

Guide to Changes

Bank of Scotland Private Banking
Premier Current Account

Changes to account benefits from
21 November 2021



Guide to Changes

From **21 November 2021** we will be making changes to the benefits that come with your Bank of Scotland Private Banking Premier Current Account. This guide tells you what's changing and how it affects you. It's important that we let you know when something is changed by the insurance providers as it can affect the cover that comes with your account. The changes to the travel insurance means a new insurance policy will replace the previous one which comes with your account on the change date. After describing all of the changes, we've given you some key information about us, our services and who

this new travel policy will be right for, as well as a summary of key benefits and requirements to claim under it.

This information is to help you decide if this account, with the changes, will still be right for you. We've also included the new travel policy document. As you currently hold your policy with AXA the period of insurance with the new insurer will start from 21 November 2021, except for upgrades, which will continue to be underwritten by AXA until the expiry date stated in your upgrade schedule.



Changes to Travel Insurance

AXA Insurance UK plc underwrite the travel insurance that comes with your account and, in line with the cancellation section of the policy general conditions, we are now giving you notice on their behalf that the policy will be cancelled at midnight on 20 November 2021 and immediately replaced on 21 November 2021 by travel insurance provided by AWP Assistance UK Ltd (Allianz Assistance) which is underwritten by AWP P&C SA (new insurer). Financial failure cover is underwritten by Liberty Mutual Insurance Europe SE and administered on their behalf by International Passenger Protection Limited - there's more about Financial failure in this guide.

However if you have paid for an upgrade to your cover directly with AXA for risks which are not covered under the policy as standard, your upgrade will continue to be underwritten by AXA until the expiry date stated in your upgrade schedule and will not be cancelled. All claims will be managed by Allianz Assistance for incident dates on or after 21 November 2021. You will receive confirmation letters, which include guidance on who to contact, separately from AXA and Allianz Assistance - you do not need to take any action. If you renew your upgrade going forward, cover will then be subject to Allianz Assistance's terms and conditions and there's more about this later in this guide.

If you're eligible for cover, there will be no break in travel insurance cover but some of the changes may affect what you're covered for. These changes will only affect you if you're eligible for cover.

There are new phone numbers to use if you need to claim, or contact the new insurer and they have provided their own data privacy information. If you're abroad and need medical assistance, you can call Allianz Assistance on **+44 (0)208 239 4010**. When this change happens, the wording, layout and positioning in the terms and conditions will be updated. The new insurer has removed duplicated or unnecessary wording, and made it clearer and easier to understand. They've also added benefit tables when applicable to make it easier to read.

Demands and needs

The demands and needs statement wording will be updated for the travel policy. Whilst the wording will be updated to improve clarity, there will be no change to who this policy is suitable for. The new wording will read:

This product meets the demands and needs of those under 80 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.

The existing statement is - this product meets the demands and needs of those under 80 years of age travelling abroad in respect of medical and other similar expenses throughout the duration of the policy.

Key benefit changes

Excess increase

Where an excess applies, it is changing from £75 per claim per incident to £75 per adult per incident which could mean you'll pay more if you need to claim. This will apply for incidents that occur from 21 November 2021. The new excess does not apply to any child covered by the policy. If you have paid for an Excess Waiver upgrade, then the excess will continue to be waived until the upgrade expiry date.

Winter sports cover is being increased

Winter sports cover will be improved. This means that if you have purchased an upgrade for winter sports it will no longer be required, as enhanced cover will now be standard. If you've paid for enhanced winter sports cover with AXA and it expires on or after 21 November 2021, this will be covered as standard. We'll make a goodwill payment, equivalent to the cost of the upgrade, directly into your account by the end of December 2021. For incidents occurring before 21 November 2021 you will need to contact AXA if you have this upgrade and need to claim.

From 21 November 2021, the following ski cover limits will be increased:

- ▶ Cover for loss, theft or damage to your winter sports equipment is increasing from £300 to **£500** for your own equipment, or from £200 to **£400** for hired equipment.
- ▶ Some of the Ski pack cover will be increased from £150 to **£350**. This is for the unused portion of your lift pass and/or ski pass if lost, stolen, or if you're injured or ill.
- ▶ The cover limit for piste closure will increase to **£300, £30** per day. The current limit is £150, £15 per day.

The 'What is not covered' section under winter sports will be updated

This section will be updated to make it clear that there will be no excess payable if you make a claim for:

- ▶ necessary costs to hire winter sports equipment.
- ▶ loss or theft of your ski and lift pass.
- ▶ reimbursement of any unused ski pack caused by accident or sickness.
- ▶ any claim relating to piste closure.

A new exclusion will be added and there will be no cover for the unused portion of your ski pass or lift pass, if either is lost or stolen and the new insurer has paid for its reinstatement or replacement.

A new virtual GP service will be added to the policy benefits

There will be access to a 24/7 GP telephone and video consultation service as part of the medical cover provided. 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) by using the Allianz Assistance Hub, 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.

There will be access to the Allianz Assistance Hub - the online policy management and claims service

The policy wording will be updated to make reference to the Allianz Assistance Hub. If you're eligible for cover and registered for mobile or Internet Banking you can use these services to access the Allianz Assistance Hub securely 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, and submit an online travel claim or find out useful information for your trip.

There will be reduced cover if you are ordered home early because of a epidemic or pandemic

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 an epidemic or pandemic declared by the World Health Organization (WHO) or an official government authority like the Foreign, Commonwealth and Development Office (FCDO). The instruction to return home could be from the UK Government or from the government of the country you're visiting.

Medical screening & upgrades

Changes to medical screening

Unless the **only** pre-existing medical conditions you have are on the no screen medical conditions list shown in the policy, there will be an ongoing requirement to tell the new insurer about all medical conditions in the following circumstances:

- ▶ When opening your account.
- ▶ When renewing any medical conditions upgrades you have.
- ▶ Any changes in your health or to the health of anyone to be covered by the policy before booking a trip.

For any medical screening, cover for medical conditions may be subject to an additional premium or you may be refused cover for the medical condition(s). This will be confirmed when you contact the new insurer.

The new insurer will update the medical screening section of the terms and conditions so you know when you must contact them. If you answer yes to any of the following medical screening questions, please either visit the Allianz Assistance Hub or call your membership services telephone number to provide further details about your medical condition, as this affects your policy and you may not be covered.

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

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

If you have paid for an upgrade to your cover with AXA Insurance UK plc

Any upgrades purchased before 21 November 2021 directly from AXA Insurance UK plc will continue until the expiry date in your upgrade schedule, however all claims will be managed by Allianz Assistance for incident dates on or after 21 November 2021. You will receive confirmation letters separately from both AXA and Allianz Assistance, please read these letters carefully, which include guidance on who to contact.

At your next renewal you will be subject to the terms and conditions of the new insurer. For medical upgrades with the new insurer you will need to declare any changes in health before booking a trip and upgraded cover for the changes to the medical conditions may be subject to an additional premium or cover may be refused. This will be confirmed when you contact the new insurer.

If you have a single trip medical upgrade purchased through AXA Insurance UK plc you will still have this cover until the expiry date in your upgrade schedule. You will not be able to take out any new single trip medical cover with the new insurer as they do not offer this service.

Upgrades and medical screenings are sold, underwritten and administered directly with the insurers.

Remaining changes to cover

The list of no screen conditions will be increased

Currently if you have any medical conditions and they all appear in the policy on the list of no screen conditions, then these will all be covered without the need to contact the new insurer. The list of conditions will be increased to include the extra following conditions:

Alopecia
Athlete's foot
Bell's palsy
Blepharitis
Coeliac disease
Cyst - sebaceous
Dislocations (no joint replacement or hospital admission needed)
Dry eye syndrome
Glue ear
Goitre
Hives
Infections (only if fully resolved and haven't recurred in the last 12 months)
Insomnia
Raynaud's disease
Rosacea
Testicular torsion (twisted testicle)
Thrush

Golf cover

There will be a separate standalone section for golf cover. The existing policy provided golf cover under the baggage and baggage delay section of the policy.

The policy excess will no longer be applied to claims for:

- ▶ hiring equipment as a result of accidental or temporary loss, theft, damage to your own golf equipment.
- ▶ pre-booked and non-refundable green fees, as a result of adverse weather conditions.

There will be a new £500 limit introduced for loss, theft or damage to one single item of golf equipment.

Piste closure

As well as the cover limits being increased, the piste closure benefit will also be available if you are unable to ski for a continuous period of more than 12 hours. At the moment, the existing minimum period is 24 hours.

Ski equipment

As well as the change to the cover limit for ski equipment, the existing table detailing the percentage recoverable according to the age of the item will no longer apply. Claims for loss, theft or damage will be considered on a new for old basis, providing the item is less than 2 years old at the date of the incident and you can provide the original purchase receipt. All items over 2 years old will be subject to a suitable deduction for wear, tear and depreciation or the new insurer may, at their option replace, reinstate or repair the lost, stolen or damaged winter sports equipment.

Missed departure benefit and travel disruption

- ▶ The limit will increase from £1,000 to £5,000 for missed departure, and claims will be covered under the travel disruption section of the policy going forward.
- ▶ The cover for travel excursions will no longer have a limit of £250 and will be subject to the overall travel disruption limit of £5,000.
- ▶ The excess amount will no longer apply to any successful claim for missed departure.
- ▶ The new insurer will no longer contact the carrier or tour operator to tell them of your late arrival. If relevant you will need to contact them yourself.

Personal accident

There will no longer be a special travel accident extension under personal accident cover, which provided an increased limit of £100,000 for personal accidents whilst on public transport for customers who booked a trip using a Bank of Scotland debit or credit card. The normal £30,000 limit will remain.

The 'What is not covered' section for Personal accident will be updated to add two new exclusions. The new exclusions will be:

- ▶ any claim which does not occur within 24 months of the accident.
- ▶ your sickness, disease or physical or mental condition, gradually getting worse.

Changes to Cancellation or Curtailment Cover

There will be additional cancellation cover for you or anyone you are travelling with, if you've booked to travel and either the carrier or a Government authority will not let you travel, because at the point of boarding, you are showing symptoms of a contagious disease.

The cover limit of £1,500 will be increased to £5,000 if the police ask you to remain at or return to your home due to serious damage to your home caused by fire, aircraft, explosion, storm, flood, subsidence, malicious persons or theft.

At the moment there is no time limit to be eligible for cover due to redundancy but from 21 November 2021, you, or any person you are travelling with must have been continuously working for a period of at least two years with the same employer to be covered.

The existing exclusion relating to certain undiagnosed medical conditions will be widened and cover will not be available for any undiagnosed pre-existing medical conditions. This will replace the previous exclusion which was restricted to undiagnosed conditions relating to stress, anxiety, depression or other mental nervous disorder, unless being investigated and diagnosed by either a registered mental health professional or under the care of a Community Mental Health Team.

There is an existing exclusion under "What is not covered" of the Cancellation or curtailment section, explaining there is no cover if travelling against the advice of the Foreign, Commonwealth and Development Office (FCDO) or other regulatory authority due to a pandemic. The exclusion will be widened and a new general exclusion will be inserted saying there will be no cover if travelling against the advice from the FCDO, where that advice is issued for any reason. This exclusion will be widened to also apply to advice from the World Health Organization (WHO) or any government or other official authority at any destination you are travelling from, through or to.

The "What is covered" section will be updated to state that epidemics, a new defined term, will be added alongside pandemics.

Cover under this section of the policy to replace Avios points in the event of a successful claim will be removed. However, the existing cover will be widened to provide the lowest market value of equivalent accommodation, transport charges and other travel expenses, if you paid for them using frequent-flyer points, Avios, loyalty-card points vouchers or other similar schemes.

Emergency medical and associated expenses

There will be the following changes to the "What is covered" section:

- ▶ Cover will still be available, including the medical confinement benefit cover, if you have been diagnosed with an epidemic or pandemic disease such as COVID-19. The cover limit for funeral expenses will be removed.
- ▶ The wording will be updated to make it clear the new insurer will no longer provide a competent person to accompany your insured children who are under the age of 18 home, if you are incapacitated and there is no other responsible adult to supervise them. Instead there will now be cover for additional travel and accommodation costs for a friend or relative that you choose to accompany your children home.

