack of routine vehicle maintenance or continued failure to maintain fuel or charge in **Your Vehicle**.

Additional services

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

Use of agents

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

Requests for assistance

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

Emergency nature of breakdown service

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

Cancellation of Cover

- 8. The **Customer** has the right to cancel their **AA Breakdown Family Cover** but please note that as this cover has been provided as an integral part of their Bank of Scotland Ultimate Reward Current Account no refund is available. Cancellation/closure of **Your** Bank of Scotland Ultimate Reward Current Account will mean that **Your** rights to service from the **AA** will cease immediately.
- 9. The **AA** shall have the right to cancel any cover if the **AA** has been entitled to refuse service under clause 3g;
- 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** **AA Breakdown Family Cover** with Automobile Association Developments Limited (trading as **AA Breakdown Services**) will expire in accordance with the Terms and Conditions of **Your** Bank of Scotland Account and we shall have no further obligation to provide **You** with **Breakdown** assistance services.

Changes to Terms and Conditions

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

Matters outside the AA's reasonable control

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

Exclusion of liability for loss of profit etc

13. The **AA** shall not, in any event, and to the extent permitted by law, have any responsibility for:
 - a) any increased costs or expenses; or
 - b) any loss of:
 - i) profit; or
 - ii) business; or
 - iii) contracts; or
 - iv) revenue; or
 - v) anticipated savings; or
 - vi) for any special or indirect losses incurred as a result of or in connection with any service, whether resulting from tort (including negligence or breach of statutory duty), from breach of contract or otherwise. For the avoidance of doubt, nothing in this clause or these Terms and Conditions shall exclude or restrict the **AA**'s liability for negligence resulting in death or personal injury.

Enforcement of Terms and Conditions

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

Use of headings

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

Interpretation: use of English law & language

18. **Your** AA Breakdown Family Cover and these Terms & Conditions are governed and should be interpreted by the laws of England and Wales. The Terms & Conditions of cover are written in English and all correspondence entered into shall be in English.

AA Accident Assist

The AA Breakdown Family Cover that comes with **Your** account currently only provides assistance in the event of a breakdown, but not in the event of an accident. This service from the **AA** may be able to help **You** as the account holder, if **You** or another insured person is involved in an accident in **Your Vehicle**. The service is available in England, Wales or mainland Scotland and the parties involved would need to have existing motor vehicle insurance. Unlike AA Breakdown Family Cover, AA Accident Assist can't help **You** in an accident where **You** are riding a motorbike or moped.

With this service, depending on whether the accident is the fault of the account holder or another person, **You** may be able to:

- ▶ Have the vehicle taken to an **AA** authorised garage to carry out the necessary repairs;
- ▶ Get a replacement vehicle or small courtesy car whilst the repairs are done;
- ▶ Have the AA Accident Assist service handle the insurance claim and associated costs for **You**.

The AA Accident Assist terms and conditions on pages 35-38 of this document explain more, including the services that are available, what exclusions apply, and any costs that may be charged.

If **You** have any questions about the service, **You** can speak to the **AA** on **0345 124 1401**.

Contact Details

If **You** have an accident, call the AA on **0345 124 1401**.

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

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

▶ Account Holder(s):

You will be asked for **Your** membership number. This is **Your** sort code and account number.

To make a complaint **You** can call membership services on **0345 124 1401**.

All of the terms, conditions and limitations of the service are included on the following few pages.



Save these numbers in **Your** mobile phone in case **You** need to contact the **AA**.

AA Accident Assist Terms and Conditions

Definitions

We use defined terms in this booklet to make our terms and conditions as clear as possible, so the words in the table below have the following meaning:

'AA'	the relevant provider of Your cover being AA Underwriting Insurance Company Limited for AA Accident Assist
'AA Approved Repairer'	a repairer carefully selected by Us to provide the repair element of the AA Accident Assist service to You .
'At-Fault Accident'	an accident which is not a Non-Fault Accident and where the AA consider liability/fault rests with You .
'Courtesy Car'	means a car provided by the repairing garage.
'Non-Fault Accident'	an accident where We consider liability/fault rests with the other person.
'Replacement Hire Vehicle'	means a replacement Vehicle similar to Your own Vehicle .
'Vehicle'	means a Vehicle (with 4 wheels with no more than 9 seats including the driver's seat, no more than 2.55m wide and weighing no more than 3.5 tonnes) which You are the registered owner of and that has a current valid motor insurance policy to the minimum level required under UK law, a valid road fund license (unless exempt) and a current MOT test certificate (unless exempt).
'We', 'Us', 'Our'	means the AA .
'You', 'Your'	means the Bank Account holder if they are an insured person on the Vehicle involved in the accident.

AA Accident Assist is an accident claims service which is available 24 hours a day, 365 days a year as an additional service with the AA Breakdown Family Cover. As part of this service, the **AA** will handle **Your** insurance claim on **Your** behalf, independently of **Your** insurer. The **AA** can also arrange the recovery of **Your Vehicle** and any repairs, as well as replacement transportation to keep **You** moving.

The amount of support the **AA** provide will depend on whether the accident is a **Non-Fault Accident** or an **At-Fault Accident** and is always subject to the **AA**'s discretion. The **AA**'s decision about the nature of an accident is final. To help the **AA** make this decision, **You** must provide all relevant information as soon as possible following the accident, including: the name and address of the other person(s) involved along with their vehicle and insurance details, the name and addresses of any witnesses (if there are any), as well as any other information the **AA** reasonably request from **You**.

Please remember that AA Accident Assist is: (1) not a replacement for **Your** motor insurance policy; (2) does not remove the legal requirement to insure **Your Vehicle**; and (3) does not cover **Your** liabilities to others.

Demands and Needs Statement

AA Accident Assist provides help for insured account holders when they contact the **AA** first after a **Vehicle** accident. If agreement is made to use AA Accident Assist and an insurance claim is being made, the service will include **Vehicle** recovery, **Vehicle** repair, **Vehicle** storage costs and the cost of a hiring a replacement **Vehicle** that is broadly comparable to **Your** own **Vehicle** (after a **Non-Fault Accident**) and a small **Courtesy Car** (after an **At-Fault Accident**). This service works alongside **Your** motor insurance policy – **You** must still tell **Your** insurer if **You** have been in an accident, after contacting AA Accident Assist).

What is covered:

1. Recovery

After a Non-Fault Accident

If **You** are involved in a **Non-Fault Accident**, the **AA** can recover **Your Vehicle**:

- a) If it is not mobile or unsafe to drive after an accident;
- b) The **AA** can also arrange and manage repairs to **Your Vehicle** and there is no excess to be paid. **We** can also arrange a **Replacement Hire Vehicle** via a hire car company (as explained in the 'Mobility' section of this summary). The **AA** will pay for these services on **Your** behalf and recover these costs from the **At-Fault Accident** driver's insurance company.

After an At-Fault Accident

- a) If **You** are involved in an accident that was **Your** fault and **You** will be making a claim on **Your** motor insurance policy, the **AA** can recover **Your Vehicle** if it is not mobile or unsafe to drive after an accident. The **AA** will not charge **You** for this recovery service provided that **You** agree to have:
 - i) **Your** insurance claim handled by AA Accident Assist; and
 - ii) **Your Vehicle** repaired at an **AA Approved Repairer**
- b) If **You** only require the recovery of **Your Vehicle** and **You** do not wish to use the AA Accident Assist claims service, **You** will be asked to pay a fee up front for the recovery service provided by the **AA**.

