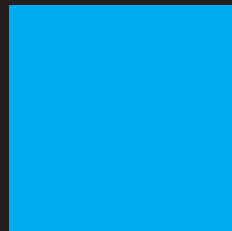
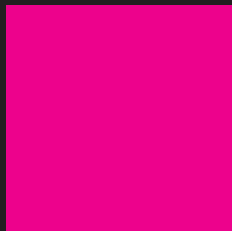


Bank of Scotland Ultimate Reward Current Account

April 2009

Terms and Conditions for RAC Breakdown Cover,
Card Protection, Home Emergency Cover, Mobile
Phone Insurance, Travel Accident Cover, Purchase
Protection, Price Promise.



RAC Breakdown Cover Full Terms and Conditions

Who we are

RAC Motoring Services (Registered No: 01424399, Registered Office: 8 Surrey Street, Norwich NR1 3NG) ('RAC Motoring Services'). For insurance purposes, the home state is the United Kingdom.

Your cover at a glance

Roadside Breakdown Cover is available in the **Territory** ('**Territory**' is defined in the section titled 'Words with special meanings').

If **Your Vehicle** has suffered a **Breakdown** a quarter of a mile or more from **Your Home** address **We** will provide the following:

- An RAC patrol or contractor to assist **You**
- Labour at the roadside
- If **We** are unable to repair the **Vehicle** within a reasonable time, or if repairs are unwise, **We** will transport the **Vehicle** to a destination of **Your** choice within 10 miles. If **You** have no preferred destination, **We** will take the **Vehicle** to a nearby garage
- Transport for **You** and up to seven passengers to **Your** chosen destination. (If there are more than five people this may require two separate vehicles. An adult from the covered **Vehicle** must accompany any children.)
- If you need to leave **Your Vehicle** at a garage for repairs **We** will reimburse **You** for taxi fares up to 20 miles from the garage. (A receipt must be obtained.)

Vehicle specifications

RAC Breakdown Cover assistance is available for a car, motorised caravan, van or pickup or car derived van, minibus or motorcycle which complies with the specifications set out below:

Vehicles

Max Weight (gross)	3.5 tonnes
Max Length	5.5 metres (18ft) including tow bar
Max Width	2.3 metres (7ft 6in)

Caravans/Trailers

Max Weight (gross)	3.5 tonnes
Max Length	7.6 metres (25ft) including tow bar
Max Width	2.3 metres (7ft 6in)

Vans/Pickups/Car derived Vans

Max Weight (gross)	3.5 tonnes
Max Length	5.5 metres (18ft) including tow bar
Max Width	2.3 metres (7ft 6in)

What IS NOT covered:

- **Breakdowns** within a quarter of a mile of **Your Home**
- A second recovery if the original fault has not been properly repaired by a third party or if **We** have advised **You** that it is a temporary repair
- Any towage costs for the entire distance if **You** wish to be taken to a destination further than 10 miles from where **You** have broken down
- Any matters excluded under the General Exclusions listed.

Words with Special Meanings

Breakdown	Is where the Vehicle is inoperative and/or has ceased to function as a whole as a result of a mechanical or electric failure. A component failure (e.g. air-conditioning failure) in itself does not constitute a breakdown unless it causes the Vehicle to cease to function as a whole.
Fair Call Entitlement	Means the number of call-outs You are entitled to make as set out in the Fair Call Scheme section.
Home	Means the address where You live in the Territory.
You/Your	Means the person(s) who holds an Ultimate Reward Current Account and is entitled to receive the services under this RAC Breakdown Cover policy.
Modified Vehicles	Mean any vehicle that has been modified from the manufacturer's specifications in such a way that it requires ' Specialist Equipment ' for breakdown assistance.
RAC Contractor	Means a contractor appointed by Us to provide certain of the Breakdown assistance services.
Specialist Equipment	Is equipment in Our view not carried by RAC Patrols or RAC Contractors .
Territory	Means United Kingdom, Jersey, Guernsey and the Isle of Man.
United Kingdom	Means England, Scotland, Wales and Northern Ireland.
Vehicle	Means any vehicle eligible for cover that meets the specifications set out in the Vehicle Specifications section.
We/Us/Our	Means RAC Motoring Services.

General Terms and Conditions

General Terms

- You** must produce **Your** Ultimate Reward Current Account debit card and separate proof of **Your** identity (such as **Your** driving licence), or two other forms of identity, to use **Our** services. If these are not available, **We** may refuse service or make a charge.
- You** must be with the **Vehicle** at the time of **Breakdown**. **You** must also be in attendance when the patrol or contractor arrives, or **We** may not be able to provide assistance.
- If there are any domestic animals in **Your Vehicle**, their onward transportation is at **Our** discretion and solely at **Your** risk. **We** will not insure any animal during any onward transportation **We** undertake. Unless there is a safety issue, guide dogs for the blind or hearing dogs will always be transported with their owners.
- Following a **Breakdown** or accident attended by the police, other emergency service, or a Highways Agency traffic officer, removal of **Your Vehicle** will not take place until the emergency service concerned have authorised it. If the police, emergency service, or a Highways Agency traffic officer concerned insist on immediate recovery by a third party, the cost of this must be met by **You**.
- We** will not be responsible for any unforeseeable losses; losses that were not caused by **Our** negligence, or for any business losses. This does not apply to any claim **You** may have for death or personal injury. Nothing in this condition will affect the statutory rights **You** have regarding faulty or misdescribed products and services or any failure by **Us** in providing **Our** services.

6. **We** do not guarantee to carry out the services if **We** are prevented from doing so in circumstances beyond **Our** reasonable control including, without limitations, the activities of civil or government authorities, third party industrial disputes, internal industrial disputes where **We** have taken reasonable steps to prevent the effects of such action on **Our** services, but have been unable to do so; acts of God; terrorism or severe weather conditions.
 7. **We** have the right to refuse to give service if **You** behave in a threatening or abusive way to **Our** employees or contractors.
 8. If the service **You** require is not provided for under this policy **We** will try, if **You** wish, to arrange it at **Your** expense. The terms of any such service are a matter for **You** and the supplier.
 9. **We** will take all reasonable care in providing **Our** services to **You**. **We** will not be responsible for the action or inaction of any other third parties who may provide additional services to **You**.
 10. This policy is governed by the laws of England and Wales.
- The transportation of any **Vehicle** which **We** suspect is loaded over its legal limit.
 - Any **Vehicle** being used for commercial purposes such as hire and reward, operating a business and/or buying and selling of goods and services
2. If a **Breakdown** occurs with two or more Ultimate Reward Current Account holders, who are entitled to cover under their RAC Breakdown Cover policy, in the **Vehicle**, only one account holder is entitled to call **Us** out and **We** are only obliged to respond to the first call out **We** receive.
 3. This policy does not cover any **Vehicle** which is used on a “hire and reward” basis (for example taxis and private hire cars) which shall include for these purposes any passenger travelling in such **Vehicle** (even if the passenger or the driver are Ultimate Reward Current Account holders).
 4. It is a legal requirement that **Vehicles** used or recovered with their wheels in contact with the public highway must have a valid current excise licence (Tax disc). Where no current excise licence is displayed on a **Vehicle** and that **Vehicle** requires towing or recovering **You** will be liable for any costs incurred. (The above is not applicable to those **Vehicles** exempt under Section 5 of the **Vehicle** Excise and Registration Act 1994, which includes certain types of **Vehicles**, including certain old **Vehicles**, agricultural **Vehicles** and emergency **Vehicles**.)
 5. Assistance is not available for **Vehicles** that have broken down as a result of participation in motor sport activities taking place off road and/or not subject to normal rules of the road, not **Vehicles** used for hire or reward.
 6. **You** must have **Your** registered **Home** address in the **Territory**.
 7. If the **Vehicle** should **Breakdown** whilst towing a caravan or trailer **We** will recover **Your Vehicle** together with the caravan or trailer. If **Your** trailer or caravan breaks down then **We** can arrange for the recovery of **Your** trailer or caravan but **You** will be liable for the recovery costs. Please refer to the “Costs” section (particularly paragraph 10) for further details of costs not covered by **Us**.

General Exclusions

1. This policy does not cover:
 - **Vehicles** which were broken down or unroadworthy at the time of joining
 - **Vehicles** not complying with the **Vehicle** specifications
 - **Vehicles** which have broken down anywhere other than on a public highway, or other road or area to which the public have right of access
 - **Vehicles** which have broken down as a result of taking part in any motor sport event (including, without limitations rallies or stock car racing) which takes place off the road and/or is not subject to the normal rules of the road
 - However, **Vehicles** participating in any event (such as a treasure hunt, touring assembly or navigational road rally), which take place on, and comply with the normal rules of the road, will be covered
 - **Vehicles** being demonstrated or delivered under trade plates
 - The transportation of any **Vehicle** or trailer, which contains horses or livestock

8. **We** are responsible for the labour costs of the RAC patrol or **RAC Contractor** instructed by **Us** to attend **You** in accordance with **Your** level of cover and **You** will be responsible for all other costs.
9. If **You** call **Us** for assistance following an accident, fire, theft or act of vandalism or other incident covered by a policy of motor insurance, **You** will be liable to pay **Us** for the costs of removal.
9. If a **Vehicle** has been modified from its original manufacturer's specifications in such a way that it requires use of **Specialist Equipment**, **You** are liable for the charges arising out of the use of such **Specialist Equipment**.
10. If **Your** caravan or trailer breaks down in a way that means it cannot be repaired, **We** will be unable to recover **Your** caravan or trailer. If this situation arises, **We** can arrange for the recovery of the caravan or trailer, although **You** will be responsible for any costs incurred. **We** would recommend that **You** always carry a serviceable spare tyre and wheel appropriate to **Your Vehicle**, caravan or trailer.