Sports and leisure activities

You won't be covered whilst taking part in any sport or activity not listed in the table within the policy or if you want to take part competitively in any activity that is listed, unless you have agreed this with the new insurer in advance and any additional premium, which may be required is paid. The wording will be updated to reflect this.

The list of permitted sports and activities will be updated and will make it clear the activities that are covered, activities that are only covered if professionally organised with suitable safety precautions, and activities which are not covered as standard.

Some activities were previously covered but from 21 November 2021 will only be covered if they are professionally organised. There will be cover for some new activities. Some activities, that were previously covered and some of the new activities, will not be covered for personal accident or personal liability. You can find a full list of these and the level of cover in the sports and leisure activities table in the policy terms and conditions.

Loss of important documents and personal money

The existing policy has a single section with a single limit for personal money and travel documents. These will become separate sections in your travel policy for loss of important documents and personal money.

Loss of important documents

The following changes will be made to the loss of important documents cover:

- ▶ The limit will be reduced to £600. The existing limit for loss of important documents and personal money combined is £750.
- ▶ There will no longer be a separate £200 limit for additional expenses and this is now subject to the overall £600 limit.
- ▶ There will be new cover available to get a replacement passport when back in the UK, subject to the section limit

Personal money

There will be a new section for personal money.

Cover for accidental loss, theft or damage to your personal money will be limited to £750. There will be two new requirements:

- ▶ you will need to report any losses in rented accommodation to the property management.
- ▶ there will be no cover for loss, theft or damage of personal money unless you can provide receipts and evidence of account withdrawals.

Winter sports

The list of winter sports will be updated and cover for 27 more sports and activities will be added. You can find a full list of activities that will be covered under the Sports and leisure activities section of the policy terms and conditions.

The activities of sledging/sleigh riding (pulled by horse or reindeer) will now also be covered for personal liability claims.

The following new activities will be covered except under the personal liability section: ice windsurfing, ski biking, skidooing, ice go karting (within organiser's guidelines), snow biking, snowmobiling, snow scooting.

Cover can depend on whether the activity is taking place on or off-piste. A new definition for off-piste will be included to provide clarity. A piste is a recognised and marked ski run within resort boundaries and off-piste must be within the resort boundaries and following local ski patrol guidelines or there will be no cover. There will no longer be a requirement to ski with a guide, as under the existing policy, unless the local ski patrol guidelines require this.

General exclusions

This section of the policy will be updated to make it clearer that you are not able to claim against your travel policy when the money is recoverable elsewhere. The general exclusion that sets out when you are not able to claim if the money is recoverable elsewhere, will be updated to include where recovery is possible from the Travel Association (ABTA) and any excursion provider, event ticketing agent or promoter.

A new exclusion for 'Cyber risks' will be added which means the new insurer will not pay for claims arising directly or indirectly from cyber risks of any kind. "Cyber risks" will mean:

- ▶ 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.

Reciprocal health agreements

This section of your policy will be renamed and updated and will provide information on some of the state-provided healthcare arrangements available. It will be called 'state provided healthcare arrangements'.

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.

Baggage and baggage delay

A new special condition will be added for claims relating to loss or theft of any mobile phones or other electronic items containing a sim card. To be covered you will need to contact the network provider within 24 hours and ask them to block/bar the device and sim card and obtain confirmation of the reporting and blocking/barring.

Personal liability

There will no longer be cover for accidental bodily injury or death of a person with whom you are travelling or have arranged to travel with and this section will be updated to reflect this.

Personal assistance and information services

There will no longer be any fixed monetary benefit and the new insurer will only provide information, for example about your travel destination, entry permit requirements, time differences and some relevant local contact points.

The following cover for up to £250 per trip will be removed:

- ▶ To assist you to replace lost drugs or other essential medication. Although this is being removed, there is cover for 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. This is now provided under Section 3 - the Travel disruption section of your new policy.
- ▶ The new insurer will no longer help you to transfer up to £250 of your own money between your accounts. They will provide information to you on how you can arrange money transfers in an emergency.

The following information services have been removed:

- ▶ The new insurer will no longer tell your credit or debit card issuer if these cards are lost or stolen.
- ▶ The new insurer will no longer help with tracing and redelivering lost or misdirected baggage and valuables.
- ▶ The new insurer will no longer relay messages if you are ill, injured, or if your travel is delayed.

Business travel

This section will be updated and a new definition introduced for "business colleague" and "relative" in the 'What is covered' section.

Cover will be removed for a "close business associate" and this will be replaced with "business colleague". They will be defined as a person employed by the same company as you and who you work closely with, where your and their absence from work at the same time prevents the proper continuation of the business. The existing definition did not require a close business associate to be employed in the same company.

The special conditions will be updated. If you want to make a claim for business equipment that is lost, stolen, or damaged, where relevant, you must report any losses in rented accommodation to the accommodation provider.

Legal advice and expenses

This section will be updated and the following changes will be made:

- ▶ The cover limit will stay at £25,000, but this will now be inclusive of VAT or the local equivalent tax.
- ▶ Definitions for 'Legal action', 'Legal costs' and 'Representative(s)' will be introduced to make them easier to understand.

Wedding/civil partnership cover

In order to make a claim relating to wedding photographs you will need to obtain and provide the new insurer with confirmation from the professional photographer of the reason they cancelled your booking and that they have not given you a refund. The special conditions relating to claims will be updated to reflect this new requirement.

Financial failure

A new section will be added and cover will be provided by Liberty Mutual Insurance Europe SE. They will pay up to £5,000 in total, for certain direct costs suffered if an end supplier becomes insolvent. Cover is available for the financial failure before and after departure, subject to the terms and conditions.

A new definition for "End supplier" will be added and defined as 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.

A new definition for "Financial failure" will be added and defined as the end supplier becoming insolvent or having an administrator appointed and being unable to provide agreed services.

The existing policy provides some cover for financial failure under the Travel disruption section, however the following changes will apply. You will not be covered for:

- ▶ scheduled flights, travel or accommodation not booked whilst you're in the UK, the Channel Islands or the Isle of Man prior to commencing your trip.
- ▶ financial failure of any travel agent, tour organiser, booking agent, or consolidator with whom you have booked a scheduled flight, travel or accommodation. You are only covered for the failure of an end supplier.

Definitions of words

There will be new definitions added:

- ▶ "Epidemic" which will mean a contagious disease recognised by WHO or an official government authority in your home country or your trip destination.
- ▶ "Home Area" will be replaced by a new defined term "Home Country". This will mean:
- ▶ 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.
- ▶ "Pandemic", which is defined as an epidemic recognised as being a pandemic by the World Health Organization (WHO) or an official government authority in your home country or your trip destination.
- ▶ "Quarantine", which is defined as mandatory confinement, intended to stop the spread of a contagious disease to which you or someone booked to travel with you has been exposed.

This will not result in any change to your cover.

The following definitions will be amended:

- ▶ "Close relative" will be replaced with "Relative". The meaning of the definition will stay the same.
- ▶ The defined term "Medical Practitioner" will be replaced by "Doctor". The meaning of the definition will stay the same.

Contact with the insurer

You will no longer be able to communicate with the new insurer by fax or telex.

Examples of Pandemic Cover from 21 November 2021:

- ▶ You've booked a trip and are due to travel on 1 December 2021. Two days before your trip starts you are contacted by NHS Test and Trace / NHS Test and Protect (Scotland) and you need to self-isolate. Because of this you have to cancel your trip. You can raise a claim with Allianz Assistance under Cancellation – Section 1 of the policy.
- ▶ You've booked a trip abroad and are due to travel on 1 December 2021. At the time you booked there were no restrictions on travelling to your destination. Two days before your trip starts the FCDO change their travel advice to that destination due to an epidemic or pandemic and advise against all but essential travel. Because of this you have to cancel your trip. You will not be covered by your Allianz Assistance travel insurance for any cancellation costs.



Changes to AA Breakdown Cover

Services name updates

The AA will be updating the names of the services they provide. 'Home Start' will become 'At Home', 'Relay' will become 'National Recovery' and 'Stay Mobile' will become 'Onward Travel'. The names of the services will change, there will be no change to the actual cover provided. Not all accounts include each of these services.

Ferry, toll or congestion charges

The current general exclusion relating to these will be deleted, and these charges will be covered by this policy from 21 November 2021.

Vehicle storage

The current general exclusion will be amended to make it clear that the AA will be entitled to charge you reasonable storage charges if they need to store your vehicle because it is not reasonably able to locate the delivery address you have provided, or you have not provided adequate delivery instructions.

Roadside Assistance

The AA will update the "What is not covered" section for Roadside Assistance in the policy to make it clearer that any additional costs for the following will not be 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 Your 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.

Specialist lifting equipment

The AA will remove the existing general exclusion relating to the cost of using specialist lifting equipment to recover Your Vehicle.

Customer Relations email address change

If you need to contact the AA by email, the email address will be updated to **customer.solutions@theAA.com**

Other insurance cover that will be changing



Mobile phone insurance cover

Replacement devices

The terms and conditions will be updated to make it clear that replacement mobile phones are not on a 'New for Old' basis so if you make a valid claim for a replacement handset, you will receive a refurbished

device which has been through a comprehensive checking process to ensure it's in full working order. All mobile phones will come with a 1-year warranty from the insurer.



Removal of the Card Loss Assistance service

The Card Loss Assistance benefit will be removed. From 21 November 2021 Card Loss Assistance will no longer be a service provided with the account.

Once the Card Loss Assistance benefit ends, the data will be destroyed within a reasonable period of time and in line with our policy requirements.



Removal of the Identity Monitor service

From 21 November 2021 Identity Monitor will no longer be a service provided with the account. Once the Identity Monitor benefit ends, the relevant data

will be destroyed within a reasonable period of time and in line with data privacy requirements.



Demands and needs statement

This insurance meets the needs of people under the age of 80 who want insurance covering the key benefits set out below.

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

Some key benefits:

- ▶ Allianz Assistance Worldwide Family Travel Insurance.
- ▶ Cover includes your spouse, partner or civil partner under the age of 80 and your children aged 18 or under (24 or under if still in full time education).
- ▶ Covers certain winter sports and golf trips.
- ▶ Covers UK trips where accommodation is pre-booked for 2 nights or more (leisure trips) or 5 nights or more (business trips).
- ▶ Access to a 24/7 GP telephone and a video consultation service.
- ▶ Includes cover for:
 - ▶ Baggage up to £5,000.
 - ▶ Single item, pair or set of items up to £2,500.
 - ▶ Valuables up to £2,500 in total.
 - ▶ Personal money up to £750 (cash £300, or £50 if under 16).
 - ▶ Emergency medical cover (up to £10,000,000).
 - ▶ Cancellation and curtailment cover (up to £10,000).
 - ▶ Personal accident cover (up to £30,000).
 - ▶ Travel disruption cover (up to £10,000).

Full terms and conditions apply.

Main points to check you can claim

The maximum age for cover is 80 years of age (so all cover ends on your 80th birthday) and cover is only available to UK residents. As long as the account holder is under 80 years of age, their spouse, partner or civil partner will also be covered until they reach 80 years of age.

Medical conditions that you and anyone to be covered have, or have had, if they are not all on the 'No Screen Conditions' list must be declared and cover agreed with the insurer (there may be an additional premium if the insurer agrees to cover the condition(s)).

The maximum trip duration is 62 consecutive 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 is no cover if travelling against the advice of the Foreign, Commonwealth & Development Office (FCDO) or other government authority.

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. The instruction to return home could be from the UK Government or from the government of the country you're visiting.

Cover is only available to UK residents who start and end trips in the UK.

There is no cover for any amount recoverable from any other source such as your airline or accommodation provider.

There is no cover for events or issues which you were, or could have been expected to be aware of, at the time of booking your trip or opening your account.

Things you need to know about us and our services

Below is important information that you need to know about the Bank of Scotland Private Banking Premier Current Account third party insurance benefit providers, as well as our relationship with them.