2. Repairs

After a Non-Fault Accident

- a) The **AA** will take **Your Vehicle** to the **AA Approved Repairer** who will carry out an assessment of the damage caused and provide the **AA** with a cost estimate. Where the repairs are deemed economical and viable by the **AA** and **You** agree to use the **AA Approved Repairer**, **We** will then instruct the **AA Approved Repairer** to carry out the repairs. The **AA** will cover the cost of these repairs based on the estimate provided by the **AA Approved Repairer**.
- b) If the **AA** considers the repairs to **Your Vehicle** are not economical or viable, the **AA** will inform **You** of this and **You** will need to claim from **Your** motor insurance.
- c) The **AA** will not pay repair costs when **You** make **Your** own arrangements for repairs to **Your Vehicle** after the accident.
- d) The **AA** will only pay for repairs to **Your Vehicle**, the **AA** will not pay for repairs to any other vehicle.
- e) **You** agree to the **AA** recovering any repair costs in **Your** name and will help the **AA** do this. If any costs for repairs that the **AA** have paid for are recovered by **You** or paid direct to **You**, **You** must pay such costs to the **AA**.

After an At-Fault Accident

- a) The **AA** will take **Your Vehicle** to the **AA Approved Repairer** or, if **Your Vehicle** is mobile and safe to drive, the **AA** will arrange the recovery of **Your Vehicle** from **Your** home address.
- b) Once **You** have reported the incident to **Us**, the **AA** will require **You** to obtain a claim reference number from **Your** insurer.
- c) The **AA Approved Repairer** will carry out an assessment of the damage caused and request authorisation to proceed with the repairs from **Your** insurer, using the claim reference number **You** have provided. Where **Your** insurer authorises the repairs, they'll cover the repair and recovery fees.
- d) Where **Your** insurer does not authorise the **AA Approved Repairer** to proceed with the repairs for any reason, **Your** insurer will inform **You** and they'll oversee the management of **Your** motor insurance claim. If for any reason **Your** insurer declines **Your** claim, **You** will be responsible for the recovery and storage costs.
- e) **You** will need to pay **Your** policy excess as stated on **Your** insurance policy schedule. This is payable to the repairer once **Your Vehicle** repair is completed.

Repairs are subject always to the following conditions (whether **You** are involved in a **Non-Fault Accident** or an **At-Fault Accident**):

- a) **You** agree to use an **AA Approved Repairer**;
- b) **You** will inform the **AA** as soon as **Your Vehicle** becomes available for **You** to drive again;
- c) **You** will collect or arrange delivery of **Your Vehicle** when notified by the **AA Approved Repairer** that **Your Vehicle** is ready for collection or delivery;
- d) if **You** are VAT registered **You** will be liable for the VAT element of the repairs, which **You** should recover from HMRC; and
- e) the **AA** can take details of **Your** claim for AA Accident Assist 24 hours a day, 365 days a year but the **AA** cannot guarantee that **Your Vehicle** will be delivered to the **AA Approved Repairer** during their opening hours, or that the repairer will be immediately available to undertake any required repairs.

3. Mobility

Replacement Hire Vehicle following a Non-Fault Accident

- a) the **AA** will arrange and pay for the supply of a **Replacement Hire Vehicle** if **Your Vehicle** can't be driven or is considered unsafe.
- b) AA Accident Assist is only available for **Your Vehicle** (as defined) and the type of **Replacement Hire Vehicle** the **AA** will arrange for **You** is subject at all times to availability.
- c) If the repair of **Your Vehicle** is deemed uneconomical or unviable and **You** make an insurance claim (as referenced in the 'Repair' section of these terms) the **AA** will continue to pay for a **Replacement Hire Vehicle** but the duration of the hire period will be determined by the **AA**. It is **Your** responsibility to keep the **AA** updated on the progress of **Your** insurance claim. If **You** don't, the **AA** may stop paying for the **Replacement Hire Vehicle**. Also, if **You** don't accept a reasonable offer to settle the insurance claim, the **AA** may refuse to pay further hire costs.
- d) Provision of a **Replacement Hire Vehicle** is subject always to the following conditions:
 - i) **You** agree to the **AA** recovering any **Replacement Hire Vehicle** costs in **Your** name and will help the **AA** do this. If any hire costs that the **AA** have paid for are recovered by **You** or paid direct to **You**, **You** must pay such costs to the **AA**;
 - ii) the **AA** will select the **Replacement Hire Vehicle** (and its supplier) subject at all times to availability;
 - iii) the **AA** will decide the duration of the hire period for the **Replacement Hire Vehicle** (and their decision is final);
 - iv) **You** will enter into a car hire rental agreement with the **AA's** chosen supplier and **You** will follow any terms and conditions issued by them;
 - v) **You** will inform the **AA** as soon as **Your Vehicle** becomes available for **You** to drive again;
 - vi) **You** will return the **Replacement Hire Vehicle** to the **AA's** chosen supplier as soon as **Your Vehicle** becomes available;
 - vii) if **You** are VAT registered **You** will be liable for the VAT element of the hire costs, which **You** should recover from HMRC; and
 - viii) the **AA** can take details of **Your** claim for AA Accident Assist 24 hours a day, 365 days a year, but can only arrange delivery of a **Replacement Hire Vehicle** between 9am and 4.30pm Monday to Friday (excluding public and bank holidays).
- e) Although the **AA** will arrange and pay for a **Replacement Hire Vehicle**:
 - i) the **AA** do not cover any other charges arising from **Your** use of the **Replacement Hire Vehicle**, including but not limited to: fuel, any insurance excess charges, charges arising from damage to the **Replacement Hire Vehicle**, daily hire charges arising from **You** keeping the **Replacement Hire Vehicle** after **Your Vehicle** has been repaired and is ready for collection;
 - ii) the **AA** can't arrange a tow bar for the **Replacement Hire Vehicle**, meaning that **Your** caravan or trailer will, if eligible, have to be recovered under the **AA's** National Recovery service;
 - iii) the **AA** can't guarantee that the **Replacement Hire Vehicle** will be a hybrid or electric vehicle;
 - iv) the **AA** won't pay for **Replacement Hire Vehicle** costs when **You** make **Your** own arrangements for car hire after an accident;
 - v) if the **AA** have arranged a **Replacement Hire Vehicle** on **Your** behalf but **Your** insurer is dealing with the damage to **Your Vehicle**, **You** won't be covered if **You** fail to keep the **AA** updated on the progress of **Your Vehicle** damage and will be liable for the costs of the **Replacement Hire Vehicle**; and

- vi) if the **AA** become aware that the accident was an **At-Fault Accident**, the **AA** won't pay any further **Replacement Hire Vehicle** costs from the date that the **AA** become aware of the change of accident circumstances. The **AA** won't seek to recover any costs from **You** that the **AA** have already paid provided the details **You** supplied at the time of the accident to the **AA** are true and complete.

Small Courtesy Car following an At-Fault Accident

- a) Where **Your** insurer authorises the repairs to **Your Vehicle** (as explained in the 'Repairs' section of this summary), the **AA Approved Repairer** will provide **You** with a small **Courtesy Car** for the duration of any repair. This is always subject to availability.
- b) Where **Your Vehicle** is declared a total loss or **Your** insurer does not authorise the **AA Approved Repairer** to proceed with the repairs, **You** will not receive a **Courtesy Car** from the **AA Approved Repairer**. **You** will need to speak with **Your** insurer about **Your** mobility options.