Costs

Your policy does not include cover in relation to the following:

1. Any cost incurred without **Our** prior consent. All requests for service must be made directly to **Us**.
2. The cost of draining or removing contaminated fuel. **We** will arrange for **Your Vehicle** to be taken to a nearby garage for assistance, but **You** will have to pay for any work carried out. Any other recovery may be arranged but **You** will be liable for any additional costs.
3. **Specialist Equipment** costs. **We** will however arrange for the specialist services if requested but **You** will have to pay for any additional costs direct to the contractor.
4. Any costs incurred as a result of **You** failing to carry a serviceable spare tyre and wheel, or incurred in arranging the removal of a wheel secured by locking wheel nuts when **You** are unable to provide a serviceable key, appropriate to **Your Vehicle**, caravan or trailer.
5. Please note that motorised vehicles that are manufactured without the provision of a spare wheel will be considered on their individual merits and assistance is at **Our** discretion. Assistance in changing a wheel is covered, subject to **You** carrying a serviceable spare as specified above.
6. The cost of a locksmith (if **We** are unable to open the **Vehicle** for any reason), body, glass or tyre specialist. **We** will arrange for **Your Vehicle** to be taken to a nearby garage for assistance but **You** will have to pay for any work carried out on the **Vehicle**. Any other recovery may be arranged but **You** will be liable for any additional costs.
7. **Vehicle** storage charges.
8. The cost of ferry crossings and/or toll fees for the **Vehicle** and the return ferry costs and/or toll fees of the accompanying recovery **Vehicle** if required to enable a successful recovery.

Fair Call Scheme

Service Limit for Ultimate Reward accounts:

- The **Fair Call Entitlement** is five call-outs per account per 12 month period.

Battery related faults

For battery related faults **Your** cover is as follows:

- **Our** initial attendance for a battery related fault is included. There is no charge for that attendance
- The fitting of any parts or batteries purchased by **You** prior to **Our** attendance is not covered. This is to ensure that parts are fitted from reputable sources in order to avoid secondary call-outs
- **Our** patrol will test **Your** battery on the initial **Breakdown** attendance. If the battery is no longer serviceable and so fails the test **You** will be advised to replace it
- If **You** call **Us** out again within 12 months of the initial attendance for the battery related fault and **We** identify the same fault as a problem caused by the same battery, **You** will have to pay an additional charge which will be notified to **You** at time of the call-out. Such charge will be no less than £59
- **You** will be charged separately for any such additional charges.

Duration of cover

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

- **Your** Ultimate Reward Current Account is closed;
- **You** fail to pay the monthly fee for **Your** account;
- **Your** account is changed to another type of account with **Your** account provider; or
- **Your** residential address is no longer in the UK, Guernsey, Jersey or the Isle of Man.

Cancelling **Your** cover

You have the right to cancel **Your** cover by giving **Us** notice that **You** wish to cancel. **We** and/or **Your** Ultimate Reward Current Account provider may cancel or change the terms of this policy by giving **You** 30 days' notice in writing. If **Your** cover ends for any reason, **You** will not be entitled to a refund of any fees and/or premium paid for the cover provided under **Your** policy.

Caring for **Our** customers

We are committed to providing **You** with the highest standard of service and customer care. However, should **You** have cause for complaint please contact **Us** and **We** will work with **You** to try to resolve **Your** complaint within 28 days. If **You** have used **Our** breakdown service and are dissatisfied with any aspect of the service provided to **You**, please bring the complaint to **Our** attention as soon as **You** can (if possible within 28 days of becoming aware of it). This does not affect **Your** statutory rights to take legal action or exercise any other legal remedy.

Please write to **Us** at: Customer Care, RAC Motoring Services, RAC House, PO Box 200, Walsall WS5 4QZ or telephone **Us** on **08007 31 11 04**.

We will deal promptly with **Your** query. Unless **We** can satisfactorily resolve **Your** complaint within 24 hours **We** will send **You** an acknowledgement within five working days, along with a leaflet outlining **Our** complaints procedures while **We** investigate **Your** complaint further.

DATA PROTECTION NOTICE

For the purposes of the Data Protection Act 1998, the data processor in relation to the information **You** supply to RAC Motoring Services.

RAC Motoring Services will disclose **Your** information to **Our** service providers and agents for service purposes. **We** will only do this where it is necessary for the conclusion, or performance of a contract between **Us**, or that **We** enter into at **Your** request or in **Your** interest. **We** may record telephone calls for staff training and evidential purposes.

Card Protection Full Terms and Conditions

We set out below the extent and terms of **Your** insurance cover, subject to the conditions and exclusions shown. **We** want **You** to understand and be satisfied with **Your Policy**. Please be sure to read this **Policy**, so that **You** know exactly what is and what is not covered.

About your Policy

This **Policy** document tells **You** what is and what is not covered, how to make a claim and provides other important information.

Our part of the contract

Our part of the contract is that **We** provide the cover set out in this **Policy** document based on the information which **You** provided when opening **Your** Ultimate Reward Current Account and when subsequently registering your cards.

Your part of the contract

Your part of the contract is that **You** will comply with all of the conditions set out in this **Policy**. If **You** do not meet **Your** part of the contract **We** may refuse to pay a claim. **You** must:

- be resident in the United Kingdom;
- take all reasonable care to safeguard against anything which may result in a claim under this **Policy**;

- must comply with all instructions and conditions of issue as stated by **Your Card** issuing company. Any personal identification number(s) (PIN) must not be kept with the **Card**, disclosed, or made known to anyone other than an authorised user.

Your Policy is renewed on a monthly basis and will end if (i) **Your** Ultimate Reward Current Account is closed; (ii) **You** fail to pay the monthly fee for **Your** account; (iii) **Your** account is changed to another type of account with **Your** account provider; (iv) **Your** account comes under the management of **Your** account provider's collections and recoveries department; or (v) **Your** residential address is no longer in the **UK**. **You** have the right to cancel **Your Policy** by giving **Us** notice that **You** wish to cancel by telephoning 08451 24 14 00. **We** may cancel **Your Policy** or change **Your Policy** wording by giving you 30 days' notice in writing. If **Your Policy** ends for any reason, **You** will not be entitled to a refund of any fees and/or premium paid for the cover provided under **Your Policy**.

If **You** are the joint holders of an Ultimate Reward Current Account **You** agree that **We** may accept instructions from and give information to either account holder in relation to **Your Policy**.

It is agreed that this **Policy** is governed by English law. It is agreed that any dispute will be settled in the English courts.

Words with Special Meanings

Advance	An interest free payment made by Us to a Cardholder , when the Cardholder has no other means of paying for services or obtaining cash due to an Incident . (This service is available to Cardholders only when requested at the time of reporting an Incident and will be made via Western Union.)
Communication Costs	The cost of communications that a Cardholder has to pay to contact Us , the Police, a relevant assistance company and/or a Card issuer in order to cancel a Card or obtain appropriate assistance due to an Incident .
Card(s)	A Cardholder's financial cards including credit, charge, cash, cheque, debit or store cards.
Cardholder(s)	The holder or holders of an Ultimate Reward Current Account who reside at and whose Card is registered at the address appearing on the Ultimate Reward Current Account.
Emergency Card	A temporary replacement card that a Cardholder obtains whilst away from the UK as a result of an Incident .

Emergency Card Fees	Fees payable by a Cardholder to the Card issuer in order to obtain an Emergency Card whilst away from the UK .
Emergency Travel Documents	A passport that a Cardholder must replace whilst outside the UK as a result of an Incident .
Incident	An event or series of connected events, which results in the loss or theft of a Card resulting in the Cardholder being unable to use or control its use.
Insurer	St Andrew's Insurance plc.
Joint Account	A Policy issued to joint account holders of an Ultimate Reward Current Account.
Personal Effects	The bag, purse, wallet or card carrier in which a Cardholder kept a Card at the time of an Incident .
Personal Money	Cash and bank notes belonging to a Cardholder and solely for their personal use.
Policy	The policy issued to You as a result of You holding an Ultimate Reward Current Account as amended from time to time.
Policyholder/You/Your	The holder or holders of an Ultimate Reward Current Account.
Single Account	A Policy issued to a sole account holder of an Ultimate Reward Current Account.
UK	The United Kingdom, Channel Islands and Isle of Man.
We/Us/Our	St Andrew's Insurance plc or such other insurer as may be appointed by Your Ultimate Reward Current Account provider.

The Insurer

Your insurance is underwritten by St Andrew's Insurance plc (Registered in England No. 3104671) whose head office and registered office is 33 Old Broad Street, London, EC2N 1HZ. The main business of the insurer is the underwriting of general insurance policies, claims administration and claims settlement.

St Andrew's Insurance plc is authorised and regulated by the Financial Services Authority ('FSA'). You can check this on the FSA register by visiting the FSA website www.fsa.gov.uk/register or by telephoning the FSA on 0845 606 1234. **We** may appoint third parties to carry out certain services in relation to

Your Policy.

You incur no additional costs by arranging **Your** insurance by this method.