1. Account information

You have not received advice or a personal recommendation from us, we only provide you with information so that you can make your own choice about how to proceed. We ask that you read all information that is provided to you to ensure that the Bank of Scotland Private Banking Premier Current Account, and the insurances with these changes continues to meet your needs.

We draw your attention in particular to the exclusions and conditions that will apply to the new travel policy. Please refer to the policy document provided for full information. You should read this bearing in mind your own circumstances, to ensure that you understand it. This is to make sure that the travel policy is suitable for you as an individual and anyone else who may be covered.

2. Third Party Insurance Providers

We use a range of third party providers for the benefits which come with our Bank of Scotland Private Banking Premier Current Account. We act as an insurance intermediary on behalf of these insurers in marketing, offering and providing these policies. We only offer insurance benefits exclusively from a single insurer, which varies per insurance. From 21 November 2021 the single insurance providers are listed below:

1. Travel insurance is underwritten by AWP P&C SA and administered by Allianz Assistance which is a trading name of AWP Assistance UK Ltd. The cover for Financial failure is underwritten by Liberty Mutual Insurance Europe SE.
2. AA Breakdown cover is provided by Automobile Association Development Limited (trading as AA Breakdown Services); AA Accident Management and Stay Mobile (Onward Travel) is underwritten by Acromas Insurance Company Limited.
3. Mobile Phone insurance is arranged through Lifestyle Services Group Limited (LSG) and underwritten by Assurant General Insurance Limited.

From 21 November 2021 the following laws will apply to each insurance policy:

1. Travel insurance: the law of England and Wales will apply unless you and the insurer have agreed otherwise.
2. AA Breakdown and Accident Management cover: the Laws of England and Wales apply.
3. Mobile Phone insurance: English law applies.

The head office of the new travel insurer (AWP P&C SA) is 7 Rue Dora Maar, 93400 Saint-Ouen, France.

The head office of the insurer for the Financial failure cover (Liberty Mutual Insurance Europe SE) under the new travel insurance cover is Liberty Mutual Insurance Europe SE, 20 Fenchurch Street, London EC3M 3AW United Kingdom.

We do not charge you an arrangement fee, or receive a commission for the services we provide in arranging the insurance cover which comes with this account. There may be an economic benefit to us by way of adjustment to the price we pay for these third party supplier arrangements, depending upon the number of contracts of insurance arranged and the claims experience.

3. About us

How we are regulated

Bank of Scotland plc. Registered in Scotland No. SC327000. Registered Office: The Mound, Edinburgh EH1 1YZ. Bank of Scotland plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 169628.

You can check this on the financial services register by visiting the FCA website register.fca.org.uk

4. How can you complain?

If you are unhappy and wish to raise a complaint about your bank account, please refer to the back page for more information.

Third party insurance providers complaints

If you are unhappy and wish to raise a concern with any of the third party insurance benefit providers, please refer to the third party insurer policy terms and conditions, which detail their complaint procedures.

5. How to cancel

If you are not happy with the insurance cover or changes that we have described in this document and you feel the insurances no longer meet your needs you can cancel or close your account at any time and without cost. If you cancel, the insurance cover which comes with the account will stop immediately, unless you are moving from one qualifying account to another. There is no charge for cancelling or closing your account but you will pay the monthly maintaining the account fee for the time the account has been open and if you have used an overdraft you will have to repay it before you cancel or close the account.

Allianz Assistance Travel Insurance

Bank of Scotland Private Banking
Premier Current Account

For use from 21 November 2021

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Important contact details

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

The Allianz Assistance Hub

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

Information

Customer services: (for policy queries, amendments, upgrades or policy cancellations)	UK +44 (0)345 603 3399
Personal information and assistance service:	UK +44 (0)345 603 3399

Emergency assistance

24-hour emergency medical assistance (for medical emergencies or requests to come home early):	UK +44 (0)208 239 4011
HealthHero 24-hour GP consultation service:	UK +44 (0)208 603 9957
24-hour legal helpline:	UK +44 (0)345 603 3399

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)345 603 3399
For Section 16 – Financial failure cover:	UK +44 (0)345 266 1872

Registering flight details for automatic claim payment

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

Important information

About your policy

This is **your** travel insurance policy. It contains details of cover, conditions and exclusions relating to each **insured person** and is the basis on which all claims will be settled.

Your policy is evidence of the contract of insurance.

If **you** have purchased **upgrades** (see page 14) these will be validated by the issue of **your upgrade** schedule and are only valid as part of this policy.

If any of the covered events specified within this policy wording happen within the **period of insurance**, **we** will provide insurance cover in accordance with the applicable sections of **your** policy.

The conditions **you** must keep to as part of the contract are shown under the 'General conditions' section on page 39. 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 40; 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**.

If **you** would like more information or if **you** feel the insurance may not meet **your** needs, contact **us** by visiting the Allianz Assistance Hub, emailing travelinfoUK@allianz.com or calling **UK +44 (0)345 603 3399**.

Insurer

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

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

Cancellation rights

You are free to cancel this policy at any time by closing **your** Bank of Scotland Private Banking Premier Current Account or by changing it to another account type.

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.

Demands and needs statement

This product meets the demands and needs of those under 80 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.

Premiums, fees and charges

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

The only additional fees or charges for this insurance or related services are for optional **upgrades you** purchase and/or any additional premiums that may be needed to cover **pre-existing medical conditions**. These **upgrades/additional** cover can be purchased directly from the **insurer** using the Allianz Assistance Hub, accessed through Internet Banking or calling **UK +44 (0)345 603 3399**.

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 each and 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** do participate in a number of industry initiatives to prevent and detect fraud. To help prevent crime **we** may:

4. Share information about **you** with other organisations and public bodies including the police.
5. Share information about **you** within the Allianz Group and with other insurers.
6. 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.
7. Load **your** details and any information and documents **you** provide **us** to the Insurance Fraud Register. This may affect future applications for insurance products.
8. Check **your** details with fraud prevention agencies and databases. If **you** give **us** false or inaccurate information and **we** suspect fraud, **we** may record this with fraud prevention agencies.

Automatic renewals

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

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

We will contact **you** at least 21 days before the **upgrade** expiry date. As long as **you** remain eligible for cover, **we** will automatically renew **your upgrade(s)**, using the latest payment details **you** provided to **us**. **You** will also be provided with a renewal invitation which **you** should check to ensure all **your** details are still correct and relevant. If any changes are required or **you** do not wish to renew **your** policy **upgrade**, **you** should let **us** know by visiting the Allianz Assistance Hub, emailing travelinfoUK@allianz.com or calling **UK +44 (0)345 603 3399** 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.

Renewals 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 pages 14-15 for more details on cover for **pre-existing medical conditions**.

We will contact **you** at least 21 days before **your** annual **health check date** to advise what to do next, but **you** will have to contact **us** by visiting the Allianz Assistance Hub, emailing travelinfoUK@allianz.com or calling **UK +44 (0)345 603 3399** if **you** wish to renew **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 Private Banking Premier Current Account. When changes occur, the account holder will be given at least two 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 commence after the effective date of the change, even where a **trip** was booked before 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 Bank of Scotland Private Banking Premier Current Account Membership Services contact details shown on the back page of this booklet. This will be treated as notice that **you** wish to close or switch **your** Bank of Scotland Private Banking Premier 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

Cover Section	Limit (up to)	Excess*
1 Cancellation or curtailment	£10,000	£75
2 Emergency medical and associated expenses	£10 million	£75
– Emergency dental treatment	£1,000	£75
– Medical confinement benefit	£1,000 (£50 per day)	Nil
– Cover within your home country (transfer costs only)	£500	Nil
3 Travel disruption		
Travel delay		
– Delay	£250 (£30 for the first 12 hours and £20 for each extra 12 hours after that)**	Nil
– Abandonment	£10,000	£75
– Replenishment of prescription medication	£200	Nil
Arrival delay	£10,000	Nil
– Taxi/hire car limit	£200	
Missed departure	£10,000	Nil
– Taxi/hire car limit	£200	
Accommodation disturbance	£10,000	Nil
4 Loss of important travel documents	£600	£75
5 Baggage and baggage delay		
Baggage	£5,000	£75
– Single item, pair or set of items limit	£2,500	
– Valuables	£2,500	
Delayed baggage	£250	Nil
6 Personal money	£750	£75
– Cash limit if aged 16 or over	£300	
– Reduced cash limit if aged 15 or under	£50	
7 Personal liability	£2 million	£75
8 Personal accident		Nil
Death benefit		
– Age 16 to 68 inclusive	£15,000	
– Age 15 and under or 69 and over	£1,000	
Loss of sight or limb		
– Age 16 to 68 inclusive	£30,000	
– Age 15 and under or 69 and over	£30,000	
Permanent total disablement		
– Age 16 to 68 inclusive	£30,000	
– Age 15 and under or 69 and over	£30,000	

*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.

Cover Section	Limit (up to)	Excess*
9 Disability benefit in New Zealand		
– Age 16 and over	£250 per week	Nil
– Age 15 and under	No cover	N/A
10 Legal advice and expenses	£25,000	Nil
11 Winter sports cover		
Winter sports equipment		
– Own	£500	£75
– Hired	£400	£75
– Single item limit	£300	£75
Hire of winter sports equipment	£300 (£30 per day)	Nil
Loss of use of ski pack	£10,000	Nil
– Ski pass or lift pass limit	£350	
Piste closure	£300 (£30 per day)	Nil
12 Golf cover		
Golf equipment	£1,500	£75
– Single item limit	£500	£75
Hire of golf equipment	£175 (£35 per day)	Nil
Green fees	£300 (£75 per day)	Nil
13 Business cover		
Business equipment	£1,000	£75
– Single item, pair or set of items limit	£300	
Replacement business colleague	Reasonable costs	£75
14 Wedding/civil partnership cover		
Wedding rings (per person)	£250	£75
Wedding gifts (per couple)	£1,000	£75
– Cash limit	£150	
Wedding attire (per couple)	£1,500	£75
Wedding video/photographs	£750	£75
15 Personal assistance and information services	Reasonable costs	Nil
16 Financial failure	£10,000	Nil

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

Definition of words

Any word or expression to which a specific meaning has been attached will bear the same meaning throughout this policy. For ease of reading the definitions are highlighted by the use of **bold** print.

Wherever the following words and phrases appear in this policy they will always have these meanings. The following sections also 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** bags, suitcases (or containers of a similar nature) and their contents, items **you** are wearing or carrying which are owned by any of **your family**, or for which they are legally responsible, including **valuables** and keys (excluding keys to a hire vehicle).

Bank account provider

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

Bodily injury

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

Business colleague

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

Business equipment

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.

Business trip

A **trip** taken wholly or in part for business purposes but excluding manual work.

Computer system

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

Cyber risk

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

Dependent child/Dependent children

Any child, stepchild, 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 14 for more details).

Family

The account holder, their partner (both aged 79 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

The place **you** usually live in the **UK**, including the Channel Islands or the Isle of Man.

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 the account and their **family**. Cover can be extended to include an extra person travelling with the account holder and/or their partner, when the **upgrade** has been paid to include them on the policy.

Insurer

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

Pair or set

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

Pandemic

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

Period of insurance

The date when **you** opened a new Bank of Scotland Private Banking Premier Current Account, and ending when **your** Bank of Scotland Private Banking Premier Current Account is closed, the policy is cancelled or **you** reach 80 years of age, whichever is the earlier.

Cover for cancellation under Section 1 begins on the date **you** open **your** Bank of Scotland Private Banking Premier 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.

Personal money

Cash, travellers and 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 Private Banking Premier Current Account or when renewing **your** medical screening declaration on the **health check date**.

Public transport

Any publicly licensed aircraft, sea vessel, train or coach on which **you** are booked to travel.

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, 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 Private Banking Premier 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 area of a locked motor vehicle.
- ▶ Behind the rear seats of a locked motorised or towed caravan.
- ▶ A locked luggage box, locked to a roof rack which is itself locked to the vehicle roof.