4. General points to note regarding Accident Assist

- a) As part of AA Accident Assist, the **AA** do not cover:
 - i) any accident that occurs outside England, Wales or mainland Scotland;
 - ii) accidents that arise from **Your** unlawful use of alcohol or drugs;
 - iii) any accident if **You** are claiming against a person who doesn't have a valid motor insurance policy, or a person who can't be identified or traced; and
 - iv) any accident which **Your** motor insurer has declined cover for.
- b) If **You** make a false or fraudulent claim for AA Accident Assist (or provide false, misleading or fraudulent statements, information and/or documents in support of any such claim), **You** will lose the benefit of AA Accident Assist. The **AA** may recover from **You** any costs paid by way of benefit under **Your** policy. If **You** make fraudulent statements or provide false information and/or documents to the **AA**, the **AA** may record this on the anti-fraud databases, and the **AA** may notify other organisations.
- c) Where **You** agree for the **AA** to handle **Your** claim as part of the AA Accident Assist service, but **You** subsequently change **Your** mind once the **AA** have already recovered **Your Vehicle** and delivered it to either an **AA Approved Repairer** or destination of **Your** choice, **You** will be responsible for paying either:
 - i) the **AA** recovery fee to the **AA Approved Repairer** before **Your Vehicle** can be released back to **You** or **Your** insurer; or
 - ii) the **AA** directly for the cost of the recovery. The **AA** won't be liable for any other costs incurred, including but not limited to additional excess costs.
- d) Where **You** do not request services from the **AA** at the time of a **Non-Fault Accident** or an **At-Fault Accident** and/or where **You** arrange for assistance and recovery services to be provided by another provider, the **AA** will make no contribution toward the cost of these services (either to **You** or the provider).
- e) Where the **AA** provide AA Accident Assist for a **Non-Fault Accident** the **AA** will be entitled to take over and conduct at their expense and in **Your** name, this is known as subrogation:
 - i) the negotiation defence or settlement of any claim against the **At-Fault Accident** driver for recovery in respect of costs paid by the **AA** for AA Accident Assist;
 - ii) legal proceedings to recover for the **AA's** benefit any payments made for AA Accident Assist;
 - iii) **You** must give the **AA** all documentation, help and information they may need; and
 - iv) the **AA** reserve the right to recover costs paid by the **AA** for AA Accident Assist from **Your** own motor insurance and **You** must assist the **AA** to recover costs paid by the **AA** for AA Accident Assist from **Your** motor insurance.
- f) Should **You** cancel the recovery prior to the **AA's** supplier attending the scene, there will be a cancellation fee which will be confirmed at the time of booking the recovery.

General rights to refuse service

If **You** are refused service by the **AA**, **You** have the right to an explanation in writing. The **AA** reserves the right to refuse to provide or arrange assistance where the service request is, or relates to:

Unattended Vehicles: **You** must be with **Your Vehicle** when **We** attend.

Unsafe, unroadworthy, unlawful etc. Vehicles: Before the relevant **Breakdown** or accident **Your Vehicle** was:

- ▶ dangerous (such as steering or braking system malfunctions and worn or unsafe tyres);
- ▶ overladen (including incorrectly or dangerously loaded/overloaded vehicles);
- ▶ unroadworthy; or
- ▶ otherwise unlawful to use in the reasonable opinion of the attending patrol (taking into account relevant law).

And before the accident **Your Vehicle** was:

- ▶ untaxed (and an exemption does not apply – see the DVLA website for more information);
- ▶ without a valid MOT (and an exemption does not apply – see the DVLA website for more information); and/or
- ▶ uninsured (no valid motor insurance in place at the time of the **Breakdown**)

Assistance for unsafe or unlawful activities: The **AA** can't provide help if it would involve breaking the law or a breach of **Our** health and safety duties, for example, working on post-production conversions from conventional fuel to electric, if the **AA** can't confirm this to be safe;

The AA cannot confirm Your eligibility for Accident Assist: If **You** cannot produce a valid Bank of Scotland debit card (or appropriate receipt) and the **AA** is unable to verify that **You** have a bank account that is eligible for AA Accident Assist, the **AA** may reserve the right, at their discretion, to decline Accident Assist services.

Unreasonable behaviour: Where **You** or anyone accompanying **You**:

- i) is behaving or has behaved in a threatening or abusive manner; or
- ii) have falsely represented entitlement to services that **You** are not entitled to; or
- iii) have assisted another person in accessing the **AA's** services they are not entitled to; or
- iv) owe the **AA** money with regards to any services, spare parts or other matters.

The recovery of unaccompanied children: The recovery of any child under 16 years of age unless they are accompanied at all times by someone over the age of 16.

Relationship breakdown: In the **AA's** reasonable opinion, there has been:

- ▶ a breakdown in the **AA's** relationship with **You** as a result of **Your** conduct; or
- ▶ an occurrence or circumstance that would damage or harm the **AA's** reputation.

Unacceptable behaviour: **You** or anyone accompanying **You** has used threatening or abusive behaviour or language or intimidated or bullied the **AA's** staff or suppliers in any way.

Any additional services made available by the **AA** are purely on a discretionary basis and may be withdrawn at any time.

Changes to Terms and Conditions

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

Interpretation: use of English law and language

The AA Accident Assist service and these Terms and Conditions are governed and should be interpreted by the laws of England and Wales. The Terms and Conditions of cover are written in English and all correspondence entered into shall be in English.

The information below relates to both AA Breakdown Family Cover and AA Accident Assist.

AA Data Privacy Notice

Use of Your personal data

This short form privacy notice provides a summary of how **Your** personal data is used by the **AA** Group. The data controllers of our Roadside policies and products are the Automobile Association Insurance Services Limited, and Automobile Association Developments Limited (which provides the services to **You**). For full details please visit our privacy notice at www.theaa.com/privacy-notice-breakdown-services The privacy notice sets out full details about how **We** use **Your** information and include the contact details of the Data Protection Officer. **We** may update those privacy notices from time to time.

Personal data we hold, use and the reasons for processing

We collect and use **Your** personal data to provide **You** with Roadside assistance, to develop new products and services and to review and improve current products and services, to comply with legal and regulatory obligations and requirements, helping **Us** improve products or services, improve the operating of **Our** businesses, to share information with business partners in order to provide **Our** products and services or operating **Our** business, and to enable other group companies to perform any of the above purposes. These uses are generally needed to provide the services to **You** and for **Our** legitimate interest.

Disclosures and Transfers

We share **Your** information within the **AA** Group companies, and **Our** suppliers and business partners, as well as government organisations where required for the reasons described above.

There might be instances where **We** rely on third parties, such as service providers that are based outside **UK** or **EEA**, to support **Our** businesses and the Roadside assistance products. Where there is access to data from international locations **We** have appropriate contractual safeguards in place.

Your rights

Below is a list of the rights that all individuals have under **UK** data protection laws. They don't apply in all circumstances so **Your** request may not always be granted. If **You** wish to use any of them, **We'll** explain at that time if they apply or not, and if **We** will comply or not with **Your** request, including the reasons why.

You have the right to be informed about the processing of **Your** personal information; to have **Your** personal information corrected; to object to processing; to request restriction of processing; to have **Your** personal information erased; to request access to **Your** personal information and how **We** process it; to move, copy or transfer **Your** personal information; and rights in relation to automated decision making which has a legal effect or otherwise significantly affects **You**.

For full details on how **We** use **Your** information, please see the full privacy notice using the link above.

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

Compliments and complaints for AA Breakdown Family Cover and AA Accident Assist

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 Solutions
The AA
Park Square
Bird Hall Lane
Cheadle Heath
Stockport
SK3 0XN

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 9123

Website: www.financial-ombudsman.org.uk

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

Post: Insurance Division Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London
E14 9SR

Financial Services Compensation Scheme (FSCS)

AA Accident Assist, which is provided by AA Underwriting Insurance Company Limited is covered by the FSCS. If **You** have AA Accident Assist and the underwriter AA Underwriting Insurance Company Limited was not able to cover the costs **You** have incurred relating to the AA Accident Assist claim **You** may be entitled to compensation from the FSCS. **Your** entitlement to compensation will depend on the type of business and the circumstances of the claim. General insurance (such as AA Accident Assist), provided by a regulated insurer such as AA Underwriting Insurance Company Ltd for AA Accident Assist is covered for 90% of the claim, without any upper limit. Further information about the compensation scheme arrangements is available from the FSCS at www.fscs.org.uk or telephone 0800 678 1100 or 0207 741 4100.