The terms and conditions of **Your Policy** and the information provided in this document will be provided in English. During the term of **Your Policy We** will communicate with **You** using the English language.

General Exclusions which apply to your Policy

Any loss as a result of natural disasters, terrorist action, war, invasion, act of foreign enemy, hostilities (whether or not war has been declared), civil war, rebellion, military or usurped power, riot or civil commotion or revolution or similar event, or where a **Cardholder** has deliberately put themselves in danger, is specifically excluded.

Policy Conditions

1. If any item covered by this **Policy** is lost or stolen, the **Cardholder** must notify **Us** within 24 hours of discovery. The **Cardholder** must also obtain a report from the Police (including a full Police reference number, the address and telephone number of the Police station) confirming the loss and follow the 'How to make a claim' section below. Claims should be submitted as soon as possible and must be submitted within 60 days of the **Incident**. The **Cardholder** must provide **Us** with all of the information that **We** reasonably consider relevant in order to assess any claim.
2. If a **Cardholder** claims under this **Policy** for something that is covered by another insurance policy, the **Cardholder** must provide **Us** with full details of the other insurance policy. **We** will only pay **Our** legal share of any claim.
3. Any claim for **Personal Money** must be supported by reasonable evidence confirming that the **Cardholder** had the amount claimed in their possession immediately before the loss.
4. If a **Cardholder** makes a dishonest claim under this **Policy**, all rights to the benefits under this **Policy** will be lost and the **Policy** will be cancelled immediately.
5. Claims for **Communication Costs** must be supported by reasonable evidence of the costs incurred.
6. An **Advance** will only be made when a **Cardholder** has no other means of paying for services or obtaining cash following an **Incident**. The **Advance** is made on the basis that the **Cardholder** agrees to repay the **Advance** to **Us** within one calendar month. **We** may refuse to provide an **Advance** if **We** have reason to believe that the **Cardholder** will not be able to repay the **Advance** within one calendar month. All **Advances** remain interest free. Should repayment of the **Advance** be made after one calendar month the **Cardholder** will, if **We** ask, pay any charges or expenses incurred by **Us** or the Insurer in providing the **Advance** from the day the amount was advanced until repayment in full including any charges paid to Western Union. If a **Cardholder** does not repay an **Advance** in full, the other **Cardholder** will be liable for repayment. It is a condition of this **Policy** that any cover for **Cardholders** will be suspended until any **Advances** are repaid in full and in the event that they remain unpaid with **Our** consent all cover under **Your Policy** will end.
7. When a **Card** is lost or stolen whilst travelling outside the **UK** as a result of an **Incident** the **Cardholder** may claim for up to one **Card** replacement per **Cardholder**. **You** must notify **Us** before **You** obtain an **Emergency Card**. **We** will only reimburse **Emergency Card Fees** if there has been no **Advance** as a result of the **Incident**.
8. If a **Card** is lost or stolen whilst the **Cardholder** is travelling outside the **UK** as a result of an **Incident** the **Cardholder** may claim for the cost of one **Emergency Travel Document**. **You** must notify **Us** before **You** obtain an **Emergency Travel Document**.

Using Your Policy

How to Make a Claim

1. Check **Your Policy** to ensure that the loss is covered by **Your Policy**.
2. If any item covered by this **Policy** is lost or stolen, **You** must notify **Us** within 24 hours of discovery. **You** must also obtain a report from the Police which includes a crime reference number and the address and telephone number of the Police station where **Your** report was made.
3. Read the 'Making a claim' section and follow the instructions given.
4. Contact **Us** within 60 days of an **Incident** by telephoning **Us** on the number shown in the booklet 'A guide to your benefits', quoting **Your** Ultimate Reward Current Account Sort Code and Account Number and tell **Us** what has happened. All telephone calls will be recorded for staff training and to assist with quality control.
5. **We** will provide **You** with a claim form to complete. Please return the completed claim form, a Police report and any other documentation that **We** request to support **Your** claim to **Us**.
6. **You** must send **Your** completed claim form within 60 days of the **Incident** to the Data Processing Manager, STAMS Ltd, PO Box 588, Walton-On-Thames, KT12 9EL.
7. **We** will acknowledge receipt of **Your** claim form within 5 working days. **We** will then carry out **Our** normal investigations, and will pay all amounts due within 14 working days of receipt of the claim form and any other information that **We** have requested.

8. In the event of fraud on a **Card** the **Cardholder** should take the following additional steps:
- a. Identify the suspected fraudulent charges on the **Card** statement.
 - b. Send the statement to the fraud department of the **Card** issuer requesting that the suspected fraudulent charges be removed from the account.
 - c. If the **Card** issuer is unable to remove the suspected fraudulent charges, the **Cardholder** should obtain a letter from the issuer confirming the date(s), time(s) and amount(s) of the suspected fraudulent charges and an explanation of why they cannot be removed. This letter, the Police report, **Your** fully completed claim form and any other evidence that **We** have requested or which **You** think will assist **Us** in investigating **Your** claim should be sent by registered post to the Data Processing Manager, STAMS Ltd, PO Box 588, Walton-On-Thames, KT12 9EL.

The Cover

This part of the **Policy** sets out the cover **We** will provide.

What is covered

Card fraud pre-notification – following a **Cardholder's** discovery of an **Incident**, a loss for which the **Cardholder** is legally responsible due to the fraudulent use of a **Card**.

Card fraud post-notification – following a **Cardholder's** discovery of an **Incident**, a loss for which the **Cardholder** is legally responsible due to the fraudulent use of a **Card**.

Personal Money as a result of an **Incident**.

Communication Costs that a **Cardholder** must pay in order to notify **Us**, a **Card** issuer or the Police of an **Incident**.

The Cover

Up to £2,500 for a **Single Account Policy** and up to £5,000 for a **Joint Account Policy** per **Incident** for losses that occur before the **Cardholder** reports the **Incident** to **Us** and/or the **Card** issuer.

Up to £75,000 for a **Single Account Policy** and up to £150,000 for a **Joint Account Policy** per **Incident** for losses that occur after the **Cardholder** reports the **Incident** to **Us** and/or the **Card** issuer.

Up to £100 per **Incident** for a **Single Account Policy** and up to £200 per **Incident** for a **Joint Account Policy**.

Up to £100 per **Incident** for a **Single Account Policy** and up to £200 per **Incident** for a **Joint Account Policy**.

What is not covered

A **Cardholder** using a **Card** not in accordance with a **Card** issuer's terms and conditions.

Any loss where the **Cardholder** has kept the personal identification number (PIN) with the **Card** or disclosed or made it known to anyone other than an authorised user.

A **Cardholder** using a **Card** not in accordance with a **Card** issuer's terms and conditions.

Any loss where the **Cardholder** has kept the personal identification number (PIN) with the **Card** or disclosed or made it known to anyone other than an authorised user.

More than a total of £100 for a **Single Account Policy** and £200 for a **Joint Account Policy** in any 12 month period.

A loss or theft that **You** do not report to **Us** within 24 hours of discovery.

A loss or theft that **You** do not report to the Police or where **You** fail to obtain a crime reference number.

More than a total of £100 for a **Single Account Policy** and £200 for a **Joint Account Policy** in any 12 month period.

Communication Costs incurred for any reason after a successful **Card** loss report has been made.

Communication Costs that a **Cardholder** must pay in order to locate and retrieve lost luggage.

Up to £100 per event for a **Single Account Policy** and up to £200 per event for a **Joint Account Policy**.

More than a total of £100 for a **Single Account Policy** and £200 for a **Joint Account Policy** in any 12 month period.

Any travel costs a **Cardholder** pays in order to retrieve the lost luggage.

Communication Costs that a **Cardholder** must pay in order to obtain **Emergency Travel Documents** whilst outside the UK as a result of an **Incident**.

Up to £100 per **Incident** for a **Single Account Policy** and up to £200 per **Incident** for a **Joint Account Policy**.

More than a total of £100 for a **Single Account Policy** and £200 for a **Joint Account Policy** in any 12 month period.

Any travel costs a **Cardholder** pays in order to obtain **Emergency Travel Documents**.

Communication Costs that a **Cardholder** must pay in order to obtain **Emergency Medical Assistance** whilst outside the UK as a result of an **Incident**.

Up to £100 per **Incident** for a **Single Account Policy** and up to £200 per **Incident** for a **Joint Account Policy**.

More than a total of £100 for a **Single Account Policy** and £200 for a **Joint Account Policy** in any 12 month period.

Any travel costs a **Cardholder** pays to obtain **Emergency Medical Assistance**.

Communication Costs that a **Cardholder** must pay in order to locate and retrieve lost keys.

Up to £100 per **Incident** for a **Single Account Policy** and up to £200 per **Incident** for a **Joint Account Policy**.

More than a total of £100 for a **Single Account Policy** and £200 for a **Joint Account Policy** in any 12 month period.

Any travel costs a **Cardholder** pays in order to retrieve lost keys.

The costs that a **Cardholder** must pay in order to replace personal effects as a result of an **Incident**.

Up to £50 per **Incident** for a **Single Account Policy** and up to £100 per **Incident** for a **Joint Account Policy**.

More than a total of £50 for a **Single Account Policy** and £100 for a **Joint Account Policy** in any 12 month period.

CIFAS **Protective Registration** in the event a **Cardholder** losing his passport outside the UK or driving licence in the UK or abroad as a result of an **Incident**.