Terrorism

An act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or governments, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

Trip

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 62 consecutive days. **You** may increase the maximum duration by purchasing a **trip extension upgrade** with **us** - see page 14 for more details.

Note: Leisure **trips** taken within **your home country** are covered if **you** have pre-booked accommodation for two nights or more. Business **trips** taken within **your home country** must have a minimum of five nights pre-booked accommodation to be covered.

Upgrade(s)

Any extra benefit or different level of cover **you** have purchased as detailed on **your** upgrade schedule. See page 14 details of **upgrades** available. No additional cover will apply unless **you** have paid the appropriate extra premium.

Unattended

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

United Kingdom/UK

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

Valuables

Jewellery, gold, silver, precious metal or precious or semi-precious stone items, watches, furs, cameras, camcorders, portable satellite navigation systems, photographic, audio, video, computer, television and telecommunications equipment and other electronic entertainment devices (including but not limited to mobile phones, MP3 or MP4 players, tablets, ebooks, CD's, DVD's, tapes, films, cassettes, cartridges and headphones), computer games and associated equipment, telescopes and binoculars, or drones.

We/Us/Our

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

Winter sports equipment

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

Sports and leisure activities

This travel insurance policy provides cover for most activities and non-competitive sports. If **you** are taking part in any sport or activity not listed in this section, or wish to take part in a competition, please contact **us** by visiting the Allianz Assistance Hub, emailing travelinfoUK@allianz.com or calling **UK +44 (0)345 603 3399** to make sure **you** are covered. **You** may need to purchase the Sports and activities **upgrade** for cover to apply.

Covered	Covered if professionally organised and supervised plus you wear appropriate safety equipment and take appropriate safety precautions	Not covered
Aerobics Athletics (no racing) Badminton Baseball Basketball Boogie/body boarding Bowling Bowls Boxing (training only with no contact)* Cricket Croquet Curling Cycling (no racing) Darts Deep sea fishing Dinghy Sailing Fell walking Fishing Flying (as a fare paying passenger in a fully licensed passenger carrying aircraft) Football/Soccer (kick-arounds only – no matches) Golf Handball Ice skating Jogging Manual work (not above 3 metres from the ground/floor or involving machinery or heavy lifting)* Marathon running Mountain biking on recognised routes Non-manual work* Netball Orienteering Pedalo/Paddle boating Racket ball	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 Camel riding 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 climbing wall (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	Base jumping 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 Hunting Judo/Karate/Martial arts Kite surfing Lacrosse Manual work above 3 meters 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 Organised team sports unless otherwise listed Parachuting Paragliding Parascending over land Participation in competition unless agreed by us Polo Professional/Semi professional sports

* 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.

Covered	Covered if professionally organised and supervised plus you wear appropriate safety equipment and take appropriate safety precautions	Not covered
Rambling Ringos Roller Skating/Blading (wearing pads and helmets) Rounders Rowing (except racing) Running (non-competitive and not marathons) Safari trekking (must be organised tour) Sailing within territorial or inland waters (if qualified and excluding racing)* SCUBA diving (down to 30m accompanied by a qualified diver or instructor) Skateboarding (wearing pads and helmets) Snorkelling Softball Squash Stand up paddle boarding Surfing Swimming (except long distance in open water) Table tennis Tennis Ten pin bowling Trekking/Hiking up to 4,000m altitude Volleyball War games (if no live ammunition and wearing eye protection)* Walking Water polo Windsurfing (within territorial waters)* Yachting (if qualified and excluding racing)*	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 Trampolining Trekking/Hiking between 4,000m and 6,000m altitude Water skiing (no jumping) White water rafting Ziplining/Zipwiring/Zip trekking Zorbing	Rock climbing Sailing outside territorial waters Scuba diving below 30m Shark diving Street hockey Swimming – long distance in open water Water ski jumping Weightlifting Wrestling

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

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

Winter Sports

If **you** are taking part in any sport or activity not listed in this section, please contact **us** by visiting the Allianz Assistance Hub, emailing travelinfoUK@allianz.com or calling **UK +44 (0)345 603 3399** 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"> ▶ Alpine skiing ▶ Airboarding ▶ Big foot skiing ▶ Blade skating ▶ Cross country skiing*** ▶ Dry slope skiing ▶ Glacier skiing/walking ▶ 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 	<ul style="list-style-type: none"> ▶ Skidooring* ▶ 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 ▶ Snowboarding (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, emailing travelinfoUK@allianz.com or calling **us** on **UK +44 (0)345 603 3399**.

Additional adult or child

You may nominate one additional named adult and up to three additional named children as **insured persons**, when they are travelling on future **trips** with the Bank of Scotland Private Banking Premier Current Account holder or with the account holder's 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 11-13. If **you** wish to participate in any activity not mentioned under this section then 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 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 during the **trip** but after the limit has been exceeded, there is no cover under this policy for any part of the **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 Private Banking Premier Current Account;
- ▶ Renewing **your** medical screening declaration on the **health check date**;
- ▶ There are any changes in **your** health, or prescribed medication between making **your** declaration and booking a **trip**.

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

Medical screening questions

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

- ▶ **You** answer yes to any of the following medical screening questions; and
- ▶ the **pre-existing medical condition** is not one of the 'No screen medical conditions' listed in this section.

To do this, please visit the Allianz Assistance Hub, email: travelinfoUK@allianz.com or call **us** on **UK +44 (0)345 603 3399**. If **you** fail to do this, it may mean **you** will not be covered for related claims.

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

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

No screen medical conditions

If the only **pre-existing medical condition(s)** that **you** have is/are included on the list below, there is no need to contact **us** and **your pre-existing medical condition(s)** is/are covered.

- ▶ Achilles tendon injury
- ▶ Acid excess
- ▶ Acid reflux
- ▶ Acne
- ▶ ADHD (Attention Deficit Hyperactivity Disorder)
- ▶ Allergy (requiring no prescriptive treatment only)
- ▶ Allergy (with Epi-pen if prescribed)
- ▶ Alopecia
- ▶ Anal fissure/fistula
- ▶ Arthritis
- ▶ Asthma
- ▶ Athlete's foot
- ▶ Bell's palsy
- ▶ Benign prostatic enlargement
- ▶ Blepharitis
- ▶ Blindness
- ▶ Broken bone (not head or spine)
- ▶ Carpal tunnel syndrome
- ▶ Cataracts
- ▶ Chicken pox
- ▶ Coeliac disease
- ▶ Colitis (no hospital admission in last 12 months)
- ▶ Common cold/influenza
- ▶ Corneal graft
- ▶ Cosmetic surgery
- ▶ Crohn's disease
- ▶ Cuts and abrasions (non self-inflicted)
- ▶ Cyst – breast
- ▶ Cyst – sebaceous
- ▶ Cyst – testicular
- ▶ Cystitis
- ▶ Deafness
- ▶ Diabetes
- ▶ Diarrhoea and/or vomiting
- ▶ Dislocations (no joint replacement or hospital admission needed)
- ▶ Diverticulitis
- ▶ Dry eye syndrome
- ▶ Dyspepsia
- ▶ Eczema
- ▶ Essential tremor
- ▶ Fungal nail infection
- ▶ Gastric reflux
- ▶ Glandular fever (not within three months of the planned **trip**)
- ▶ Glaucoma
- ▶ Glue ear
- ▶ Goitre
- ▶ Gout
- ▶ Haemorrhoids
- ▶ Hayfever
- ▶ Hernia
- ▶ High blood pressure
- ▶ High cholesterol
- ▶ Hip replacement
- ▶ Hives
- ▶ Hyperthyroidism (overactive thyroid)
- ▶ Hypothyroidism (underactive thyroid)
- ▶ Hysterectomy (provided carried out more than six months ago)
- ▶ IBS (Irritable Bowel Syndrome)
- ▶ Impetigo
- ▶ Infections (only if fully resolved and no reoccurrence in the last 12 months)
- ▶ Insomnia
- ▶ Macular degeneration
- ▶ ME (Myalgic Encephalomyelitis, if only symptom is fatigue)
- ▶ Meniere's disease
- ▶ Menopause/HRT
- ▶ Menorrhagia
- ▶ Migraine (confirmed diagnosis, no ongoing investigations)
- ▶ Nasal polyps
- ▶ Neuralgia
- ▶ Neuritis
- ▶ Nut allergy
- ▶ Osteochondritis
- ▶ Osteoporosis
- ▶ Parkinson's
- ▶ Pelvic inflammatory disease
- ▶ PMT (Pre-menstrual tension)
- ▶ Pregnancy (no complications)
- ▶ Psoriasis
- ▶ Raynaud's disease
- ▶ Reflux oesophagitis
- ▶ Retinal detachment
- ▶ Rheumatism
- ▶ Rhinitis
- ▶ Rosacea
- ▶ RSI (Repetitive strain injury/tendinitis)
- ▶ Shingles
- ▶ Shoulder injury
- ▶ Sinusitis
- ▶ Sleep apnoea
- ▶ Tendon injury
- ▶ Tendonitis
- ▶ Testicular torsion (twisted testicle)
- ▶ Thrush
- ▶ Tinnitus
- ▶ Tonsillitis
- ▶ Urticaria
- ▶ Varicose veins – legs only (if **doctor** has confirmed fitness to travel)
- ▶ Vertigo

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)208 239 4011**

Email: **medicalassistanceUK@allianz.com**

Please make sure **you** have **your** Bank of Scotland Private Banking Premier 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 who **you** should give all relevant information to. Please make sure **you** have details of **your** policy before **you** call.

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 Internet Banking) **you** will have direct access to HealthHero. This will allow **you** to use the 24/7 GP advice service.

You can either arrange a video or telephone appointment with a GP through the website or by calling **UK +44 (0)208 603 9957**.

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

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

For more information on prescribing abroad and referrals, go to:

www.healthhero.com/terms-and-conditions/

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)345 603 3399** or

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

For Section 16 – Financial failure cover

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

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

Phone: **UK +44 (0)345 266 1872**

Email: insolvency-claims@ipplondon.co.uk

Website: www.ipplondon.co.uk/claims.asp

Please quote **your** Bank of Scotland Private Banking Premier 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 copies 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 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)345 603 3399** or write to: Allianz Assistance, 102 George Street, Croydon, CR9 6HD.

Section 1 – Cancellation or curtailment

What is covered

We will pay **you** up to £10,000 (inclusive of any valid claim payable under Section 3 – Travel disruption cover and Section 11 – Winter sports (Ski pack)) for any irrecoverable unused travel and accommodation costs (including excursions and other pre-paid charges) which **you** have paid or are contracted to pay together with any reasonable additional travel expenses, due to any of the following necessary and unavoidable events:

- ▶ Cancellation of the **trip**; or
- ▶ **You** fully curtail (cut short) **your trip** before completion or partially curtail (interrupt) **your trip** for more than 48 hours; or
- ▶ **You** have to make an early return **home** as a result of any of the following events occurring:

1. The death, **bodily injury** or illness of:

- a) **You**;
- b) Any person with whom **you** are travelling or have arranged to travel with;
- c) A **relative** of **you** or any person with whom **you** are travelling or have arranged to travel with;
- d) Any person with whom **you** have arranged to reside temporarily; or
- e) **Your business colleague**.

Note:

- For **a**, **b**, and **c** above, this will include being diagnosed with an **epidemic** or **pandemic** disease, such as COVID-19.
 - For partial curtailment due to **your** admittance to hospital or confinement to **your** accommodation, **we** will provide cover for one other **insured person** to stay with **you**, if **we** have agreed that this is medically necessary.
2. **You** or any person with whom **you** are travelling or have arranged to travel with being held in **quarantine** by order or another requirement of a government or public authority, based on their suspicion that **you** or they, 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.