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: The AA, Plant, Basing View, Basingstoke, RG21 4HG. Registered in England and Wales number 01878835.

Automobile Association Insurance Services Limited is an insurance intermediary authorised and regulated by the Financial Conduct Authority. Registered Office: The AA, Plant, Basing View, Basingstoke, RG21 4HG. Registered in England and Wales number 2414212.

AA Underwriting Insurance Company Limited is authorised by the Financial Services Commission, Gibraltar. Registered office: Unit 2.1 Waterport Place, 2 Europort Road, Gibraltar, GX11 1AA. AA Underwriting Insurance Company Limited is a member of the Association of British Insurers. Registered Number 106606 (Gibraltar).

Mobile Phone Insurance

This is your mobile phone insurance policy, in this document you will find everything you need to know. Please read this carefully to make sure this policy is right for you, if you have any questions then visit www.bankofscotland.co.uk or call us on **0345 124 1401**. This policy constitutes an agreement between you and the insurer, Assurant General Insurance Limited.

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

Who is this cover designed for?

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

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

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

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

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

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

The cover you receive

Risks you are covered for	Benefits you receive
<p>Your mobile phone and SIM card up to a maximum value of £2,000 (including VAT) per claim are covered against:</p> <ul style="list-style-type: none">▶ Loss▶ Theft▶ Damage▶ Breakdown (including faults) <p>Occurring anywhere in the world</p>	<p>If your mobile phone is damaged or breaks down we will either:</p> <ol style="list-style-type: none">repair the mobile phone (where possible) orreplace 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. <p>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</p> <p>Replacements</p> <ol style="list-style-type: none">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 <p>If you are charged by your network for your replacement SIM card we will reimburse you</p>
<p>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</p>	<p>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:</p> <ol style="list-style-type: none">the moment the loss or theft occurred and24 hours after you discovered it missing <p>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:</p> <p>£1,500 for contract handsets £500 for Pay As You Go</p>
<p>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).</p>	<p>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)</p>

What you are NOT covered for

Summary	Description
Excess	<p>You need to pay a contribution of £100 every time you make a successful claim for loss, theft, damage or breakdown</p> <p>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</p>
Loss, theft or damage as a result of not taking care of your mobile phone	<p>We know how important your mobile phone is to you and we expect that you will take care of your mobile phone. If you don't take care of your mobile phone then we may not pay your claim</p> <p>Taking care of your mobile phone means:</p> <ul style="list-style-type: none"> – Not knowingly leaving your mobile phone somewhere it is likely to be lost, stolen or damaged, just think would you leave your wallet or purse there? – If you need to leave your mobile phone somewhere then we expect you to lock it away out of sight if at all possible. If you cannot lock it away then you must leave it with someone you trust or concealed out of sight in a safe place – Making reasonable enquiries to find your phone if you think you have lost it <p>If you knowingly leave your mobile phone where others can see it but you cannot and your mobile phone is then lost or stolen we may not pay your claim</p> <p>We will always take into account where you are and what you are doing when we assess whether you have taken care of your phone. If we believe you have not taken care of your mobile phone, and have knowingly taken a risk with it, we may decline your claim</p> <p>For example:</p> <ul style="list-style-type: none"> – in a cafe or pub you leave your mobile phone on the table when you go to the bar to pick up your drink instead of taking it with you – leaving your mobile phone on display in your car – leaving your mobile phone in the care of someone you don't know well – if you are at the gym and you leave your mobile phone on a bench in the changing rooms rather than taking it with you or locking it in a locker – intentionally damaging your phone <p>All of these examples increase the risk of it being lost, stolen or damaged and may result in your claim being declined. The examples are to help you understand what's covered, and are not the only reasons a claim could be rejected</p>
More than 2 claims per account holder in any 12 month period	<p>We insure your mobile phone for up to 2 successful claims per account holder in any 12 month period</p> <p>If you have a maximum of 2 successful claims in any 12 month period you will not be able to make any further claims for loss, theft, damage & breakdown that happens before the anniversary of when the first claim was originally submitted</p> <p>For example if you submit a claim on 1st January which is successful and submit another claim on 1st May in the same year which is successful you will not be able to make any further claims against this policy that happen prior to 1st January of the following year</p>
Cosmetic damage	<p>We only cover damage if it stops the normal functioning of your mobile phone. If it is just a scratch or dent, and your mobile phone still works as expected, then we will not repair or replace it</p> <p>We know scratches and scrapes to your mobile phone aren't nice but we are here to fix your mobile phone when it isn't working, so if it still functions as you would expect then we can't help</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>We only cover the mobile phone, we don't cover the contents. This means that any pictures, software, downloads, apps, music or any other content is not covered by this policy so make sure you back it up regularly. This also means that if any of the data or information stored on your phone is used to access any existing accounts or opening new accounts through fraud, we do not cover any financial losses as a result of these acts</p> <p>There are lots of ways to back up the contents of your mobile phone and we suggest you do this regularly so if you have a claim and you lose your mobile phone's contents as a result you can download it on to your new mobile phone and be up and running again in no time</p>
Other losses	<p>Any cost or losses that can't be resolved by the repair or replacement of your mobile phone</p> <p>We don't cover any loss 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>This policy is only for mobile phones. This means we only cover handheld devices that are designed to make mobile phone calls and work independently from any other device</p> <p>This policy isn't for tablet computers, smartwatches or other wearable technology</p>
Modifications	<p>If your mobile phone has been modified in any way we will only replace the mobile phone, we do not cover the modifications that have been made</p> <p>Modifications are anything that changes the way your mobile phone looks or operates from the original specifications. This includes things like adding gems, precious metals or making software changes such as unlocking your mobile phone from a network</p>
Mobile phones passed into the care of a business or individual for the purpose of providing a service	<p>Where your mobile phone is passed to a business or individual for them to provide a service, they are solely responsible for the safety of your mobile phone and are not covered under the terms of this policy</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"> – Delivery service such as a postal or courier service – Mobile phone customisation service – Mobile phone repair service
Losses incurred as a result of the sale of your mobile phone	<p>We do not cover any loss of your mobile phone or any loss of money expected from any transaction, from the sale or trade of your mobile phone. This is because the mobile phone will have been actively passed to an individual or business and, therefore, no loss or theft has taken place</p> <p>We therefore recommend you take precautions if you sell your mobile phone, such as;</p> <ul style="list-style-type: none"> – waiting for payment (including waiting for cheques to clear) before releasing your mobile phone, – using a secure payment service, – not accepting cash payments from people you don't know (who could be using forged banknotes), and; – ensuring your mobile phone is sent using a reliable and suitably insured delivery service
Counterfeit Mobile Phones	<p>We do not cover any mobile phones that are manufactured in a way to resemble mobile phones made by another company in breach of any copyright laws, or devices that are created by using parts from a number of different phones</p> <p>Where we receive a claim for any mobile phones that fall into this category we will return the mobile phone to you unrepaid and the claim will be declined</p>

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

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

Summary	Description
Tell your airtime provider if your mobile phone is lost or stolen as soon as you can	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 If you don't tell your airtime provider within 24 hours you will be responsible for any further charges 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
If your mobile phone is lost or stolen report it to the Police	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
Report any loss or theft to the place you believe it has been lost in or stolen from	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 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 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
Report your claim to us as soon as you can	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 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 You can log your claim online or by telephone, it is really simple
Proof of ownership	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 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 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 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

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, through the Mobile Banking app or by calling **0345 124 1401**

Step Three:

We will walk you through the simple claims process and tell you what information you will need to provide for us to assess your claim

Step Four:

You will need to pay your excess for every accepted claim. Your excess can be paid by Visa, MasterCard and debit cards (We do not accept American Express cards or Diners Club cards)

Step Five:

We will either repair your mobile or send you a replacement

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

What you need to know about the claims process

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

What if your claim is rejected?