One **Protective Registration** per **Cardholder** per year.

More than one **Protective Registration** per **Cardholder** per year.

The cost of **Emergency Travel Documents** that a **Cardholder** must obtain in order to replace travel documents outside the UK as a result of an **Incident**.

Up to £100 per **Incident** for a **Single Account Policy** and up to £200 per **Incident** for a **Joint Account Policy**.

More than a total of £100 for a **Single Account Policy** and £200 for a **Joint Account Policy** in any 12 month period.

Any legal or travel costs the **Cardholder** has to pay in order to obtain **Emergency Travel Documents**.

Any travel documents replaced which are not as a result of an emergency, for example, a document replaced whilst a **Cardholder** is in the UK.

Emergency Card Fees incurred by a **Cardholder** in order to replace a **Card** whilst outside the **UK** as a result of an **Incident**.

Up to £100 per **Incident** for a **Single Account Policy** and up to £200 per **Incident** for a **Joint Account Policy**.

More than a total of £100 for a **Single Account Policy** and £200 for a **Joint Account Policy** in any 12 month period.

The cost of obtaining more than one **Emergency Card** per **Cardholder** for any one **Incident**.

Any costs incurred where a **Cardholder** has obtained an **Advance** for the same **Incident**.

A cash **Advance** to a **Cardholder** following an **Incident**.

Up to £2,500 per **Single Account Policy** and up to £5,000 per **Joint Account Policy** for any one **Incident**.

An **Advance** made other than via Western Union.

Any costs incurred by travelling companions who are not **Cardholders**.

More than one **Advance** per **Incident**.

A cash **Advance** in the **UK** where **You** are stranded within 40 miles of the address registered with **Us**.

UK cash Advance up to £1,000 for any one **Incident**.

An **Advance** to a **Cardholder** who is outside the **UK** to meet hotel or other third party accommodation charges that the **Cardholder** is unable to pay as a result of an **Incident**.

Up to £2,500 per **Single Account Policy** and up to £5,000 per **Joint Account Policy** for any one **Incident**.

An **Advance** made other than via Western Union.

Any costs incurred by travelling companions who are not **Cardholders**.

More than one **Advance** per **Incident**.

A cash **Advance** to a **Cardholder** who is outside the **UK** to replace flight or other travel tickets lost or stolen as a result of an **Incident**.

Up to £2,500 per **Single Account Policy** and up to £5,000 per **Joint Account Policy** for any one **Incident**.

An **Advance** made other than via Western Union.

Any costs incurred by travelling companions who are not **Cardholders**.

More than one **Advance** per **Incident**.

An assistance service to help a **Cardholder** retrieve lost or stolen keys, mobile phones or luggage.

Liaison between the finder and the **Cardholder** in order to help the **Cardholder** retrieve the items, or postage costs for the finder to return the item to **Us** to forward to the **Cardholder**.

Any postage costs that have not been agreed with **Us** before they are incurred.

An emergency messaging service for a **Cardholder** who is outside the **UK**.

We will use **Our** best endeavours to relay a **Cardholder's** message to a third party.

More than two emergency messages in any 24 hour period.

More than three separate unsuccessful attempts to deliver a message.

The cost of a replacement driving licence lost or stolen during an **Incident**.

Up to £50 per **Cardholder** in any 12 month period.

More than £50 per **Cardholder** in any 12 month period.

Customer Care – **We** set high standards and seek to provide levels of service that **We** believe **You** have the right to expect. However, things can go wrong and if they do **We** want **You** to tell **Us** about them. Please write in the first instance to the Data Processing Manager, STAMS Ltd, PO Box 588, Walton-On-Thames, KT12 9EL. If this does not resolve the matter to **Your** satisfaction **You** can take the matter up with the Customer Liaison Manager at St Andrew's Insurance plc, St Andrew's House, Portsmouth Road, Esher KT10 9SA.

If **You** are still dissatisfied, **You** have the right to refer to the Financial Ombudsman Service (FOS), which is authorised to consider most complaints and will undertake an independent review of **Your** complaint. The Ombudsman can be contacted at Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR, telephone number 0845 0 801 800, or the Ombudsman website www.financial-ombudsman.org.uk.

Data Protection Notice

- STAMS Ltd and its business partners and the **Underwriter** will use **Your** information for insurance, administration, underwriting, statistical analysis, claims handling, research, customer services and to undertake home visits to discuss the claim. **We** will disclose **Your** information to **Our** service providers, agents and business partners for these purposes.
- In the event of a claim any information provided, whether over the telephone or on the claim form or otherwise may be put onto a register of claims through which insurers share information to prevent fraudulent claims. A list of participants and the name and the address of the operator are available on request. The **Underwriter** may also disclose **Your** information to their agents and other insurers to investigate or prevent fraud.
- STAMS Ltd may share **Your** information with organisations who are **Our** business partners. **Our** business partners may contact **You** by mail, telephone, fax, e-mail or other reasonable method to let **You** know about any services which may be of interest to **You**. If **You** do not want **Your** details to be used for marketing please write to PO Box 588, Walton-On-Thames, KT12 9EL.
- **You** have a right to ask for a copy of **Your** information (for which **We** charge a small fee) and to correct any inaccuracies. To make sure **We** follow **Your** instructions correctly and to improve **Our** service to **You** through training **Our** staff, **We** may monitor or record communications.

If **Your** passport and/or driving licence have been stolen or misappropriated as the result of an **Incident**, **You** may request that **We** file a **Protective Registration** on **Your** behalf. If **You** instruct us to file a **Protective Registration**, **Your** details will be used in the following way:

- If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies.
- Law enforcement agencies may access and use this information.
- **We** and other organisations may also access and use this information to prevent fraud and money laundering, for example, when:
 - Checking details on applications for credit and credit related or other facilities
 - Managing credit and credit related accounts or facilities
 - Recovering debt
 - Checking details on proposals and claims for all types of insurance
 - Checking details of job applicants and employees.
- **We** and other organisations may access and use from other countries the information recorded by fraud prevention agencies.
- If **You** wish to receive details of the fraud prevention agency with whom **We** record information about **You**, write to **Us** at STAMS Ltd, PO Box 588, Walton-On-Thames, KT12 9EL. **You** have a legal right to these details.

Home Emergency Cover

The insurance contract

About Your policy wording:

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

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

We want **You** to get the most from this service and to do this **You** must read this policy and make sure **You** are covered for

the sort of losses **You** think might happen and make sure **You** understand the conditions and exclusions which apply to **Your** policy. If **You** do not meet these conditions it may affect any claim **You** make.

Your policy is renewed on a monthly basis and will end if (i) **Your** Ultimate Reward Current Account is closed; (ii) **You** fail to pay the monthly fee for **Your** account; (iii) **Your** account is changed to another type of account with **Your** account provider; (iv) **Your** account comes under the management of

Your account provider's collections and recoveries department; or (v) **Your** residential address is no longer in the UK. **You** have the right to cancel **Your** policy by giving **Us** notice that **You** wish to cancel. **We** may cancel **Your** policy or change **Your** policy wording by giving you 30 days' notice in writing. If **Your** policy ends for any reason, **You** will not be entitled to a refund of any fees and/or premium paid for the cover provided under **Your** policy.

Words with special meanings

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

Home	The private dwelling, its garages and outbuildings detailed in the deeds of the property (which are solely used for domestic purposes).
Home Emergency	A sudden event that was not expected by any of Your Family and which needs immediate action to: <ul style="list-style-type: none"> • make the Home safe or secure • avoid damage or more damage to Your Home • make Your Home fit to live in • restore electricity, gas or water services to Your Home if they have totally failed.
Insurance Period	The period commencing on the date You open an Ultimate Reward Current Account and ending when Your Ultimate Reward Current Account is closed or Your policy is cancelled, whichever is earlier.
Unoccupied	When Your Home has not been lived in for more than 60 days in a row.
Vermin	Brown or black rats, house or field mice, wasps' and hornets' nests when situated inside Your Home or pests that are destructive in their natural behaviour.
We/Us/Our	Inter Partner Assistance S.A. or such other insurer as may be appointed by Your Ultimate Reward Current Account provider.
You/Your	The holder(s) of an Ultimate Reward Current Account.
Your Family	You , Your spouse, Your civil partner (as defined in Section 1 of the Civil Partnership Act 2004) or the person (whether or not of the same sex) with whom You are permanently cohabiting in a marriage-like relationship, children (including adopted and foster children) and relatives or domestic staff who normally live with You .

The insurer

This policy is underwritten by Inter Partner Assistance S.A. who are a wholly owned subsidiary of AXA Assistance S.A. and part of the worldwide AXA Group. Inter Partner Assistance S.A. is authorised by the Commission Bancaire Financiere, et des Assurances (CBFA) in Belgium and regulated by the Financial Services Authority (FSA) in the UK. Inter Partner Assistance S.A. is registered in Belgium number: 394025.

The UK branch is registered in England number: FC008998.

UK Registered Office: Inter Partner Assistance S.A., The Quadrangle, 106-118 Station Road, Redhill, Surrey, RH1 1PR. Inter Partner Assistance S.A. is a member of the Association of British Insurers (ABI) and Financial Ombudsman Service (FOS).

Policy Limits

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

Policy limits

What IS covered

- A **Home Emergency** that **You** or any member of **Your Family** tells **Us** about.
- If **Your Home** becomes uninhabitable and remains so overnight **We** will reimburse **Your** accommodation and related transport costs up to a maximum value of £100 provided that **You** obtain **Our** express agreement in advance of such costs being incurred.