- 3. **You** or any person with whom **you** are travelling or have arranged to travel with being called for jury service attendance or being called as a witness at a Court of Law.
- 4. Compulsory redundancy of **you** or any person who **you** are travelling or have arranged to travel with which qualifies for payment under current **United Kingdom** redundancy payment legislation after a continuous working period of two years with the same employer and at the time of booking the **trip** there was no reason to believe anyone would be made redundant.
- 5. **You** or any person with whom **you** are travelling or have arranged to travel with are a member of the Armed Forces, Police, Fire, Nursing or Ambulance Services or employees of a Government Department and have **your**/their authorised leave cancelled for operational reasons, provided that such cancellation or curtailment could not reasonably have been expected at the time this insurance is purchased by **you**.
- 6. The Police requesting **you** to remain at or return to **your home** due to serious damage to **your home** caused by fire, aircraft, explosion, storm, flood, subsidence, malicious persons or theft.
- 7. Medical complications as a result of **your** pregnancy or the pregnancy of anyone **you** have arranged to travel or stay with during the **trip**.
- 8. A government directive prohibiting all travel to, or recommending evacuation from, the country or area **you** were planning to visit or were staying in provided such a directive came into force after **you** have left the **United Kingdom**.
- 9. **You** or any person with whom **you** are travelling or have arranged to travel with 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 they displaying symptoms of a contagious disease (including an **epidemic** or a **pandemic** disease such as COVID-19).

If the same expenses are also covered under Section 3 – Travel disruption, **you** can only claim for these under one section for the same event.

What is not covered

1. The policy **excess** of £75 per incident, per adult.
2. The cost of Air Passenger Duty (APD) whether irrecoverable or not.
3. Any claims arising directly or indirectly from:
 - a) **Your** misconduct or misconduct by any person who **you** are travelling with or have arranged to travel with leading to dismissal, **your**/their resignation, voluntary redundancy, **you**/their entering into a compromise agreement, or where **you**/they had received a warning or notification of redundancy prior to the date **you** opened a new Bank of Scotland Private Banking Premier Current Account or at the time of booking any **trip**.
 - b) Circumstances known to **you** prior to the date **you** opened a new Bank of Scotland Private Banking Premier Current Account or at the time of booking any **trip** which could reasonably have been expected to give rise to cancellation or curtailment of the **trip**.
4. More than the lowest market value of equivalent accommodation, transport charges and other travel expenses, if **you** paid for them using frequent-flyer points, Avios, loyalty-card points vouchers or another similar scheme.
5. Claims relating to any undiagnosed **pre-existing medical conditions**.
6. Any claim related to an **epidemic** or **pandemic**, except as expressly stated as being covered.
7. Any additional cancellation charges incurred as a result of **you** failing to notify the travel agent, tour operator or provider of any booked transport, accommodation or excursions as soon as it is found necessary to cancel the **trip**.
8. The cost of **your** unused original tickets where **we** have arranged and paid for **you** to come **home** following curtailment of the **trip**. If however **you** have not purchased a return ticket, **we** reserve the right to deduct the cost of an economy flight from any additional costs **we** have incurred which are medically necessary to repatriate **you** to **your home**.
9. Partial curtailment (interruption) claims where **you** were not admitted to hospital for longer than 48 hours or where the treating **doctor** has not confined **you** to **your** accommodation for at least 48 hours.
10. Any claim arising from a reason not listed in the 'what is covered' section.
11. Any claim for management fees, maintenance costs or exchange fees associated with timeshares, holiday property bonds or similar arrangements.
12. Anything mentioned in the General exclusions or General conditions sections on pages 39-41.

Special conditions relating to claims

1. If **you** think **you** may have to come home early, **we** must be told as soon as possible (see under the heading '24-hour emergency medical assistance' on page 16 for more information).
2. **You** must obtain **our** prior approval to confirm the necessity to return **home** prior to curtailment of the **trip** due to death, **bodily injury** or illness. **We** will ask **you** to supply a medical certificate from the treating **doctor** to support **your** claim.
3. On condition that **you** contact **us** first, and that **we** make all the travel arrangements, **we** will pay all the necessary travel costs incurred in returning **you home** in the event that **you** have a valid curtailment claim. If the situation permits, and the period of **your** original booked **trip** has not expired, **we** will also pay necessary additional travel costs in transporting **you** back to the location abroad.
4. Travel by air will be limited to one ticket, of the same class of travel as that paid by **you** on **your** outward **trip**, for each **insured person**.
5. Curtailment claims will be calculated from the day **you** returned to **your home country**. Partial curtailment (interruption) claims will be calculated from the day **you** were admitted to hospital or confined to **your** accommodation and will be based on the number of complete days for which **you** were hospitalised, **quarantined** or otherwise confined to **your** accommodation on the advice of a **doctor**.
6. In addition to the 'General claims information required' shown under the 'Making a claim' section on page 18, where appropriate, **you** must also provide **us** with:
 - a) the tour operator's cancellation invoice or unused flight tickets;
 - b) written confirmation that no refund is available in respect of privately booked accommodation and evidence of payment for that accommodation;
 - c) a medical certificate from a **doctor** to confirm 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;
 - d) confirmation from the clerk of the courts office that **you** are required for jury service;
 - e) 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);
 - f) confirmation from a relevant authority that **you** have been instructed to stay at/return **home**; or
 - g) a copy of a death certificate, where appropriate.

Section 2 – Emergency medical and associated expenses

What is covered

We will pay **you** up to £10 million for the following expenses which are necessarily incurred within 12 months of the incident as a result of **your** suffering unforeseen **bodily injury**, illness, disease and/or compulsory **quarantine** (including being diagnosed with an **epidemic** or **pandemic** disease, such as COVID-19):

1. Emergency medical, surgical, hospital, ambulance and nursing fees and charges incurred outside of **your home country**.
2. Emergency dental treatment for the immediate relief of pain and/or emergency repairs to dentures or artificial teeth carried out solely to alleviate distress in eating, up to a limit of £1,000, incurred outside **your home country**.
3. In the event of **your** death outside **your home country** the reasonable additional cost of funeral expenses abroad plus the reasonable cost of conveying **your** ashes to **your home**, or the additional costs of returning **your** body to **your home**.
4. A medical confinement benefit of £50 a day (up to a maximum of £1,000) for every complete period of 24 hours **you** are admitted to hospital as an in-patient or are confined to **your** accommodation outside of **your home country**, on the advice of a treating **doctor**.
5. Reasonable additional transport or accommodation expenses incurred, up to the standard of **your** original booking, if it is medically necessary for **you** to stay beyond **your** scheduled return date. This includes, with **our** prior authorisation, reasonable additional transport or accommodation expenses for a friend or **relative** to remain with **you** or travel to **you** from **your home country** or escort **you** and additional travel expenses to return **you** to **your home** if **you** are unable to use the return ticket.
6. With **our** prior authorisation, the additional costs incurred in the use of air transport or other suitable means, including a medically qualified escort, to repatriate **you** to **your home** or a suitable hospital nearby if it is medically necessary. Repatriation expenses will be:
 - a) in respect only of the identical class of travel utilised on the outward journey unless **we** agree otherwise; and
 - b) in the event of **your** hospitalisation more than 50 miles from **your home** during a **trip** solely within **your home country**, limited to £500.
7. A single journey air ticket, of the same class of travel as that paid by **you** on **your** outward **trip**, to enable a **business colleague**, where necessary, to replace **you** in **your** location outside **your home country** following **your** medical repatriation or death during a **trip**.

8. Additional travel and accommodation costs for **your dependent children** to return **home** (if they are under 18 years of age and are insured under the policy) and for a friend or **relative** to travel to **your** location to accompany them, if **you** are incapacitated and there is no other **responsible adult** to supervise them.

What is not covered

1. The **excess** of £75 per incident, per adult, unless a state-provided healthcare agreement has been used to contribute towards the cost of your treatment (please see under the heading 'State-provided healthcare arrangements' on page 16 for more information).
2. The cost of private treatment, unless authorised specifically by **us**.
3. Any claims arising directly or indirectly in respect of:
 - a) The costs of telephone calls, other than calls to notify **us** of the problem and for which **you** are able to provide a receipt or other evidence to show the cost of the call and the number telephoned.
 - b) Any pre-planned or pre-known medical, dental treatment or diagnostic procedure.
 - c) Treatment for cosmetic purposes, unless **our doctor** agrees that such treatment is necessary and cannot wait until **you** return **home**, as the result of an accident covered under this policy.
 - d) Dental treatment involving the provision of dentures or artificial teeth or the use of precious metals.
 - e) The cost of treatment or surgery, including exploratory tests, which are not directly related to the **bodily injury** or illness which required **you** to be admitted into hospital.
 - f) Any expenses which are not usual, reasonable or customary to treat the **bodily injury** or illness **you** required treatment for.
 - g) Any form of treatment or surgery which, in **our** opinion (based on information provided by the **doctor** in attendance), can be delayed reasonably until **your** return to **your home country**.
 - h) Expenses incurred in obtaining or replacing medication, which **you** were taking or knew would be required or needed to be continued outside **your home country**, when **you** started **your trip**.
 - i) Additional costs arising from single or private room accommodation.
 - j) Treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre unless agreed by **us**.

- k) Any expenses incurred after **you** have returned to **your home country**, other than in connection with transporting **you** or **your** remains **home** from abroad.
 - l) Any expenses incurred in the **United Kingdom** which are:
 - i) for private treatment;
 - ii) are funded by, or are recoverable from the health authority in **your home country**; or
 - iii) are funded by a state-provided healthcare agreement between these countries and/or islands.
 - m) **Your** failure to obtain any recommended vaccines, inoculations or medications prior to **your trip**.
 - n) **Your** decision not to be repatriated after the date when, in **our** opinion, it is safe to do so.
 - o) Any additional period of hospitalisation relating to treatment or services provided by a convalescent or nursing home or any rehabilitation centre.
4. Normal pregnancy without any accompanying unexpected **bodily injury**, illness, disease or complication. This section is designed to provide cover for unforeseen events and normal childbirth would not constitute an unforeseen event.
 5. The cost of **your** unused original tickets where **we** have arranged and paid for **you** to return to **your home**, if **you** cannot use the return ticket. If however **you** have not purchased a return ticket, **we** reserve the right to deduct the cost of an economy flight from any additional costs **we** have incurred, which are medically necessary to repatriate **you** to **your home**.
 6. Anything mentioned in the General exclusions or General conditions sections on pages 39-41.

Special conditions relating to claims

1. If **you** are taken into hospital, **you** think **you** may have to come **home** early or extend **your trip** because of illness, **bodily injury** or accident, or **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).
2. **You** must give **us** notice as soon as possible of any **bodily injury** or illness which requires **you** to be admitted to hospital as an in-patient or before any arrangements are made for **your** repatriation.
3. If **you** suffer **bodily injury**, illness or disease **we** reserve the right to move **you** from one hospital to another and/or arrange for **your** repatriation to the **United Kingdom** at any time during the **trip**. **We** will do this, if in **our** opinion (based on information provided by the treating **doctor**), **you** can be moved safely and/or travel safely to **your home country** or a suitable hospital nearby to continue treatment.
4. The section provides cover for emergency medical/surgical/dental treatment only and does not cover treatment or surgery that can be reasonably delayed until **your** return to **your home country**. **Our** decisions regarding the treatment or surgery that **we** will pay for (including repatriation to **your home country**) will be based on this. If **you** do not accept **our** decisions and do not want to be repatriated, then **we** may cancel **your** cover under the medical related sections of the policy (Section 1 - Cancellation or curtailment, Section 2 - Emergency medical and associated expenses and Section 8 - Personal accident) and refuse to deal with claims from **you** for any further treatment and/or **your** repatriation to **your home country**. Cover under all other sections of the policy would continue for the remainder of **your trip**.
5. In addition to the 'General claims information required' shown under the 'Making a claim' section on page 18, where appropriate, **you** must also provide **us** with:
 - a) hospital, doctor, dentist, pharmacist receipts and all receipts for additional expenses;
 - b) a copy of **your** European Health Insurance Card (EHIC) or Global Health Insurance Card (GHIC);
 - c) written confirmation from the treating **doctor** of the dates and reason **you** have to be confined on medical advice to a hospital or **your trip** accommodation;
 - d) a copy of a death certificate, where appropriate.