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

Tell us when your mobile phone details change

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

Fraud

We do not tolerate any aspect of fraudulent activity. We work closely and share data with other insurers, law enforcement agencies, fraud prevention agencies, public bodies and airline 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 or documentation 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 or write to: Customer Services, Lifestyle Services Group Limited, PO Box 98, Blyth NE24 9DL.

Please quote your mobile phone number in any correspondence.

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

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

The Financial Ombudsman Service
Exchange Tower, LONDON E14 9SR

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

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

Web: financial-ombudsman.org.uk

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

Choice of law

The law of England and Wales applies to this policy and you can bring legal proceedings in respect of the policy in the English courts. If you live in Scotland you can bring legal proceedings in respect of the policy in either the Scottish or the English courts. If you live in Northern Ireland you can bring legal proceedings in respect of the products in either the Northern Irish or the English courts. This policy is written in English and all communication with you will be in English.

If we need to change the terms of the policy

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

Compensation scheme

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

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

Web: fscs.org.uk

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

Status disclosure

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

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

All firms' register details can be checked on the Financial Services Register by visiting the FCA's website www.fca.org.uk/register

How we handle your personal information

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

Personal information that we collect from you

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

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

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

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

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

Personal information that we collect from other sources

We also collect and use personal information about you from third parties. We will receive your name, contact information (including postal address and telephone number), customer number and policy information (e.g., level of cover), and bank account information (such as sort code and account number) from your bank or financial institution (through whom you have procured this insurance product) to enable us to administer and perform your contract of insurance with us.

We also receive information about you (relating to your identity and previous claims made) from fraud prevention agencies, financial institutions and similar organisations to help us to make decisions on insurance policies and claims for you; trace debtors, recover debt, prevent fraud and to manage your insurance policy and any claims; check your identity to prevent money laundering; and undertake additional fraud searches, where necessary in pursuit of our legitimate interests in protecting our business from fraudulent activity and recovering sums due.

Who we share your personal information with

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

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

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

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

Where we send your personal information

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

How long we keep your personal information

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

How and why we will contact you

We may contact you by post, mobile phone, text, or email to obtain your views on our services and to let you know about important changes to the services which we are providing or to ask you to complete a customer satisfaction survey. Any information that you provide to us in response to these communications will not be used or disclosed other than in accordance with this privacy notice, or without your permission, unless required by law. If you would prefer us not to contact you to obtain your views and feedback on the service or you change your mind in the future and would like us to stop contacting you for this purpose, you can request this at any time by calling us on **0345 124 1401** or in writing to: Lifestyle Services Group Limited, PO Box 98, Blyth, NE24 9DL.

Your rights

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

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

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

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

Home Emergency Cover

From a burst pipe to a broken window, home emergencies can happen to any of us. And you can bet that they'll happen at the worst possible time. But thankfully, as an Ultimate Reward Current Account holder you're already covered for a wide range of emergencies.

What's a Home Emergency?

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

- ▶ make **Your Home** safe, secure and/or fit to live in again;
- ▶ prevent any risk to **You** or **Your Family's** health;
- ▶ avoid damage or more damage to **Your Home** and/or its contents; or
- ▶ restore electricity, gas or water services to **Your Home** if they have totally failed.

Making a claim

If **You** have an **Emergency**, phone Customer Services on **0345 124 1401** 24 hours a day, seven days a week. They'll take the details of the **Emergency** and arrange for the most appropriate, qualified person to get in touch with **You**.

If **You** are registered, **You** can make a claim online using Online Banking or the Mobile Banking app. Click on 'Account Benefits' under the 'Benefits and Extras' section.

You will need to answer a few questions to register **Your** claim which include **Your** full name, Bank of Scotland Ultimate Reward Current Account number and sort code, postcode and telephone number.

General information

You can complain about Home Emergency cover by calling **0345 124 1401** or **You** can email: homeemergencycomplaints@axa-assistance.co.uk

You can also write to Customer Relations, Inter Partner Assistance S.A., 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. **You** can email: complaint.info@financial-ombudsman.org.uk

The address is The Financial Ombudsman Service, Exchange Tower, London E14 9SR. Telephone **0800 023 4567**.

You may be entitled to compensation from the Financial Services Compensation Scheme should Inter Partner Assistance S.A. be unable to meet its liabilities. For further details please contact the FSCS on **0800 678 1100** or **020 7741 4100** or enquiries@fscs.org.uk

Home Emergency cover is a monthly contract. This policy is provided as a benefit of **You** 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 account, cover will stop immediately unless **You** are moving from one qualifying account to another. All of the terms, conditions and limitations of **Your** cover are included on the following few pages.

Demands and needs statement

Home Emergency cover has been provided to meet the demands and needs of account holders wishing to protect against the cost of **Emergency** repairs in the **Home** due to domestic **Emergencies**.

The law and language applicable to the policy

The laws of the UK allow both parties to choose the law which will apply to this policy. However **Your** policy will be governed by the law of England and Wales unless **You** and **We** have agreed otherwise. The language used in the policy and any communications relating to it will be English.

About Your policy wording:

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.

The insurance contract

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; or
- (iv) **Your** residential address is no longer in the UK.

You have the right to cancel **Your** policy by closing **Your** account or moving to another account type that does not have this benefit. **We** may cancel **Your** policy or change **Your** policy wording by giving **You** two months' notice in writing. If **Your** policy ends for any reason, **You** will not be entitled to a refund of any fees and/or premium paid for the cover provided under **Your** policy.

Your Home Emergency Cover insurance:

- ▶ Covers **You** against the costs of certain household **Emergencies** which **You** will find described in this policy.
- ▶ Does not cover every situation which **You** might regard as an **Emergency** and **We** will not be able to provide the **Emergency** service unless the **Emergency** has been caused by one of the specified risks under the What is covered section.
- ▶ Provides a repair, in most cases it will be temporary, to stop the immediate **Emergency** from escalating and making **Your Home** safe to live in again. Following the temporary repair, **You** will need to replace it with a permanent repair at **Your** cost.
- ▶ Does not cover normal day to day household maintenance or repairs which need to be carried out periodically, such as descaling water pipes or curing leaking taps.
- ▶ Is not the same as Household Buildings and Contents insurance, nor is it a substitute for it.

Making a claim

If **You** have an **Emergency**, phone Customer Services on **0345 124 1401** 24 hours a day, seven days a week. They will ask **You** for **Your** full name and Bank of Scotland Ultimate Reward Current Account number and sort code.

If **You** are registered, **You** can make a claim online using Online Banking or the Mobile Banking app. Click on 'Account Benefits' under the 'Benefits and Extras' section. **You** will need to answer a few questions to register **Your** claim which include **Your** full name, Bank of Scotland Ultimate Reward Current Account number and sort code, postcode and telephone number.

Tell **Us** what has happened giving as much information as possible. Using this information, **We** will then assess how to proceed and what form of assistance would be appropriate to deal with the **Emergency**.

Words with special meanings

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

Beyond economic repair

When **We** determine that the cost to repair the boiler within the **Main heating system** in **Your Home** will exceed its replacement value or where spare parts are no longer readily available.