What IS NOT covered

- A fault any member of **Your Family** knew or should have known about when **You** took out the policy.
- Systems or structures (for example, central heating) which have not been installed or fitted by a qualified person.
- Any claim if **Your Home** is **Unoccupied**.

Making a claim

1. To obtain emergency assistance call the 24 hour **Home Emergency** Helpline on 08451 24 14 00.
2. Ensure **You** have the following information to hand:
 - **Your** name and postcode
 - **Your** Ultimate Reward Current Account Number and branch Sort Code
 - an indication as to the nature of the problem.

How We settle claims

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

- Any claim if **Your** mains electricity, water or gas supply fails or is deliberately cut off by any electricity, water or gas supply company.
- Any claim for water supply pipes outside the walls of **Your** private dwelling.
- Any deliberate act of any public or local authority service.
- Any deliberate act or omission by any member of **Your Family**, in an attempt to make a false or fraudulent claim under this section.
- Any claim which is covered by a maintenance agreement, guarantee or extended warranty contract.
- Any claim because **Your** central heating boiler fails and it is over 15 years old.
- LPG Fuelled, oil fired, warm air, solar heating or boilers with an output over 60Kw/hr.

- Septic tanks, guttering and down pipes.
- Breakdown or loss of, or damage to, domestic appliances like freezers, washing machines, microwaves or other mechanical equipment such as Saniflow toilets.
- Any loss where **You** did not contact **Us** to arrange repairs.
- Any loss or damage arising from subsidence caused by bedding down of new structures, repairs or alterations to the property, faulty workmanship, or use of defective materials, river or coastal erosion.
- Any defect, damage or failure caused by third party interference, negligence, misuse, or faulty workmanship, including any attempted repair or modification which does not comply with recognised industry standards.
- Any leaking or dripping tap that requires re-washing or replacing, external overflows or replacement of cylinders, tanks, radiators and sanitary ware.
- Any burst or leaking flexible hoses which can be isolated or leaking washing appliances.
- De-scaling and any work arising from hard water scale deposits or from damage caused by aggressive water or sludge resulting from corrosion. Signs that work is needed may include a noisy boiler, sludged up pipes or poor circulation.
- Replacement of light bulbs and fuses in plugs.
- Lost keys for outbuildings, garages and sheds.
- **Vermin** outside the private dwelling e.g. garages and other outbuildings.

General conditions applying to Your policy

- **Your** policy is only available to persons resident in the UK (not including the Isle of Man and the Channel Islands).
- **You** and **Your Family** must take all reasonable steps to prevent loss or damage to everything which is covered under this policy.
- **You** must keep all buildings and all the property covered in good condition and repair.
- Failure to take all reasonable steps to prevent loss or damage will result in a deduction from any claim payment, or may result in **Your** claim being declined in full.

General exclusions applying to Your policy

- Any loss or damage caused, or allowed to be caused deliberately or wilfully, by any of **Your Family**, a paying guest or tenant.

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

Complaints procedure

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

Action You can take

First Contact: Customer Services Administration, Inter Partner Assistance S.A., The Quadrangle, 106-118 Station Road, Redhill, Surrey RH1 1PX United Kingdom.

If this does not settle the matter, **You** can contact the Financial Ombudsman Service at:

Insurance Division, Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR United Kingdom.

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

A copy of **Our** detailed complaints procedures is available on request.

Mobile Phone Insurance

The Insurance Contract

About Your Policy wording

These are the terms and conditions of **Your Mobile Phone** insurance Policy.

Your Policy is renewed on a monthly basis and will end if (i) **Your** Ultimate Reward Current Account is closed; (ii) **You** fail to pay the monthly fee for **Your Account**, (iii) **Your Account** is changed to another type of account with **Your Account** provider, (iv) **Your Account** comes under the management of **Your Account** provider's collections and recoveries department or (v) **Your** residential address is no longer in the UK. **You** have

the right to cancel **Your Policy** by giving **Us** notice that **You** wish to cancel. **We** may cancel **Your Policy** or change **Your Policy** wording by giving **You** 30 day's notice in writing. If **Your Policy** ends for any reason, **You** will not be entitled to a refund of any fees/and or premium paid for the cover provided under **Your Policy**.

Your Policy is based on the information **You** gave **Us** when **You** opened **Your** Ultimate Reward Current Account and when **You** registered for cover. A **Confirmation** will be sent to **You** after **You** have completed the registration process. Please note that **Your Policy** starts 15 days after **You** have completed the registration process.

Any Confirmation sent to **You** and this policy wording should be read as one document. They detail what is covered and what is not covered, how claims are settled and other important information.

Where **We** give a special meaning to a word, it is shown in bold type and the word will have the same meaning wherever it may appear.

You must keep to all the conditions detailed in **Your Policy**. **We** may appoint third parties to carry out certain services in relation to **Your Policy**.

You can request another copy of this document. The document is available in large print, audio and Braille. If **You** would like a copy in any of these formats please call Ultimate Reward Customer Services on 08451 24 14 01.

It is agreed that **Your Policy** is governed by English law. It is agreed that any dispute will be settled in the English courts.

The contract is written in English and all communication by **Us** with **You** will be in English.

Words with special meanings

Account	An Ultimate Reward Current Account.
Confirmation	Confirmation The confirmation sent to You after You have registered for Mobile Phone insurance.
Electrical Or Mechanical Breakdown	The actual breaking or burning out of any part of Your Mobile Phone caused by, or arising from, internal electronic, electrical, or mechanical defects, or defective or faulty materials, or workmanship, causing stoppage of normal operation and necessitating immediate repair or replacement before normal operation can be resumed.
Excess	The first £30 of each claim which You have to pay.

IMEI Number (International Mobile Equipment Identity)	The unique serial or identification number that we will use to identify Your Mobile Phone .
Incident	An event that may lead to a claim being made for repair or replacement of the Mobile Phone .
Insurer	St Andrew's Insurance plc or such other insurer as may be appointed by your Account provider.
Mobile Phone	Your handset and SIM Card specifically identified by the IMEI Number as detailed on Your Confirmation . The phone must belong to an Account holder.
Policy	Your mobile phone insurance policy which consists of this policy wording as amended from time to time and any Confirmation sent to You .
Proof Of Purchase	The till receipt provided at the point of sale that details the phone purchased, or similar documentation that provides proof (including IMEI Number) that You own the Mobile Phone .
SIM Card (Subscriber Identity Module Card)	The card carrying Your subscriber identity, the use of which, in conjunction with the phone, enables services to be charged to Your Mobile Phone account.
UK	The United Kingdom, Channel Islands and Isle of Man.
Unauthorised Calls	Unauthorised Calls , messages and downloads made from Your Mobile Phone after being lost or stolen and whilst not barred by the airtime provider which are reported to Us within 48 hours of You discovering the Incident .
We/Us/Our	St Andrew's Insurance plc or such other insurer as may be appointed by Your Account provider.
You/Your	The insured person(s) who is an Account holder.

The Insurer

Your Policy is underwritten by St Andrew's Insurance plc which is authorised and regulated by the Financial Services Authority (FSA) as an insurance company and to undertake insurance mediation activity under registration number 202932. **You** can check this by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234. St Andrew's Insurance plc is registered in England number 3104671. St Andrew's Insurance plc is a member of the Association of British Insurers (ABI) and Financial Ombudsman Service (FOS). Registered Office: 33 Old Broad Street, London, EC2N 1HZ, United Kingdom. The main business of the insurer is effecting and carrying out insurance contracts.

Our part of the contract is as follows:

We provide the cover set out in **Your Policy**

Your part of the contract is as follows: **You must:**

1. **Register the following details about Your Mobile Phone with Ultimate Reward Customer Services on 08451 24 14 01:**
 - (a) The make and model of **Your Mobile Phone**
 - (b) **Your Mobile Phone** number
 - (c) **Your Mobile Phone** service provider
 - (d) **Your Mobile Phone's IMEI Number** (this can be identified by keying in ***#06#** on Your keypad)

Please note that **Your Policy** starts 15 days after registration. The details **You** provide will be contained in the **Confirmation** which is sent to **You** after registration.

2. Only use **Your Mobile Phone** in accordance with the manufacturer's instructions.
3. Take reasonable care to prevent theft of, loss of, or damage to, **Your Mobile Phone**. Reasonable care means all measures that it would be reasonable to expect **You** to take in the circumstances to prevent or mitigate damage, theft or loss of **Your Mobile Phone**.
4. Advise **Us** if any of **Your** personal details change, **You** change the **Mobile Phone** **You** wish to be insured, or **Your Mobile Phone** number changes.
5. Inform **Us** within 48 hours of **You** discovering that an **Incident** has occurred.

Fraud

The personal details **You** supply to **Us** during the application and registration process will be used to combat fraud. These details will be retained for a reasonable period after **Your Policy** expires, and for up to one year after **Your Policy** expires. The contract between **You** and **Us** is based on mutual trust. If **You** (or anyone acting for **You**):

- Make a claim under the **Policy** knowing the statement to be false in any respect, or submit a document in support of a claim knowing the document to be forged or false in any respect.