Section 3 – Travel disruption

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

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

Special definitions applying to this section

Pre-paid charges

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

What is covered

Travel delay

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

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

We will pay **you**:

1. £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
2. Up to £10,000 for either:
 - a) The refund **your** share of the cost of **your trip** that **you** cannot claim back from any other source as a result of the abandonment of **your trip**; or

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

3. Up to £200 for the cost of emergency replenishment of **your** prescription medication outside of the **UK** if **your** existing supplies run out after **your** scheduled return date due to a delay on **your** way back to the **UK**.

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

Arrival delay

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

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

We will pay **you** up to £10,000 for:

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

Missed departure

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

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

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

We will pay **you** up to £10,000 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 £10,000 for:

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

1. Move to other accommodation at any point during **your** trip if **you** cannot use **your** booked accommodation as a result of:
 - a) fire, flood, earthquake, explosion, volcanic eruption and/or volcanic ash clouds, tsunami, landslide, avalanche, hurricane, storm; or
 - b) an outbreak of an infectious disease.
2. Cut short **your** trip with prior authorisation from our 24-hour medical emergency assistance service, if **you** cannot use **your** booked accommodation and **you** need to be repatriated to **your** home as a result of:
 - a) fire, flood, earthquake, explosion, volcanic eruption and/or volcanic ash clouds, tsunami, landslide, avalanche, hurricane, storm; or
 - b) an outbreak of food poisoning or infectious disease; or
 - c) the Foreign, Commonwealth and 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

1. The **excess** of £75 per incident, per insured adult for claims due to abandoning or cutting short **your** trip.
2. 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.
3. Any claim where the carrier or their handling agents can provide alternative transport which departs within 12 hours of the original scheduled departure time.
4. 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** opened **your** Bank of Scotland Private Banking Premier Current Account or booked **your** trip, whichever is later.
5. 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.
6. 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.
7. Any claim as a result of a deliberate, unlawful, malicious or wilful act or omission by **you**.
8. 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.
9. Any claim where **you** did not have pre-booked accommodation or transport for the part of the trip **you** are claiming for.
10. Any claim relating to the financial failure of any carrier, accommodation provider or travel company.
11. Anything mentioned in the General exclusions or General conditions sections on pages 39-41.

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 18, where appropriate, **you** must also provide **us** with:

1. The tour operator's cancellation invoice or unused flight tickets;
2. Written confirmation that no refund is available in respect of privately booked accommodation and evidence of payment for that accommodation;
3. Confirmation from the carrier of the reason and duration of **your** delay;
4. Confirmation from a garage/motoring organisation that breakdown assistance was provided and when this was;
5. Confirmation of the delay to **public transport** from the company involved; or
6. Confirmation from the police (if involved) of the circumstances giving rise to the claim.

Section 4 – Loss of important documents

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 to:

1. Obtain a temporary replacement passport whilst on **your trip**;
2. Obtain a replacement passport when **you** are back in the **UK**;
3. Replace or restore **your** driving licence or visa; and
4. Reimburse **you** for the necessary and reasonable additional travel and accommodation expenses required in order to obtain replacements of the above documents to enable **you** to continue **your trip** or return **home**.

What is not covered

1. The **excess** of £75 per incident, per adult.
2. 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.
3. Any claim for the loss of **your** passport not reported to the police and the consular representative of the relevant issuing country within 24 hours of discovery or as soon as possible after that or where no written report has been obtained from them.
4. 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, or where a written report has not been obtained from them.
5. Anything mentioned in the General exclusions or General conditions sections on pages 39-41.

Special conditions relating to claims

In addition to the 'General claims information required' shown under the 'Making a claim' section on page 18, where appropriate, **you** must also provide **us** with:

1. An original police report, obtained within 24 hours of the incident or as soon as possible after that; or
2. Written confirmation from the appropriate embassy, consulate or government agency of when the loss or theft of **your** document(s) was reported; and
3. Original receipts for obtaining temporary documents (including receipts from the consulate, where applicable).

Section 5 – Baggage and baggage delay

What is covered

In the event of accidental loss, theft or damage during **your trip**, **we** will pay up to £5,000 in total for **your baggage** (including **valuables**).

The maximum **we** will pay for the following is:

- ▶ £2,500 for any one item, **pair or set** of items.
- ▶ £2,500 in total for all **valuables**.

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, including where proof of age cannot be provided. Alternatively, **we** may at our option replace, reinstate or repair the lost, stolen or damaged **baggage**.

1. **We** will also pay **you** up to the amounts shown below:
 - a) Up to £250 for the purchase of essential items if **your baggage** is lost or misplaced by the carrier on the outward journey of a **trip** for a period in excess of 12 hours. **You** must provide receipts. If the loss is permanent the amount paid will be deducted from the final amount to be paid under this section.

If items of **baggage** (including **valuables**) are also covered under Section 14 – Wedding/civil partnership cover, **you** can only claim for these under one section of the policy for the same items.

What is not covered

1. The **excess** of £75 per incident, per adult.
2. 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.
3. Loss, theft of or damage to **baggage** contained in an **unattended** vehicle unless:
 - a) the items are locked out of sight in a **secure baggage area**;
 - b) forcible and violent means have been used by an unauthorised person to gain entry into the vehicle; and
 - c) evidence of such entry is available.
4. Loss or damage due to delay, confiscation or detention by customs or any other authority.
5. 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).

6. Loss or damage due to cracking, scratching, breakage of or damage to china, glass (other than glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, theft, or accident to the aircraft, sea vessel, train or vehicle in which they are being carried.
7. Loss or damage due to breakage of sports equipment or damage to sports clothing whilst in use.
8. Loss, theft of or damage to **business equipment**, samples, work tools, motor accessories and other items used in connection with **your** work.
9. 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.
10. Anything mentioned in the General exclusions or General conditions sections on pages 39-41.

Special conditions relating to claims

In addition to the 'General claims information required' shown under the 'Making a claim' section on page 18, where appropriate, **you** must also:

1. Report any loss, theft or attempted theft to the local Police within 24 hours of discovery, or as soon as possible after that, and obtain a written report.
2. If **baggage** is lost, stolen or damaged while in the care of a carrier, transport company, tour operator, authority, hotel or other rented accommodation provider, **you** must report it to them, giving details of the loss, theft or damage and obtain written confirmation of the report. If **baggage** is lost, stolen or damaged whilst in the care of an airline **you** must:
 - a) obtain a Property Irregularity Report (PIR) from the airline;
 - b) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy); and
 - c) retain all travel tickets (physical or electronic) and tags for submission if a claim is to be made under this policy.
3. Provide receipts for items lost, stolen or damaged. Damaged items should be retained, as these will help **you** to substantiate **your** claim.

4. Take suitable precautions to secure the safety of **your baggage** (including **valuables**), and must not leave any items unsecured, **unattended** or beyond **your** reach at any time in a place to which the public have access.
5. Report the loss or theft of any mobile phone or other electronic item containing a sim card to the network provider within 24 hours and ask them to block/bar the device and the sim card. **You** will need to obtain written confirmation of the reporting and blocking/barring from them.

Section 6 – Personal money

What is covered

We will pay **you** up to £750 for the accidental loss of, theft of or damage to **your personal money**.

The maximum **we** will pay for the following items is:

- ▶ £300 in total for cash (bank notes, other currency notes and coins).
- ▶ £50 in total for cash (bank notes, other currency notes and coins) if **you** are under the age of 16.

What is not covered

1. The **excess** of £75 per incident, per adult.
2. Loss, theft of or damage to **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.
3. Loss, theft of or damage to travellers cheques if **you** have not complied with the issuer's conditions or where the issuer provides a replacement service.
4. Loss or damage due to delay, confiscation or detention by customs or any other authority.
5. Loss or damage due to depreciation in value, variations in exchange rates or shortages due to error or omission.
6. Loss, theft or damage of **personal money** unless **you** can provide receipts and evidence of account withdrawals for the amount **you** had.
7. Anything mentioned in the General exclusions or General conditions sections on pages 39-41.

Special conditions relating to claims

In addition to the 'General claims information required' shown under the 'Making a claim' section on page 18, where appropriate, **you** must also:

1. Report any loss, theft or attempted theft to the local Police within 24 hours of discovery, or as soon as possible after that, and obtain a written report.
2. Report the details of any loss, theft or damage of **personal money** while in a hotel or other rented accommodation to the property management and obtain written confirmation from them of the report.
3. Provide evidence of **your** ownership, such as (but not limited to) bank or credit card statements, withdrawal slips and currency exchange receipts.

Section 7 – Personal liability

What is covered

We will pay up to £2 million (inclusive of legal costs and expenses) against any amount **you** become legally liable to pay as compensation for any claim or series of claims arising from any one event or source of original cause in respect of accidental:

1. **Bodily injury** to or death of any person who is not in **your** employment or who is not a person with whom **you** are travelling or have arranged to travel with, a **relative** or a member of **your** household.
2. Loss of or damage to property that does not belong to and is neither in the charge of, nor under the control of **you**, a **relative**, any person with whom **you** are travelling or have arranged to travel with, anyone in **your** employment or any member of **your** household other than any temporary holiday accommodation occupied (but not owned) by **you**.

What is not covered

1. The policy **excess** of £75 per incident, per adult.
2. Compensation or legal costs arising directly or indirectly from:
 - a) Liability which has been assumed by **you** under agreement unless the liability would have attached in the absence of such agreement.
 - b) Pursuit of any business, trade, profession or occupation or the supply of goods or services.
 - c) Ownership, possession or use of vehicles, aircraft or watercraft (other than surfboards or manually propelled rowboats, punts, canoes and golf buggies whilst in use on a golf course).
 - d) The transmission of any communicable disease or virus.
 - e) Ownership or occupation of land or buildings (other than occupation only of any temporary holiday accommodation).
3. Any claim arising in connection with a **trip** solely within **your home country**.
4. Anything mentioned in the General exclusions or General conditions sections on pages 39-41.

Special conditions relating to claims

1. **We** will be entitled if **we** so desire to take over and conduct in **your** name the defence of any claims for indemnity or damages or otherwise against any third party. **We** shall have full discretion in the conduct of any negotiation or proceedings or in the settlement of any claim and **you** shall give **us** all necessary information and assistance which **we** may require.
2. **You** must give **us** written notice as soon as possible of any incident, which may give rise to a claim.
3. In the event of **your** death, **your** legal representative(s) will have the protection of this cover, provided that such representative(s) comply(ies) with the terms and conditions outlined in this policy.
4. **You** must not admit any liability or pay, offer to pay, promise to pay or negotiate any claim without **our** written consent.
5. In addition to the 'General claims information required' shown under the 'Making a claim' section on page 18, where appropriate, **you** must provide **us** with:
 - a) Any claim form, letters, court claim form, summons or other legal documents as soon as **you** receive them.
 - b) Any reasonable information or help **we** need to deal with the case and **your** claim.

Section 8 – Personal accident cover

Special definitions which apply to this section only

Loss of limb

The loss by permanent physical severance, or the total and irrecoverable permanent loss of use of function of, an arm at or above the wrist joint, or a leg at or above the ankle joint.

Loss of sight

The total and irrecoverable loss of sight in one or both eye(s); this is considered to have occurred if the degree of sight remaining after correction is 3/60 or less on the Snellen scale.

Permanent total disablement

Disablement which medical evidence confirms and having lasted for a period of at least 12 consecutive months from the date of occurrence will, entirely prevent **you** from doing any relevant paid work for the rest of **your** life.

What is covered

We will pay one of the benefits shown below if **you** sustain an accidental **bodily injury** which, solely and independently of any other cause, results in **your** death, **loss of limb**, **loss of sight** or **permanent total disablement** within two years of the date of the accident.

Benefit	Up to age 15 years inclusive	Age 16 years to 68 years inclusive	Age 69 years and over
1. Death	£1,000	£15,000	£1,000
2. Loss of one or more limbs and/or loss of sight in one or both eyes	£30,000	£30,000	£30,000
3. Permanent total disablement	£30,000	£30,000	£30,000

What is not covered

- Any claim which does not occur within 24 months of the accident.
- Your** sickness, disease or gradually occurring condition, physical or mental condition that is gradually getting worse.
- Any claim:
 - Under more than one of the insured events arising from the same accident.
 - For **permanent total disablement** until one year after the date **you** sustain the **bodily injury**.
 - For **permanent total disablement** if **you** are able or may be able to carry out any paid work.
- Anything mentioned in the General exclusions or General conditions sections on pages 39-41.