Emergency/Emergencies

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

- ▶ make **Your Home** 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 **Your Home** and/or its contents;
- ▶ or restore electricity, gas or water services to **Your Home** if they have totally failed.

Home

The house, bungalow, flat or maisonette shown as **Your** address on **Your** Ultimate Reward Current Account with the bank which is **Your** permanent **Home**, is in the UK and occupied by **You** or **Your Family**, and any integral garage, attached to the main building (which are solely for domestic purposes). There is no cover for sheds, greenhouses, garages or outbuildings which are not attached to the main building, or **Emergencies** on the land in the boundary of **Your Home**.

Main heating system

- ▶ The main central heating and hot water systems of the **Home**, including a boiler designed for domestic use (an output not exceeding 60kW).
- ▶ The following are included:
 - the boiler isolating valve
 - all manufacturer approved components within the boiler
 - the pump
 - motorised zone valves
 - thermostat, timer and temperature/ pressure controls.

You are also covered for a **Main heating system** running on LPG fuelled or oil fired boilers, air or ground source heat pumps or solar heating systems. For these types of systems, **We** may settle claims on a **Reimbursement basis**.

The following are not included:

- Warm air units
- Non-domestic central heating boilers and their associated pipework and equipment
- Central heating fuel tanks
- Underfloor heating and its associated controls.

Reimbursement basis

In certain cases, **We** may not fully or directly arrange assistance on **Your** behalf following an **Emergency**. With **Our** agents' prior agreement, and subject to **You** providing fully itemised invoices or receipts as specified in the General Conditions, **We** will instead reimburse **You** for the expenses **You** incurred as a direct result of the **Emergency**, up to the limits specified in this policy wording.

This can be either:

- where not possible for **Us** to directly arrange for the **Emergency** to be resolved. This could be because **We** do not have a **Tradesperson** in **Your** geographical area who is suitable for dealing with **Your** specific **Emergency** or **We** cannot provide assistance within reasonable timescales for other reasons. Therefore, **We** will agree that **You** may arrange **Your** own assistance locally, after which **We** will refund the cost **You** incurred. This will be in full and final settlement of **Your** claim; and/or
- in the event of a claim for alternative accommodation after an **Emergency**; or replacement of **Your Main heating system** if deemed **Beyond economic repair**, after **You** arrange and pay for these yourself.

Tradesperson

A person approved and instructed by **Us** who is competent to provide domestic **Emergency** repair services appropriate to the **Emergency**. This will be based on the information **You** provide when **You** claim.

Unoccupied

Not lived in by **You** or any member of **Your family**.

We/Us/Our

AXA Assistance (UK) Limited and Inter Partner Assistance S.A. This policy is underwritten by Inter Partner Assistance S.A. which is authorised and regulated by the National Bank of Belgium, with a registered head office at Boulevard du Régent 7, 1000 Brussels, Belgium. Authorised by the Prudential Regulation Authority (firm reference number 202664). Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. The services described in this policy are provided on behalf of the underwriter by AXA Assistance (UK) Limited, which is authorised and regulated by the Financial Conduct Authority (firm register number 439069). Both AXA Assistance (UK) Limited and Inter Partner Assistance S.A. UK branch office address is 106-118 Station Road, Redhill, RH1 1PR. Both companies are part of the AXA Group.

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**.

Our Emergency service

In the event of an **Emergency** occurring in the **Home** during the life of **Your** Bank of Scotland Ultimate Reward Current Account due to any of the causes listed under 'What is covered' section, but excluding situations listed under 'What is not covered' section and under 'General exclusions applying to **Your** policy', **We** will arrange for a **Tradesperson** to attend the **Home** and carry out a temporary repair to resolve the immediate **Emergency**. **You** will have to arrange for this to be replaced by a permanent repair at **Your** own cost. If it is not possible to make a temporary repair to resolve the immediate **Emergency**, the **Tradesperson** will carry out a permanent repair provided it can be effected during the visit and the cost does not exceed the policy limit. This policy does not cover the cost of returning the **Home** to its original condition after the **Emergency** (such as replacing fixtures, fittings, carpets or parts of wall or flooring damaged by the **Emergency**). To protect any equipment covered under a guarantee or warranty from a manufacturer, supplier or installer, **We** would not cover the costs of any material or labour unless **You** ask **Us** to. **You** may be able to claim these costs back under **Your** Household Buildings or Contents insurance.

How We settle claims

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

If the **Emergency** assistance cost will exceed this limit, **We** will advise **You** as soon as possible of the total expected cost. **You** will be responsible for paying any cost above the £250 limit, and **We** will only proceed to assist **You** if **You** agree to cover this additional cost. Alternatively, subject to **Our** prior agreement and on receipt of the relevant itemised invoices and receipts as outlined in the 'General conditions applying to **Your** policy', **We** will provide up to £250 on a **Reimbursement basis** as a contribution to the total cost after **You** have arranged **Your** own repair, in full and final settlement of **Your** claim under this policy.

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

Parts availability

Availability of parts is an important factor in providing **Emergency** repairs. If **Our Tradesperson** 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.

What IS covered

For **You** to claim successfully, please first consider whether **Your Emergency** fits the criteria described in this section.

The policy covers **You** for the following types of **Emergency**:

- Failure of, or damage to, plumbing
- Failure of, or damage to, drainage
- Complete electrical failure within the **Home**
- Failure of, or damage to, external locks, external doors or external windows
- Lost keys to external door locks
- Breakdown of **Your Main heating system** that results in no heating and/or hot water
- Removal of mice, rats, wasps and hornets, where evidence of infestation in **Your Home** has been found
- Leaks from the internal gas supply pipes in the **Home**
- Roof damage caused by bad weather conditions

Plumbing

► What is covered:

A water leak from:

- any internal hot or cold pipe inside the **Home**, which runs between the main internal stopcock and an internal tap, outlet or appliance;
- a toilet;
- pipes to and from the shower or bath;
- pipes to and from **Your** boiler or **Main heating system**;
- internal sections of **Your** overflow pipe;
- a radiator (subject to the below); or
- a water tank or cylinder (subject to the below).

We will only isolate leaks on radiators, tanks and cylinders.

Issues with the flushing mechanism of **Your** toilet.

► What is not covered:

- Cesspits, septic tanks and associated fittings.
- Dripping taps or any other parts of the plumbing or drainage system where water is safely escaping down a drain.
- Escape of water outside the **Home** which is not causing damage to the interior of the **Home** or its contents.
- Replacement of external overflows, any radiator, sanitary ware (including sinks, basins, shower trays), bath, shower.
- Replacement of any cylinder, hot or cold water storage tank or immersion tank.
- Repair to, or replacement of, shower units.
- Breakdown, loss of or damage to Saniflo or other mechanical toilets (also known as macerators), or any household appliance;
- Burst or leaking flexible hoses, which can be isolated.
- Leaking or damaged washing machines or other household appliances.
- Swimming pools, hot tubs, instant boiling water taps or similar equipment, either for repair, replacement or installation.
- Dealing with temporarily frozen pipes.

Drainage

► What is covered:

Issues relating to blockages or damage to drains and waste pipes which cause waste water leaks or blockages inside the **Home**. Specifically, **You** are covered for:

- blockage or waste water leak from toilet, sink, bath or shower waste pipes;
- blocked or leaking soil vent pipes, providing **You** are solely responsible for these;
- external drain blockage, including rainwater drains

In these cases, **We** will either unblock the drain to reinstate flow or repair leaks, as required and where possible.