Or

- Make a claim in respect of any loss, theft, or damage caused by **Your** wilful act, or with the intent to defraud **Us**,

Then:

- **We** shall not honour the claim
- **We** shall not honour any other claim which has been made under any **Policy** held by **You**;
- **We** shall cancel **Your Policy** immediately
- **We** will be entitled to recover from **You** the cost of any claim already paid under this **Policy**
- **We** will be entitled to recover from **You** the cost of any investigation into a fraudulent claim under this **Policy**

And:

- **We** may inform the Police and/or any other law enforcement agency about the circumstances of such a claim.

How to make a claim

1. **You** must contact Ultimate Reward Customer Services on 08451 24 14 01 within 48 hours of discovering an **Incident** occurring or in the event of an **Incident** occurring outside of the **UK** then within 48 hours of **Your** returning to the **UK**. Please be ready to provide **Your** sort code, account number and **Mobile Phone** number. **We** will then provide **You** with a claim form.

If **Your Mobile Phone** is lost or stolen, **You** must also follow these simple steps within 24 hours of discovering an **Incident** occurring.:

1. Call **Your** airtime provider to bar **Your SIM card** to prevent any further **Unauthorised Calls** being made; and
2. Inform the appropriate local Police authority and obtain a crime/loss number (as appropriate) and a copy of the Police report.

Airtime providers' numbers at the date of publication of this policy wording:

3	08707 330330
BT Mobile	08000 322 111
O2	08705 214 000
Orange	07973 100 150
T-Mobile	0845 412 5000
Virgin Mobile	08456 000 789
Vodafone	07836 191191

1. **You** must return the fully completed claim form to **Us** within 14 days of notifying the claim to **Us**. If applicable, **You** must include the Crime/Loss Property Reference (as appropriate) and a copy of the Police Report.
2. **You** must provide **Proof Of Purchase** for your **Mobile Phone**.
3. In order to claim for **Unauthorised Calls** incurred on an airtime contract **You** must provide the **Mobile Phone** bill(s) which covers the period of the **Unauthorised Calls**, and the bill(s) for the month prior to the **Unauthorised Calls**.
4. In order to claim for **Unauthorised Calls** or loss of call credit on a pay-as-you-go **Mobile Phone** **You** must provide proof of **Your** outstanding call credit from **Your**

airtime provider, or proof of **Your** last three top-ups to **Your Mobile Phone**. In respect of a claim for loss of call credit on a pay-as-you-go **Mobile Phone** that cannot be transferred to your new pay-as-you-go phone, **You** must provide a letter from **Your** airtime provider to confirm they will not transfer the credit.

5. **You** must return **Your** damaged **Mobile Phone** to **Us** for inspection before **Your** claim is assessed. **You** must send **Your Mobile Phone** by secure means, as described in the claim documentation. The **Mobile Phone** remains **Your** responsibility until **We** have received it.
6. **You** will not be covered under this **Policy** if **Your Mobile Phone** is repaired without **Our** authorisation.
7. **You** must pay the **Excess** of £30.

What will happen when **Your** claim is approved

1. In the event **Your Mobile Phone** is to be replaced, a new or refurbished replacement mobile phone will be provided by **Us**. If the same model is not available, the replacement will be of a similar specification and quality. **We** will contact **You** to advise **You** which replacement mobile phones are available. It may not be possible to connect **You** to the same **Mobile Phone** number.
2. **We** will decide whether **Your Mobile Phone** is repaired or replaced.
3. If **Your SIM Card** has been lost, stolen or damaged **You** will need to contact **Your** airtime provider to request a replacement. If **You** are charged for the replacement **SIM Card** **We** will reimburse **You**. **You** will be required to provide a receipt for the cost of the **SIM Card**.
4. If **Your Mobile Phone** is lost or stolen **We** will reimburse **You** by cheque for the cost of **Unauthorised Calls** to a maximum of £500, including VAT per claim.
5. If **You** need to claim as a result of an **Incident** outside the **UK** **Your Mobile Phone** will be repaired or replaced when **You** return to the **UK**.
6. If any lost or stolen equipment is recovered after the claim is approved, it shall become **Our** property and must be returned to **Us** immediately.
7. A damaged **Mobile Phone** and any of its component parts and materials which are replaced by **Us** shall become **Our** property.
8. The details of a **Mobile Phone** that is reported lost or stolen will be submitted to the Central Equipment Identity Register to prevent further use.

9. Once **You** have your replacement mobile phone **You** will need to register the **IMEI number** with Ultimate Reward Customer Services so that **Your** replacement mobile phone is covered under **Your Policy**.

What is covered:

1. **A Mobile Phone** up to a maximum original cost or value of £500 including VAT. **Our** maximum liability in respect of any one claim will be the replacement cost of **Your Mobile Phone** up to a maximum of £500 including VAT.
2. The cost of replacing **Your Mobile Phone** as a direct result of loss, or theft, wherever **You** are in the world. A replacement mobile phone will be delivered to a **UK** address only.
3. The cost of repairing **Your Mobile Phone** (or replacing it if **Your Mobile Phone** cannot be repaired) where accidental damage, water or liquid damage, or malicious damage has occurred.
4. The cost of repairing **Your Mobile Phone** (or replacing it if **Your Mobile Phone** cannot be repaired) following **Electrical Or Mechanical Breakdown**.
5. The cost of **Unauthorised Calls** made, up to a maximum of £500 per claim, including VAT, following a valid claim for loss or theft of **Your Mobile Phone**. This cover only applies to post-pay (contract) **Mobile Phones**.
6. The cost of reinstating pre-paid airtime, up to a maximum of £500 per claim, including VAT, following a valid claim for loss or theft of **Your Mobile Phone**. This cover only applies to pre-pay (pay as you go) **Mobile Phone**.
7. Accessories for **Your Mobile Phone**, up to a maximum of £250 per claim including VAT following a valid claim for loss, theft or damage and where such accessories are attached to **Your Mobile Phone** at the time of the **Incident** occurring.
8. If **You** have a sole **Account** **Your Policy** will provide cover for one **Mobile Phone** and **We** will only pay for two claims under this **Policy** in any consecutive 12 month period (such 12 month period commencing from the date of **Your** notifying **Your** first successful claim under this **Policy**).
9. If **You** have a joint **Account** **Your Policy** will provide cover for up to two **Mobile Phones** and **We** will only pay for up to two claims per account in any 12 month period (such 12 month period commencing from the date of **Your** notifying **Your** first successful claim under this **Policy**).

What is not covered:

In respect of loss, theft and damage

Cover is not provided for:

1. Theft from an unattended vehicle unless **Your Mobile Phone** is completely hidden from view within a locked glove compartment, locked boot compartment or other locked internal compartment within a fully locked and secured vehicle and violent and forcible entry to both the vehicle and locked internal compartment has been used. A copy of the repairer's account for such damage to the vehicle must be submitted with any claim.
2. Theft of **Your Mobile Phone** from the person unless force, pickpocket or threat of violence is used.
3. Theft or loss of **Your Mobile Phone** from any unattended building or premises unless damage was caused in gaining entry to or exit from the premises.
4. Theft or loss of **Your Mobile Phone** where it has been left unattended (not within **Your** sight at all times and out of **Your** arms-length reach) in a public place or a place to which the public has regular access.
5. Any claim for theft of **Your** phone unless reported to the appropriate local Police authority and **Your** airline provider within 24 hours of discovery of the **Incident** occurring. A crime reference number must be obtained for all theft claims. Lost property numbers are not acceptable in support of a theft claim.
6. Theft of, loss of, or damage to **Your Mobile Phone** whilst in the possession of someone else.
7. Loss where the circumstances of the Loss cannot be clearly identified, i.e. where **You** are unable to confirm the time and place of Loss.
8. The cost of **Unauthorised Calls** whilst **Your Mobile Phone** was not in **Your** custody. Where the theft or loss of the phone has not been reported to the airline provider and the appropriate local Police authority within 24 hours of **You** discovering the **Incident** has occurred and **Us** within 48 hours of **You** discovering the **Incident**.
9. The cost of **Unauthorised Calls** if **Your Mobile Phone** has not been lost or stolen and a crime/loss reference (as appropriate) has not been obtained from the Police.
10. Theft of, loss of, or damage to, accessories when such theft, loss or damage does not occur at the same time or under the same circumstances as the theft, loss or damage of or to **Your Mobile Phone**.

In respect of Electrical Or Mechanical Breakdown

Cover is not provided for:

1. Loss or damage caused by, or during, maintenance or modification of **Your Mobile Phone**.
2. Any breakdown or failure caused by placing or using **Your Mobile Phone** in a location or environment not in accordance with the manufacturer's instructions.
3. Any breakdown which occurs during the manufacturer's warranty period.
4. Any breakdown or damage caused by or attributed to the operation of a software virus or any other software related malfunction.

General Exclusions applying to Your Policy:

Cover is not provided for:

1. Any **Incident** which occurs within the first 15 days of **You** registering **Your Mobile Phone**.
2. Any **Incident** if **You** have not registered **Your** phone with Ultimate Reward Customer Services
3. Where the **IMEI number** cannot be determined from **Your Mobile Phone**, or **proof of purchase** cannot be provided to prove ownership of **Your Mobile Phone**.
4. Loss or damage due to wear and tear, depreciation or gradual deterioration.
5. Loss or damage due to any process of cleaning, adjustment, repair, maintenance or dismantling carried out by a repairer not approved by the manufacturer.
6. **Electrical Or Mechanical Breakdown** caused by the installation, removal or subsequent relocation of **Your Mobile Phone** in or from a vehicle.
7. Any other loss (business or personal) not covered specifically by **Your Policy** resulting from the loss of use of **Your Mobile Phone**.
8. The cost of cosmetic repairs to **Your Mobile Phone**.
9. Any other costs that are caused by an **Incident** or any expense incurred as a result of not being able to use **Your Mobile Phone** or any loss other than the repair or replacement cost of **Your Mobile Phone**, **Unauthorised Calls** or prepaid airtime/call claims unless specifically stated in **Your Policy** or expressly agreed by **Us**.
10. Any expense incurred to transfer or retain **Your Mobile Phone** number.
11. Loss, theft, damage or breakdown caused by war, terrorism, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, or insurrection by military or usurped power.