Special conditions relating to claims

- Our** appointed **doctor** may examine **you** as often as they deem necessary in the event of a claim.
- In addition to the 'General claims information required' shown under the 'Making a claim' section on page 18, where appropriate, **you** must also provide **us** with:
 - A detailed initial medical report from **your doctor**; and
 - Updated medical reports from **your doctor**, when requested, to confirm the ongoing status of **your bodily injury** (where applicable); or
 - A death certificate (where applicable).
- The benefit payable following **death** will be paid into the deceased **insured person's** estate.

Section 9 – Disability benefit in New Zealand

What is covered

We will pay the benefit shown below if **you** sustain **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 years to 64 years inclusive	Age 65 years and over
Temporary total disablement	Not covered	£250 per week	£250 per week

What is not covered

1. For the first seven days of such disablement or for more than 52 weeks from the date **you** sustain **bodily injury**.
2. 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).
3. If **you** are not in paid work and are not necessarily confined to a hospital, nursing home or similar establishment or a private residence.
4. Anything mentioned in the General exclusions or General conditions sections on pages 39-41.

Special conditions relating to claims

1. **Our** appointed **doctor** may examine **you** as often as they deem necessary in the event of a claim.
2. In addition to the 'General claims information required' shown under the 'Making a claim' section on page 18, where appropriate, **you** must also provide **us** with:
 - a) updated medical reports, when requested, from the treating **doctor** to confirm the ongoing status of **your** **bodily injury**.
 - b) a copy of the full vehicle rental agreement and evidence of the road traffic accident, such as a police report or report from the vehicle rental company.

Section 10 – Legal advice and expenses

You can call our 24-hour legal helpline for advice on a travel related legal problem to do with **your trip** on: **UK +44 (0)345 603 3399**.

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**:

1. to the European Court of Justice, European Court of Human Rights or similar international body; or
2. 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(s)

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

We shall not be liable for:

1. Any claim where, in **our** opinion, there is insufficient prospect of success in obtaining reasonable compensation.
2. **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.
3. **Legal costs** and expenses incurred prior to **our** written acceptance of the case.
4. Any claim where the **legal costs** and expenses are likely to be greater than the anticipated amount of compensation.
5. Any claim where **legal costs** and expenses are based directly or indirectly on the amount of compensation awarded (for example a Contingency Fee Agreement).
6. **Legal costs** and expenses incurred in any claim which is capable of being pursued under a Conditional Fee Agreement.
7. **Legal costs** and expenses incurred if an action is brought in more than one country.
8. Any claim where, in **our** opinion, the estimated amount of compensation payment is less than £1,000 for each **insured person**.
9. Travel, accommodation and incidental costs incurred to pursue a civil action for compensation.
10. Costs of any appeal.
11. Claims occurring within the **United Kingdom**.
12. Claims made by **you** other than in **your** private capacity.
13. Anything mentioned in the General exclusions or General conditions sections on pages 39-41.

Special conditions relating to claims

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. **You** must follow **our representative's** advice and provide any information and assistance required within a reasonable timescale.
3. **You** must advise **us** of any offers of settlement made by the negligent third party and **you** must not accept any such offer without **our** consent.
4. **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**.
5. **We** may include a claim for **our legal costs** and other related expenses.
6. **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**.
7. In addition to the 'General claims information required' shown under the 'Making a claim' section on page 18, where appropriate, **you** must also provide **us** with:
 - a) All the facts regarding the incident and copies of any correspondence **you** receive, including any claim settlement offers made to **you**.

Section 11 – Winter sports cover

Each person insured has cover under this section for up to 31 days in any calendar year when taking part in any of the permitted winter sports activities listed on page 13.

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 lost or delayed by **your** carrier on **your** outward journey for more than 12 hours.

We will pay **you** up to:

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

Claims for loss, theft or damage 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 **winter sports equipment**.

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

Ski pack

1. The unused portion of **your ski pack** as a result of **your bodily injury** or illness (including being diagnosed with an **epidemic** or **pandemic** disease such as COVID-19); and
 2. Loss or theft of **your** ski pass and/or lift pass;
- We will pay **you** up to:
1. £10,000 (but no more than £350 for **your** ski pass or lift pass) to reimburse **you** the proportionate value of any unused **ski pack**.
 2. £350 to replace or reinstate **your** ski pass and/or lift pass in the event of loss or theft.

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:

1. Lack of snowfall
2. Excessive snowfall
3. Bad weather.

What is not covered

1. The policy **excess** of £75 per incident, per adult, 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.
2. More than £300 for one single item, **pair or set** of items.
3. Any claim as a result of participation in off-piste skiing whereby **you** are outside of ski resort boundaries or have not followed local ski patrol guidelines.
4. Any **trip** that takes place outside of the ski resort's official opening dates.
5. 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.
6. Loss, theft of or damage to any items contained in an **unattended** vehicle unless:
 - a) the items are locked out of sight in a **secure baggage area**
 - b) forcible and violent means have been used by an unauthorised person to gain entry into the vehicle
 - c) evidence of such entry is available.

7. Loss, theft of or damage to any items left unsecured or **unattended** or beyond **your** reach at any time in a place to which the public have access.
8. Any claim for unused **ski pack** unless **we** agree it is medically necessary and where a medical certificate has been obtained from the treating **doctor** confirming that **you** are unable to take part in **winter sports** or use the **ski pack** facilities.
9. Any claim as a result of piste closure which is not substantiated by a report from the resort management or **your** tour operator confirming the number of days the skiing facilities were closed in **your** resort and the reason for the closure.
10. 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 Private Banking Premier Current Account or booked **your trip** (whichever is later).
11. The unused portion of **your** ski pass and/or lift pass, if either are lost or stolen and **we** have paid for the reinstatement or replacement.
12. Anything mentioned in the General exclusions or General conditions sections on pages 39-41.

Note: **you** cannot claim under the **ski pack** part of this section as well as 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 18, where appropriate, **you** must also:

1. Report any loss, theft or attempted theft to the local Police within 24 hours of discovery, or as soon as possible after that, and obtain a written report.
2. Report if items are lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or other rented accommodation provider, to the company or authority, giving details of the loss, theft or damage and obtain written confirmation of the report. If items are lost, stolen or damaged whilst in the care of an airline **you** must:
 - a) obtain a Property Irregularity Report (PIR) from the airline;
 - b) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy); and
 - c) retain all travel tickets (physical or electronic) and tags for submission if a claim is to be made under this policy.
3. Provide receipts for items lost, stolen or damaged, as these will help **you** to substantiate **your** claim.
4. Retain damaged items for **our** inspection, should **we** need to do this, and provide written estimates for the cost of repair or written confirmation that the item is damaged beyond repair, where appropriate.
5. Provide written confirmation from the treating **doctor** of **your** confinement either to a hospital or **your trip** accommodation on medical grounds.

Section 12 – Golf cover

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:

- a) £1,500 for **your** lost, stolen or damaged **golf equipment**.
- b) Up to £35 per day (up to a maximum of £175 in total) for the reasonable cost of replacing or hiring **golf equipment** as a result of the accidental loss, theft, damage to or temporary loss by the carrier of **your own golf equipment** for a period in excess of 24 hours on the outward journey of **your trip**.

Claims will be considered on a new for old basis provided the item is less than two 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, insurance valuations (issued before the loss, theft or damage) or proof of hire. **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

1. The policy **excess** of £75 per incident, per adult, for claims as a result of loss, theft or damage to **golf equipment**.
2. More than £500 for one single item of **golf equipment**.
3. 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.
4. 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).
5. 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.

6. Loss, theft of or damage to any items contained in an **unattended** vehicle unless:
 - a) the items are locked out of sight in a **secure baggage area**
 - b) forcible and violent means have been used by an unauthorised person to gain entry into the vehicle
 - c) evidence of such entry is available.
7. Loss, theft of or damage to any items left unsecured or **unattended** or beyond **your** reach at any time in a place to which the public have access.
8. Anything mentioned in the General exclusions or General conditions sections on pages 39-41.

Special conditions relating to claims

In addition to the 'General claims information required' shown under the 'Making a claim' section on page 18, where appropriate, **you** must also:

1. Report any loss, theft or attempted theft to the local Police within 24 hours of discovery, or as soon as possible after that, and obtain a written report.
2. Report if items are lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or other rented accommodation provider, to the company or authority, giving details of the loss, theft or damage and obtain written confirmation of the report. If items are lost, stolen or damaged whilst in the care of an airline **you** must:
 - a) obtain a Property Irregularity Report (PIR) from the airline;
 - b) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy); and
 - c) retain all travel tickets (physical or electronic) and tags for submission if a claim is to be made under this policy.
3. Provide receipts for items lost, stolen or damaged, as these will help **you** to substantiate **your** claim.
4. Retain damaged items for **our** inspection, should **we** need to do this, and provide written estimates for the cost of repair or written confirmation that the item is damaged beyond repair, where appropriate.
5. Provide a report from the course manager or club professional, confirming the dates of the course closure, the reason and whether any refunds or compensation can be provided, will be required for claims for green fees.

Section 13 – Business cover

This extension to the policy, provides the following modifications to the insurance specifically in respect of any **business trip** made by **you** during the **period of insurance**.

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**).
 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 totally disabled as confirmed in writing by a **doctor**; or
 - c) **Your relative** or **business colleague** in **your home country** dies, is seriously injured or fall seriously ill.
- Evidence of such entry is available.
- g) Loss, theft of or damage to any items left unsecured or **unattended** or beyond **your** reach at any time in a place to which the public have access.
2. In respect of cover **2** above:
 - a) Additional costs under **2 b** above if **you** were totally disabled, hospitalised or **you** were on a waiting list to go into hospital at the time the **business trip** was arranged.
 - b) Additional costs under **2 b** and **2 c** above if **you** were aware of circumstances at the time the **business trip** was arranged which could reasonably have been expected to give rise to cancellation of the **business trip**.
 3. In respect of covers **1** and **2** above:
 - a) Any loss or damage arising out of **you** engaging in manual work.
 - b) Any financial loss, costs or expenses incurred arising from the interruption of **your** business.
 - c) Anything mentioned in the General exclusions or General conditions sections on pages 39-41.

What is not covered

1. In respect of cover **1** above:
 - a) The policy **excess** of £75 per incident, per adult.
 - b) More than £300 for one single item, **pair** or **set** of items.
 - c) Any loss or theft of **your business 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.
 - d) Any loss or theft of or damage to **your business 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).
 - e) 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.
 - f) Loss, theft of or damage to any items contained in an **unattended** vehicle unless:
 - The items are locked out of sight in a **secure baggage area**;
 - Forcible and violent means have been used by an unauthorised person to gain entry into the vehicle;
- ### Special conditions relating to claims
- In addition to the 'General claims information required' shown under the 'Making a claim' section on page 18, where appropriate, **you** must also:
1. Report the loss, theft or attempted theft of all **business equipment** to the local Police within 24 hours of discovery, or as soon as possible after that, and obtain a written report.
 2. Report if **business equipment** is lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or other rented accommodation provider, to the company or authority, giving details of the loss, theft or damage and obtain written confirmation of the report. If **business equipment** is lost, stolen or damaged whilst in the care of an airline **you** must:
 - a) Obtain a Property Irregularity Report from the airline;
 - b) Give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy); and
 - c) Retain all travel tickets and tags for submission if a claim is to be made under this policy.
 3. Provide receipts for items lost, stolen or damaged, as these will help **you** to substantiate **your** claim.
 4. Retain damaged items for **our** inspection, should **we** need to do this, and provide written estimates for the cost of repair or written confirmation that the item is damaged beyond repair, where appropriate.

Section 14 – Wedding/civil partnership cover

Special definitions which apply to this section only

You/Your/Insured person

Each person travelling to be married or to enter into a civil partnership both of whom are eligible for cover on this policy.