► What is not covered:

- Any mains service which is the responsibility of a public service company.
- Unblocking a toilet if it is not the only toilet in the **Home**.
- External sections of overflow pipes.
- Guttering and downpipes.
- Repair to, or replacement of, manholes, soakaways, septic tanks (including emptying or clearing these), cesspits, waste treatment facilities and outflow pipes belonging to any of these.
- Shared water or external drainage facilities (i.e. those not only serving **Your Home**).
- Removing, replacing or repairing any part of the drain which is damaged but does not result in total blockage or waste water leak inside the **Home**.
- Issues with drains used for commercial purposes.
- Regular drain clearance and descaling, or clearance of or repair after any issues caused by installation faults or misuse of drains (e.g. flushing wipes, grease or oil down drains).
- Making access to drainage system points of entry (e.g. manhole covers) if they've been built over, if access is needed to resolve the **Emergency**.
- Collapsed drains or blockages caused by tree roots blocking flow of **Your** drains.

Electrical failure

► What is covered:

Complete electrical failure within **Your Home**, such as failure of all lighting or sockets meaning **Your** whole **Home** is without electricity or the system is not working as intended.

► What is not covered:

- Any mains service which is the responsibility of a public service company.
- Any repair or replacement of domestic appliances or shower units.
- Failure of electricity affecting only part of **Your Home**.
- Electrical supply to, or failure of, burglar and fire alarm systems, CCTV surveillance systems, smart doorbells, plumbing or filtration systems for swimming pools, TV aerials and any other external equipment or devices.
- Wiring encased in lead or rubber.

External locks, external doors or external windows

► What is covered:

Failure of, or damage to, external locks, external doors or external windows that creates a risk to the security of **Your Home** or the health and safety of **You** or **Your family**. For windows and doors, **We** will only undertake **Emergency** temporary repairs using boarding or similar material to resolve the immediate security risk, however in these situations **We** will not permanently replace the windows or doors or part thereof. **You** are also covered if, due to **Your** key being broken in the lock or **Your** lock being damaged, **You** are locked inside **Your Home** and there is no other door available to exit the **Home**.

► What is not covered:

- Damage to boundary walls, hedges, fences, gates or other items surrounding **Your Home**.
- Loss of, or damage to, windows, doors and/or locks to sheds, greenhouses, garages or outbuildings (not attached to **Your Home**).
- Any broken double glazing, where only one pane is broken but the other is intact, and the **Home** is therefore still secure.
- Locks which are broken or damaged, where the **Home** is still secure.
- Issues with doors, windows or locks which are internal to the **Home** (i.e. not facing outwards).

Lost keys

► What is covered:

- Lost keys to the external door locks of **Your Home**.

► What is not covered:

- Lost keys to the **Home** where another set of keys are available, or where there are any other ways, to access the **Home** securely and safely.

Main heating system

► What is covered:

Complete breakdown of the **Main heating system** that results in no hot water and/or no heating being provided to the **Home**. If the boiler in **Your Main heating system** is, in **Our** opinion, **Beyond economic repair**, cover under this section will cease until **Your** boiler is replaced. **We** will contribute a maximum of £250 including VAT towards the cost of **You** replacing it with a new boiler. This can be claimed by providing **Us** with a copy of the receipt for **Your** replacement boiler within 60 days of the call-out.

► What is not covered:

- Warm air units; non-domestic central heating boilers and their associated pipe work and equipment; central heating fuel tanks; or underfloor heating and its associated controls.
- Any mains service which is the responsibility of a public service company.
- Descaling and any work arising from hard water scale deposits or sludge.
- Failure of the **Main heating system** that has not been maintained or serviced in accordance with manufacturer guidance. Repair or replacement of radiators and/or their valves, hot water cylinders and tanks, storage tanks, convector heaters and inhibitors.
- Adjustments to timing and temperature controls, or replacing controls which can be manually operated safely, including pilot light/ flame re-lighting following **Your** gas supply being turned off.
- Systems which are still working, but where **You** suspect a breakdown may be imminent (e.g. where a noise has developed), or where there is no apparent fault which can be observed by the **Tradesperson**.
- Routine maintenance, servicing and cleaning, including repairs requiring a power flush.
- Repair or replacement of flues.
- Issues relating to or caused by internet connected thermostats and smart devices.

Roof

► What is covered:

Damage to the roof of the **Home** by bad weather conditions, leading to water entering the **Home** through any part of the roof. **We** will undertake an **Emergency** temporary repair only to prevent further water ingress and damage. This will consist of the **Tradesperson** using tarpaulin or similar material to cover and protect the affected area of **Your** roof, until **You** can arrange for a permanent repair.

► What is not covered:

- An **Emergency** with **Your** roofing which is due to poor roof maintenance or wear and tear.
- Roofs that are not directly located above **Your** own **Home** or for which **You** do not have sole responsibility. These could include roofs or common areas, neighbouring buildings or structures that are jointly maintained or owned by multiple parties.
- Reoccurrence of roofing issues after **We** provided **Emergency** assistance previously and **You** failed to follow the recommendations of **Our Tradesperson** or get a permanent repair in place.

Pest infestation

► What is covered:

Removal of mice, rats, wasps and hornets, where evidence of infestation in **Your Home** has been found.

► What is not covered:

- Pest infestation outside of the **Home**.
- Infestation known to exist prior to commencement of policy or where the **Home** has been **Unoccupied** for more than 60 days.
- Any infestation where **You** have not taken appropriate hygiene measures to prevent pest infestation.

Internal gas supply pipes

► What is covered:

- A leak from internal gas supply pipes located in **Your Home**, running between the gas meter and any gas appliance.
- If **You** suspect **You** have a gas leak, **You** must immediately call the free National Gas Emergency Service on **0800 111 999**. They will provide **You** with instructions to keep **You** and **Your Family** safe. Please only call **Us** to arrange for **Emergency** assistance once **You** have taken these steps.
- Once the gas supply pipe has been isolated by the National Gas Emergency Service, **Our Tradesperson** will repair or replace the section of pipe affected.

► What is not covered:

- Restoration of **Your** gas supply following the **Emergency** assistance, or in situations where the supply to **Your Home** stops completely but there is no **Emergency**. **You** must contact **Your** gas utility provider to arrange for assistance in restoring the supply.
- Corrosion of gas supply pipes due to natural wear or tear or where there is not adequate protection for pipes that are concealed, such as under concrete flooring.
- Damage to kitchen appliances or any gas appliances not covered under this policy.
- Any external pipes.

Alternative accommodation

- Up to £100 including VAT per **Emergency** for **Your family's** overnight accommodation and/or transport to this accommodation if **We** agree that after an **Emergency Your Home** cannot be lived in. This benefit will be paid on a **Reimbursement basis** so **You** will need to submit invoices or receipts within 60 days of the date **We** authorised this.