12. Loss, theft, damage, or breakdown arising out of any wilful act or negligence of the user of **Your Mobile Phone**.
13. Any claim arising from, or in connection with, the repossession of **Your Mobile Phone** by any bank, finance, leasing or similar company, or person acting with such authority and/or the confiscation or impounding of the phone by any Police, Customs or Government authority.
14. An **Account** holder who is not permanently resident in the **UK**.
15. Losses that **We** do not state are specifically covered e.g. the cost of obtaining a Police report.
16. Loss or corruption of data, images, games, logos, wallpaper, videos, or downloads, due to loss of, theft of, or damage to **Your Mobile Phone**. **We** recommend that **You** keep a backup copy of all data.

Travel Accident Cover

The Insurance Contract

About Your Policy Wording:

St Andrew's Insurance plc deal with any claims **You** may need to make under **Your** policy. **We** may appoint third parties to carry out certain services in relation to **Your** policy.

Words with special meanings

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

Accident(s)/ Accidental	A sudden, unexpected, specific, violent, external, visible event which occurs at a single identifiable time and place.
Insurance Period	The period commencing on the date You open an Ultimate Reward Current Account and ending when Your Ultimate Reward Current Account is closed or Your policy is cancelled, whichever is earlier.
Insured Person/ You/Your	The holder(s) of an Ultimate Reward Current Account.
Loss of Limb	The loss by physical severance, or the total and irrecoverable permanent loss of use or 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	A condition which is of a permanent and irreversible nature which is shown by medical evidence to be likely to continue for the remainder of Your life and as certified by a registered medical practitioner, to the reasonable satisfaction of Our Chief Medical Officer, and which prevents You from engaging in any work or occupation for remuneration or profit.
Public Transport	Train, tram, bus, coach, ship, ferry service, hovercraft or airline flight operating to a published timetable.

Terrorist Action	<p>The actual or threatened use of force or violence against persons or property, or commission of an act dangerous to human life or property, or commission of an act that interferes with or disrupts an electronic or communications system, undertaken by any person or group, whether or not acting on behalf of or in connection with any organisation, government, power, authority or military force, when any of the following applies:</p> <p>a) the apparent intent or effect is to intimidate or coerce a government or business, or to disrupt any segment of the economy;</p> <p>b) the apparent intent or effect is to cause alarm, fright, fear of danger or apprehension of public safety in one or more distinct segments of the general public, or to intimidate or coerce one or more such segments;</p> <p>c) the reasonably apparent intent or effect is to further political, ideological, religious or cultural objectives, or to express support for (or opposition to) a philosophy, ideology, religion or culture.</p>
We/Us/Our	St Andrew's Insurance plc or such other insurer as may be appointed by Your Ultimate Reward Current Account provider.

The insurer:

Your policy is underwritten by St Andrew's Insurance plc which is authorised and regulated by the Financial Services Authority (FSA) as an insurance company and to undertake insurance mediation activity under registration number 202932. **You** can check this out by visiting the FSA's website, www.fsa.gov.uk/register, or by contacting the FSA on 0845 606 1234. St Andrew's Insurance plc is registered in England number 3104671. St Andrew's Insurance plc is a member of the Association of British Insurers (ABI) and Financial Ombudsman Service (FOS). Registered Office: 33 Old Broad Street, London, EC2N 1HZ, United Kingdom. The main business of the insurer is effecting and carrying out insurance contracts.

Ending, cancelling or amending Your policy:

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

Making a claim

In order to make a claim follow these simple steps:

1. Check **Your** policy to see whether what **You** are claiming for is covered.
2. See the list below and ensure that **You** have all the claims evidence **We** require. All claims evidence must be supplied at **Your** expense in its original form.
3. Telephone the Customer Helpline on 08451 24 14 00 as soon as reasonably possible with **Your** Ultimate Reward Current Account Number and **Your** branch Sort Code.

The following claims evidence will be required:

- an original receipt confirming the purchase of **Your Public Transport** ticket; and
- a detailed medical certificate from **Your** consultant; or
- a copy of a death certificate, where appropriate.

You may also be asked to provide additional information to substantiate **Your** claim.

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

What IS covered

If **You** or **Your** legal personal representative make a claim as a direct result of:

1. an **Accident** involving **Public Transport** in which **You** are travelling, or on which **You** are entering or embarking, or from which **You** are alighting or disembarking; or
2. **Your** disappearance as a result of a mishap involving **Public Transport**, and after 90 days have elapsed and all available evidence has been examined **You** are presumed to have died as a result of an **Accident**. If **You** subsequently reappear, any benefit which has been paid must be repaid to **Us**; or
3. exposure as a result of forced landing of or other mishap to **Public Transport** which within 12 months is the sole and direct cause of death or **Your Permanent Total Disablement**.

We will pay **You** or **Your** legal personal representative(s) up to £100,000 for:

- death; or
- **Loss of Sight**; or
- **Loss of Limb**; or
- **Permanent Total Disablement**.

Please note **Our** total liability under this section for any one incident or series of incidents shall not exceed £100,000.

What IS NOT covered

- Injury or death not caused solely by an **Accident**
- Travel in any vehicle owned by or leased or hired to **You**, or in a taxi or mini-cab
- Any claim as a result of a business trip where the cost of the trip has been met by **Your** employer
- War, **Terrorist Action**, invasion, act of foreign enemy, hostilities (whether or not war has been declared), civil war, rebellion, military or usurped power, riot or civil commotion, or if **You** have deliberately put yourself in danger
- Wilfully self-inflicted injury or illness or solvent abuse
- The misuse of alcohol or **You** being under the influence of alcohol or drugs (except those prescribed by **Your** registered medical practitioner, but not when prescribed for the treatment of drug addiction)
- **Your** suicide or attempted suicide or putting yourself at risk unless **You** are attempting to save a human life
- Any claim where **You** are in control of the **Public Transport** unless **You** are attempting to save a human life

- Any dishonest, malicious or criminal act committed by **You** or any person with whom **You** are in collusion
- Flying other than as a fare-paying passenger on a regular scheduled airline or licensed charter aircraft
- **Your** engaging in any race, speed or duration test or practising for such events
- Travel on a single engine aircraft.

General conditions applying to Your policy

- **Your** policy is only available to persons resident in the UK
- **You** must take all possible care for the supervision and safety of **Your** person
- **You** or **Your** legal personal representative(s) must provide all information and assistance that **We** may reasonably require at **Your** expense (including, where necessary, medical certification or a death certificate)
- **You** agree that **We** can cancel **Your** policy with immediate effect if a claim is found to be fraudulent. Any benefits so claimed and received must be repaid to **Us**
- **Your** policy is governed by English law. It is agreed that any dispute will be settled in the English courts.

Complaints procedure

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

Action You can take

First contact:

STAMS Ltd, PO Box 588, Walton-On-Thames, KT12 9EL

If this does not settle the matter, **You** can contact the Financial Ombudsman Service at:

Insurance Division

Financial Ombudsman Service, South Quay Plaza,
183 Marsh Wall, London E14 9SR, United Kingdom

If **You** make a complaint, it will not affect **Your** right to take legal action. A copy of **Our** detailed complaints procedures is available on request.

Purchase Protection

The Insurance Contract

About Your Policy wording

These are the terms and conditions of **Your** purchase protection insurance policy.

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

1. **Your Account** is closed
2. **You** fail to pay the monthly fee for **Your Account**
3. **Your Account** is changed to another type of account with **Your Account** provider
4. **Your Account** comes under the management of **Your Account** provider's collections and recoveries department
5. **Your** residential address is no longer in the **United Kingdom**.

Words with Special Meanings

Account	An Ultimate Reward Current Account
Insurer	St Andrew's Insurance plc or such other insurer as may be appointed by Your Account provider
Item	Any article purchased using Your Ultimate Reward Current Account debit card
Lost or Stolen	Having been inadvertently lost or having been stolen by a third party without Your assistance, consent or co-operation
Money	Cash or cash equivalents or travellers cheques
United Kingdom	England, Scotland, Wales, Northern Ireland, Channel Islands and the Isle of Man
We/Us/Our	St Andrew's Insurance plc or such other insurer as may be appointed by Your Account Provider
You/Your	The holder or holders of an Account

You have the right to cancel **Your** policy by giving **Us** notice that **You** wish to cancel. **We** may cancel **Your** policy or change **Your** policy wording by giving **You** 30 days' notice in writing. If **Your** policy ends for any reason, **You** will not be entitled to a refund of any fees and/or premium paid for the cover provided under **Your** policy.

Where **We** give a special meaning to a word, it is shown in bold type and the word will have the same meaning wherever it may appear.