Insured couple

The couple travelling to be married or to enter into a civil partnership both of whom are eligible for cover on this policy.

Wedding

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

Wedding attire

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 **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.

You can only claim under one of either this section, Section 5 - Baggage and baggage delay, Section 6 - Personal money for loss of, theft of or damage to the same items of **baggage** shown above arising from the same event.

What is not covered

1. The policy **excess** of £75 per incident, per adult.
2. Loss, theft of or damage to **valuables** or cash (banknotes, currency notes and coins) left **unattended** at any time (including in a vehicle, in checked-in luggage or while in the custody of a carrier, tour operator or **public transport** operator) unless deposited in a hotel safe, safety deposit box or left in **your** locked accommodation.
3. Loss, theft of or damage to **baggage** contained in an **unattended** vehicle unless:
 - a) The items are locked out of sight in a **secure baggage area**;
 - b) Forcible and violent means have been used by an unauthorised person to effect entry into the vehicle; and
 - c) evidence of such entry is available.
4. Loss or damage due to delay, confiscation or detention by customs or any other authority.
5. 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).
6. 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 articles unless caused by fire, theft, or accident to the aircraft, sea vessel, train or vehicle in which they are being carried.
7. Loss or damage due to breakage of sports equipment or damage to sports clothing whilst in use.
8. Loss, theft of or damage to business goods, samples, trade tools and other items used in connection with **your** work.
9. 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.

10. Anything mentioned in the General exclusions or General conditions sections on pages 39-41.

Special conditions relating to claims

1. **You** must take suitable precautions to secure the safety of **your baggage** (including **valuables**), and must not leave any items unsecured, **unattended** or beyond **your** reach at any time in a place to which the public have access.
2. In addition to the 'General claims information required' shown under the 'Making a claim' section on page 18, where appropriate, **you** must also:
 - a) Report any loss, theft or attempted theft to the local Police within 24 hours of discovery, or as soon as possible after that, and obtain a written report.
 - b) Report if items are lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or other rented accommodation provider, to the company or authority, giving details of the loss, theft or damage and obtain written confirmation of the report. If **baggage** is lost, stolen or damaged whilst in the care of an airline **you** must:
 - i) obtain a Property Irregularity Report (PIR) from the airline;
 - ii) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy); and
 - iii) retain all travel tickets (physical or electronic) and tags for submission if a claim is to be made under this policy.
 - c) Provide receipts for items lost, stolen or damaged, as these will help **you** to substantiate **your** claim.
 - d) Retain damaged items for **our** inspection, should **we** need to do this, and provide written estimates for the cost of repair or written confirmation that the item is damaged beyond repair, where appropriate.
 - e) Provide written confirmation from the professional photographer of the reason they cancelled **your** booking and that they have not provided **you** with a refund.

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)345 603 3399.

Information about your destination

We can provide information on:

1. 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;
2. Current requirements for inoculations and vaccinations for any country in the world and advice on current World Health Organization warnings;
3. Climate;
4. Local languages;
5. Time differences;

6. Main bank opening hours, including whether or not a bank holiday falls within **your** intended **trip**;
7. Motoring restrictions, regulations, Green Card and other insurance issues.

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.

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.

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

1. Any circumstances **you** were aware of at the time of opening a new Bank of Scotland Private Banking Premier Current Account or at the time of booking any **trip**.

2. Any legal liability or other financial loss, damage or additional expense arising from the provision of or any delay in providing the information services.
3. Anything mentioned in the General exclusions or General conditions sections on pages 39-41.

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 £10,000 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 an **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 Private Banking Premier 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 the whole of **your** policy:

1. Cover under this policy only applies if **you** are aged 79 years or under.
2. The maximum duration of any one **trip** is 62 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 14 for more details on the **upgrades** available.
3. Cover under this policy is only available if **you** are a **UK** resident and **your home country** is 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 13 for more details of the activities **we** cover.
7. **Your** policy is only valid for leisure **trips** taken within **your home country** if **you** have pre-booked accommodation for two nights or more. Business **trips** taken within **your home country** must have a minimum of five nights pre-booked accommodation.
8. **Dependent children** are only covered when travelling with the account holder(s) or a **responsible adult**.
9. **We** and **your bank account provider** may cancel **your** policy at any time by giving **you** 30 days' notice in writing to **your** last known address.
10. **We** promise to act in good faith in all **our** dealings with **you**.
11. **We** may not pay **your** claim if **you** do not:
 - a) take all possible care to safeguard against **accident**, injury, loss, damage or theft; and
 - b) give **us** full details of any incident which may result in a claim under **your** policy as soon as is reasonably possible; and
 - c) pass on to **us** every claim form, summons, legal process, legal document or other communication in connection with the claim; and
 - d) 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 5 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:
 - a) 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;
 - b) cancel the policy and make no payment if **you**, or anyone acting for **you**, make a claim under this policy knowing it to be dishonest, intentionally exaggerated or fraudulent in any way, or if **you** give any false declaration or deliberate misstatement when making a medical declaration, applying for **upgrades** or supporting **your** claim. **We** may in these instances report the matter to the police.
 - c) refuse to provide cover for the following **upgrades** during a **trip** **you** are already on when the **upgrade** is purchased:
 - i) excess waiver
 - ii) additional adult or childCover will be provided for future **trips** only.
 - d) refuse to provide cover for **upgrades** for trip extensions 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.
 - e) 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; and
 - f) take over and act in **your** name in the defence or settlement of any claim made under **your** policy; and

- g) take proceedings in **your** name but at **our** expense to recover for **our** benefit the amount of any payment made under **your** policy; and
- h) 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 post-mortem to be carried out in the event of **your** death. No personal information will be disclosed to any third party without **your** prior approval.

- 16. **We** will not pay **you** more than the amounts shown in the Summary of cover section on pages 6-7 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

The following apply to the whole of the policy:

We will not pay for claims arising directly or indirectly from:

- 1. War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, **terrorism**, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power but this exclusion shall not apply to losses under:

- a) Section 2 – Emergency medical and associated expenses

- b) Section 8 – Personal accident

unless such losses are caused by nuclear, chemical or biological attack, or the disturbances were already taking place at the beginning of any **trip**.

- 2. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste, from combustion of nuclear fuel, the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly.
- 3. Loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
- 4. Any **epidemic** or **pandemic** except when stated as being covered under Section 1 – Cancellation or curtailment and Section 2 – Emergency medical and associated expenses.
- 5. **Cyber risks** of any kind.
- 6. **Your** engagement in or practice of the following, unless **you** have received **our** prior agreement in writing:
 - a) manual work in connection with a profession, business or trade;
 - b) professional entertainment

- c) flying except as a fare paying passenger in a fully-licensed passenger carrying aircraft; or
- d) the use of a moped, motorcycle, car, van, lorry or similar motorised vehicle unless a full **United Kingdom** driving licence is held permitting the use of such vehicles in the **United Kingdom** and, in the case of a moped or motorcycle, **you** and **your** passenger are wearing a helmet.

- 7. **Your** engagement in any sport (including winter sports) or activity that is not in the list of covered Sports and leisure activities on pages 11-13, unless **you** have received **our** prior agreement in writing.
- 8. **Your** wilfully, self-inflicted injury or illness, suicide or attempted suicide, sexually transmitted diseases, solvent abuse, drug use (other than drugs taken in accordance with treatment prescribed and directed by a **doctor**, but not for the treatment of drug addiction), and putting yourself at needless risk (except in an attempt to save human life).
- 9. Any **pre-existing medical condition** and associated conditions (unless terms are agreed in writing by **us**).
- 10. 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 Private Banking Premier Current Account, **you** booked **your trip**, or at the time **you** travelled (whichever is later).
- 11. **You** drinking too much alcohol or alcohol abuse where it is reasonably foreseeable that such consumption could result in an impairment of **your** faculties and/or judgement resulting in a claim. **We** do not expect **you** to avoid alcohol on **your trips** or holidays, but **we** will not cover any claims arising because **you** have drunk so much alcohol that **your** judgement is seriously affected and **you** need to make a claim as a result.

12. **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 part of the building or another building (apart from stairs, ramps or walkways) and falling regardless of the height, unless **your** life is in danger or **you** are attempting to save human life.
13. **Your** own unlawful action or any criminal proceedings against **you**.
14. Confiscation or destruction of property by any customs, government or other authority of any country.
15. Any other loss, damage or additional expense following on from the event for which **you** are claiming, unless **we** provide cover under this insurance. Examples of such loss, damage or additional expense would be the cost of replacing locks after losing keys, costs incurred in preparing a claim or loss of earnings following **bodily injury**, illness or disease.
16. Operational duties of a member of the Armed Forces.
17. **You** not following any advice or recommendations made by the Foreign, Commonwealth and Development Office (FCDO), the World Health Organization, or any government or other official authority. This includes where certain vaccinations or other preventative measures (such as malaria tablets) are recommended.
18. **We** will not provide cover, be liable to pay any claim or provide any benefit where doing so would expose **us** to:
 - a) Any sanctions, prohibitions or restrictions under United Nations resolutions; or
 - b) The trade or economic sanctions, laws or regulations of the European Union, **United Kingdom**, or United States of America.
19. Any unused or additional costs incurred by **you** which are recoverable from anywhere else, including:
 - a) The providers of the accommodation, their booking agents, travel agent or other compensation scheme;
 - b) The providers of the transportation, their booking agents, travel agent, compensation scheme, ABTA (The Travel Association) or Air Travel Organisers' Licensing (ATOL);
 - c) **Your** credit or debit card provider or Paypal; or
 - d) Any excursion provider, event ticketing agent or promoter.

Complaints

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

Step 1

► **For Sections 1 to 15 only:**

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 Private Banking Premier 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 only – Financial failure cover**

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

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

Email: **complaints@libertyglobalgroup.com**

Quoting **your** Bank of Scotland Private Banking Premier Current Account number and branch sort code and/or claim number.

Step 2

► **For all complaints**

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

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

Phone: **0800 023 4567** or

UK +44 (0)300 123 9123

Email:

complaint.info@financial-ombudsman.org.uk

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

Data protection notice

We care about **your** personal data.

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

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

► **How will we obtain and use your personal data?**

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

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

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

- Entering into or administering contracts with **you**;

- Informing **you** of products and services which may be of interest to **you**.

► **Who will have access to your personal data?**

We may share **your** personal data:

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

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

► **How long do we keep your personal data?**

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

► **Where will your personal data be processed?**

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

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

► **What are your rights in respect of your personal data?**

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

- Request access to it and learn more about how it is processed and shared;
- Request that **we** restrict any processing concerning **you**, or withdraw **your** consent where **you** previously provided this;

- Request that **we** stop processing it, including for direct marketing purposes;
- Request that **we** update it or delete it from **our** records;
- Request that **we** provide it to **you** or a new insurer; and
- File a complaint.

► **Automated decision making, including profiling**

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

► **How can you contact us?**

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

By post: Customer Service (Data Protection), Allianz Assistance, 102 George Street, Croydon CR9 6HD

By telephone: **UK +44 (0)208 603 9938**

By email: **AzPUKDP@allianz.com**

► **Other privacy notices**

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

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

AWP Assistance UK Ltd is authorised and regulated by the Financial Conduct Authority (FCA) under registration no 311909.

AWP P&C SA is authorised and regulated by L'Autorité de Contrôle Prudentiel et de Résolution in France. Deemed authorised by the Prudential Regulation Authority (PRA). Subject to regulation by the FCA and limited regulation by the PRA. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the FCA's website.

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

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

 Go to **bankofscotland.co.uk/privatebanking**

 Call us on **0345 711 1111**

 Contact your Relationship Manager

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

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

SignVideo services are also available if you're Deaf and use British Sign Language:

bankofscotland.co.uk/contactus/signvideo

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

If you want to make a complaint, you'll find helpful information at:

bankofscotland.co.uk/privatebanking/services/contact-us

Calls and online sessions may be monitored and recorded. Not all Telephone Banking services are available 24 hours a day, 7 days a week.

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

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



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