General exclusions applying to Your policy

- ▶ Any **Emergency** arising from circumstances known to **You** prior to the commencement of **Your** Bank of Scotland Ultimate Reward Current Account.
- ▶ Any damage to the fabric of **Your Home** and any contents, fixtures, fitting or other item of equipment, not directly causing the breakdown or **Emergency**.
- ▶ Any system, equipment or facility having reached the end of its expected working life.
- ▶ The normal day to day maintenance of any system(s)/ facility or equipment or items which wear out gradually over time.
- ▶ Any loss or damage resulting from any system(s)/ facility or equipment including the **Main heating system** not installed, operated, maintained or repaired in accordance with established practice, manufacturer's instructions, statutory regulations or British standards.
- ▶ Any system, equipment or facility which is inherently faulty or inadequate due to poor design or manufacture.
- ▶ Where the account holder is a tenant and the tenancy agreement has a requirement for the tenant to report **Emergencies** to the homeowner or the managing agent to instruct the appropriate contractor and, having reported the **Emergency**, the homeowner does not agree to **You** making a claim under this policy.
- ▶ Any repair or replacement of domestic appliances.
- ▶ Repairs which are made by anyone other than the **Tradesperson** authorised by **Us**.
- ▶ Costs incurred without **Our** agreement.
- ▶ The cost of returning **Your Home** to its original state, or making good any damage, following an **Emergency**.
- ▶ **We** will not provide assistance if health and safety regulations or risk assessments that are carried out prevent **Our Tradesperson** from carrying out any work at **Your Home** safely (for example in the event of a pandemic). This includes if asbestos has to be disturbed or removed to resolve the **Emergency**.
- ▶ Any loss or damage caused, or allowed to be caused deliberately or wilfully, by any of **Your family**, a paying guest or tenant.
- ▶ The **Home** being left **Unoccupied** for more than 60 consecutive days.
- ▶ The **Home** when it is lived in solely by anyone other than **You** or **Your family**.
- ▶ Garages (unless integral with the **Home**), sheds, greenhouses, outbuildings or land belonging to **Your Home** are not included.
- ▶ 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 sort of war, invasion or revolution.
- ▶ Any loss, expenses or costs of any kind that are not directly caused by the event that led to **Your** claim.
- ▶ Terrorism: any act or acts including, but not limited to:
 - The use or threat of force and/or violence; and/or
 - Loss, injury, harm or damage to life or to property (or the threat of such loss, injury, harm or damage) including, but not limited to, harm or damage by nuclear and/or chemical and/or biological and/or radiological means caused or occasioned by any person(s), or group(s) of persons or so claimed, in whole or in part, for political, religious, ideological or similar purposes.
- ▶ **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

- ▶ **You** and **Your family** must take all reasonable steps to prevent loss or damage to everything which is covered by this insurance and to keep the **Home** and its contents insured in good condition and in good repair.
- ▶ **You** may be asked by **Our** agents or the **Tradesperson** to produce any required documentation, such as evidence of boiler or heating system maintenance. **We** may refuse to provide assistance if **You** are unable to provide this evidence, however this will depend on **Your** individual circumstances.
- ▶ Before **You** can make use of any of the services described in this document **You** must contact **Us** and obtain **Our** agreement to deal with **Your** claim as described in the 'Making a claim' section.
- ▶ Cover under this policy is for **Emergencies** only and does not apply in respect of any claim that is not an **Emergency**.
- ▶ **We** will decide upon the best way of dealing with **Your** claim based on the information **You** provide when **You** make a claim, taking into account **Your** wishes, where possible.
- ▶ Where **We** agree to provide assistance or benefits on a **Reimbursement basis**, **You** must obtain itemised invoices or receipts which clearly show all elements of what has been paid for. For work carried out by **Your** own contractor with **Our** prior agreement, these must show all the equipment, parts and items paid for individually, as well as the labour costs being listed separately. **You** must use qualified and suitably accredited tradespeople for all work, such as gas engineers holding Gas Safe certificates or similarly qualified tradespeople for other work.
- ▶ If dishonesty or exaggeration is used by **You** or **Your family** or anyone acting on behalf of **You** or **Your family** to obtain:
 - A claims payment under **Your** policy; or
 - Cover for which **You** do not qualify; or
 - **We** have reason to suspect any other fraudulent behaviour relating to **Your** policy; **We** may cancel this policy by giving **You** seven days' notice in writing, all benefits under this policy will be lost, the policy may be invalid and legal action may be taken against **You**.
- ▶ **We** will arrange to make the **Home** safe or secure or prevent damage or further damage to the **Home**. **We** are not responsible for any inconvenience, loss or damage caused by delay in the provision of spare parts or components by manufacturers or suppliers.
- ▶ **We** will try to obtain a suitable **Tradesperson** based on the information **You** provide when **You** make a claim; provided **We** are not prevented from doing so by weather conditions, industrial disputes (official or not), failure of the public transport system including the road or rail network, repairs to the road or rail network or other circumstances preventing access to the **Home** or making the provision of the service impractical.
- ▶ If **Your** needs exceed the cover provided by this policy **We** will still offer **You** assistance but **You** must pay any excess costs at the time the service is provided.
- ▶ **We** reserve the right to refuse to provide or arrange **Home Emergency** assistance where **We** consider that **You** or anyone accompanying **You**, is behaving or has behaved in a threatening or abusive manner to **Our** employees, engineers or agents, or to any third party contractor.

Change to cover or terms

This clause explains how **We** may make changes to **Your** insurance policy. This clause does not allow **Us** to amend the bank account terms and conditions which govern **Your** Bank of Scotland Ultimate Reward Current Account.

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

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

1. any changes in the law, regulation and/or taxation which impacts **Us** or **Your** policy; or
2. any changes that are required to give effect to decisions and/or guidance of a regulator or an ombudsman; or
3. any changes that are required to give effect to new or revised insurance industry codes of practice that **We** intend to comply with; or
4. inflationary increases in general claims costs and/ or administrative costs which affect the cost to **Us** of providing cover under, and administering, **Your** insurance policy; or
5. the correction of any typographical or formatting errors that may occur; or
6. other increases in the cost and/or number of claims already paid on this type of cover which affect the cost to **Us** of providing cover under, and administering, **Your** insurance policy; or
7. an improvement in the cover provided by **Your** policy

If **You** do not wish to accept the change(s) that **We** intend to make to **Our** insurance policy, **You** can contact Bank of Scotland (acting as **Our** agent) by using the contact details they provide **You** with. It will be assumed that **You** have accepted the change(s) if Bank of Scotland has not heard from **You** by the end of the notice period and **You** will be bound by the change(s) when they come into force.

Complaints procedure

You can complain about Home Emergency by calling **01737 815 913** or **You** can email **Us** at: homeemergencycomplaints@axa-assistance.co.uk

Or **You** can write to Customer Relations, Inter Partner Assistance S.A., 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 **We** are unable to reach a resolution within 8 weeks or if **You** are not happy with **Our** resolution, **You** may have the right to refer the matter to the Financial Ombudsman Service, within 6 months of the date **Our** final response, by writing to:

The Financial Ombudsman Service, Exchange Tower, London E14 9SR or email: complaint.info@financial-ombudsman.org.uk

Telephone: **0800 023 4567**

Website: www.financial-ombudsman.org.uk

If **You** make a complaint or refer **Your** complaint to the Financial Ombudsman Service, it will not affect **Your** right to take legal action.

Financial Services Compensation Scheme

Inter Partner Assistance S.A. is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme if **We** cannot meet **Our** obligations. Further information about compensation scheme arrangements is available from the FSCS at www.fscs.org.uk or telephone **0800 678 1100** or **020 7741 4100**.

Data Protection and how Your information will be used

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;
- 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 AXA Assistance (UK) Limited or Inter Partner Assistance S.A. 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.

Our full data privacy notice is available at:
www.axapartners.co.uk/en/privacy-policy

Alternatively, a hard copy is available from **Us** on request.

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, you can message us in the app 24/7 or find support online at: bankofscotland.co.uk/contactus/complain

You can also call us on **0800 072 9779** (+44 113 366 0167 outside the UK). Or visit a branch.

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.

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 online banking. Our app is available to customers with a UK personal account and valid registered phone number. Minimum operating systems apply, so check the App Store or Google Play for details. Device registration required. Terms and conditions apply.

bankofscotland.co.uk/aboutonline/online-conditions

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

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

Bank of Scotland plc. Registered Office: The Mound, Edinburgh EH1 1YZ. Registered in Scotland No. SC327000. 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 April 2025 and is relevant to Bank of Scotland plc products and services only.