You can request another copy of this document. The document is available in large print, audio and Braille. If **You** would like a copy in any of these formats please call Ultimate Reward Customer Service on 08451 24 14 01.

It is agreed that **Your** policy is governed by English law. It is agreed that any dispute will be settled in the English courts.

The contract is written in English and all communication by **Us** with **You** will be in English.

The Insurer

Your policy is underwritten by St Andrew's Insurance plc which is authorised and regulated by the Financial Services Authority (FSA) as an insurance company and to undertake insurance mediation activity under registration number 202932. **You** can check this by visiting the FSA's Website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234. St Andrew's Insurance plc is registered in England number 3104671.

St Andrew's Insurance plc is a member of the Association of British Insurers (ABI) and Financial Ombudsman Service (FOS). Registered Office: 33 Old Broad Street, London, EC2N 1HZ. The main business of the **Insurer** is effecting and carrying out insurance contracts.

Policy Conditions

What is covered

If **You** purchase any **Item(s)** from a retailer in the **United Kingdom** paying in full and in a single transaction using **Your Account** debit card and the **Item** is accidentally damaged or is **Lost or Stolen** within 90 days of the date of its purchase, **We** will replace or repair the **Item**, provided that:

The original purchase price for any one **Item** must have been £50 or more.

The maximum that **We** will pay for any one **Item** is £750.

The maximum that **We** will pay for a claim is £1,500 regardless of the number of **Items** accidentally damaged, lost or stolen or whether those **Items** were bought at the same time.

The maximum that **We** will pay **You** for all claims in any consecutive 12 month period is £10,000.

What is not covered

1. Any **Item** that is **Lost or Stolen** from an unattended vehicle unless the **Item** is completely hidden from view within a locked glove compartment, locked boot compartment or other locked internal compartment within a fully locked and secured vehicle and violent and forcible entry to both the vehicle and locked internal compartment has been used. A copy of the repairer's account for the damage to the vehicle must be submitted with any claim.
2. Any boats, caravans, trailers or motor vehicle including but not limited to motorcycles, motor homes, airplanes and any parts or accessories for them.
3. Permanent installations or fixtures intended for permanent installation including but not limited to carpeting, flooring or tiles.
4. **Money**, bullion, rare or precious coins, art, antiques, collector's items or 'one of a kind' items, stamps, tickets, documents, plants, animals, consumables, perishables and services.
5. Medical, prescription optical equipment or dental material/equipment .
6. An **Item** which **You** have rented or leased
7. An **Item** which has been used, altered, refurbished or are second-hand or purchased at an auction or from an auction internet site.
8. Shipping and handling expenses, installation or any assembly related costs relating to the **Item** or its replacement.
9. An **Item** intended for business use or purchased for resale.
10. Any damage or loss due to mechanical failure, inherent product defect, a failure to follow a manufacturer's operating instructions, electrical failure, software failure or data failure including, but not limited to any electrical power interruption, surge, burnout, or telecommunications or satellite systems failure.
11. Loss or damage caused by normal wear and tear or normal activity during sports and games (such as, but not limited to golf balls and tennis balls or other consumable items used for sports and games), by chewing, scratching, tearing or fouling by domestic animals or due to vermin or insects.
12. An **Item** that you damage through alteration (including cutting, sawing or shaping).
13. Any internet purchases, mail order **Item** delivered by courier until the **Item** is received, checked by **You** to confirm that it is in perfect condition and is accepted at the nominated delivery address.
14. Loss where the circumstances of the loss cannot be clearly identified for example where **You** are unable to confirm the time and place of the loss.
15. An **Item** that is confiscated by order of any government, public authority, or customs official.

16. An **Item** that is left unattended in a place to which the general public has access or is **Lost or Stolen** from luggage that is not in **Your** custody at the time of the event.
17. An **Item** whose purchase price is less than £50 or more than £750.
18. An **Item** which is purchased outside of the **United Kingdom**.
19. Any damage directly caused by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
20. Any loss or damage or liability directly or indirectly caused by, happening through or in consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, or insurrection by military or usurped power.

General Conditions

- The accidental damage or loss of the **Item** must occur within 90 days of its purchase date.
- Any **Item** that is **Lost or Stolen** must be reported to the police within 48 hours of **you** discovering the loss or theft. **You** are required to provide a copy of the police lost property or crime reference report in support of **Your** claim.
- **You** must take all reasonable precautions to avoid loss or damage to the **Item** and take all reasonable steps to safeguard it from damage, loss or theft.
- **We** will decide whether to have the **Item** repaired or replaced, or to reimburse **You** up to the amount charged to **Your Account** debit card. This amount cannot exceed the **Item's** original purchase price.
- **If** the **Item** is part of a pair or set, **You** will only receive compensation for the value of the accidentally damaged, **Lost or Stolen Item** unless the articles are unusable individually and/or cannot be replaced individually. The damage, loss or theft of an **Item** that is part of a pair or set will be viewed as one occurrence and the coverage limitation still applied.
- If at the date the **Item** is accidentally damaged or **Lost or Stolen** there is another insurance or indemnity in force which provides cover for such accidental damage, or loss or theft (the **Other Policy**), **You** will only be indemnified to the extent that

You have received notification that the accidental damage or loss or theft is not covered under that **Other Policy**. When determining the value of your claim we will exclude an amount equivalent to the policy excess that would have been applied under that **Other Policy** whether the policy excess was a standard term or had been increased by **You** or the policyholder.

- **You** cannot transfer **Your** rights or interest in this policy to any other person.

What to do in the event of a claim

- If **You** want to make a claim phone **Our** Customer Services team on the following phone numbers within 14 days of **Your** discovery of the damage, loss or theft to obtain a claims form and instructions including on what **You** will need to provide **Us**:

08451 24 14 01
(any time, day or night)

- **You** must complete, sign and return the form with the following documents:

1. An original receipt showing full payment with **Your Account** debit card together with **Your Account** statement for the relevant period.
2. Other relevant documents at **Our** request including a police report (for **Lost or Stolen Items**) and/or the repair estimate (for accidental damage claims).
3. For accidental damage claims, **You** may be required to send in the damaged **Item** at **Your** expense, for further evaluation of the claim. Please do not dispose of the damaged **Item** prior to **Our** evaluation of the claim as this may invalidate your claim.
4. A copy of your household insurance policy demonstrating that you are not covered for the damaged or lost or stolen **Item** under the terms of that policy.

The claims form and accompanying documents must be returned to **Us** within 14 days of notifying **Us** of **Your** claim.

Customer Care

We set high standards and seek to provide levels of service that **We** believe **You** have the right to expect. However, things can go wrong and if they do **We** want **You** to tell **Us** about them. Please write in the first instance to the Customer Service Manager at STAMS Ltd, PO Box 389, Esher KT10 9UY. If this does not resolve the matter to **Your** satisfaction **You** can take the matter up with the Customer Liaison Manager at St Andrew's Insurance plc, St Andrew's House, Portsmouth Road, Esher KT10 9SA.

If **You** are still dissatisfied, **You** have the right to refer to the Financial Ombudsman Service (FOS), which is authorised to consider most complaints and will undertake an independent review of **Your** complaint. The Ombudsman can be contacted at Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR. Telephone number 0845 0 801 800, or the Ombudsman Website www.financial-ombudsman.org.uk

Data Protection Notice

STAMS Limited and its business partners and the Insurer will use **Your** information for insurance, administration, underwriting, statistical analysis, claims handling, research and customer services. **We** will disclose **Your** information to **Our** service providers, agents and business partners for these purposes.

In the event of a claim any information provided, whether over the telephone or on the claim form or otherwise may be put onto a register of claims through which **Insurers** share information to prevent fraudulent claims. A list of participants and the name and address of the operator are available on request. The Insurer may also disclose **Your** information to their agents and other **Insurers** to investigate or prevent fraud.

Price Promise

The Insurance Contract

About Your Policy wording

These are the terms and conditions of **Your** price promise insurance policy.

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

1. **Your Account** is closed
2. **You** fail to pay the monthly fee for **Your Account**
3. **Your Account** is changed to another type of account with **Your Account** provider
4. **Your Account** comes under the management of **Your Account** provider's collections and recoveries department
5. **Your** residential address is no longer in the **United Kingdom**.

You have the right to cancel **Your** policy by giving **Us** notice that **You** wish to cancel. **We** may cancel **Your** policy or change **Your** policy wording by giving **You** 30 days' notice in writing.

If **Your** policy ends for any reason, **You** will not be entitled to a refund of any fees and/or premium paid for the cover provided under **Your** policy.

Where **We** give a special meaning to a word, it is shown in bold type and the word will have the same meaning wherever it may appear.

You can request another copy of this document. The document is available in large print, audio and Braille. If **You** would like a copy in any of these formats please call Ultimate Reward Customer Service on 08451 24 14 01

It is agreed that **Your** policy is governed by English law. It is agreed that any dispute will be settled in the English courts.

The contract is written in English and all communication by **Us** with **You** will be in English

Words with Special Meanings

Account	An Ultimate Reward Current Account
Branded Goods	An item purchased which bears the name/brand of the retailer or manufacturer
Insurer	St Andrew's Insurance plc or such other Insurer as may be appointed by Your Account provider
Money	Cash or cash equivalent, travellers cheques or financial instruments
United Kingdom	England, Scotland, Wales, Northern Ireland, Channel Islands and the Isle of Man
We/Us/Our	St Andrew's Insurance plc or such other Insurer as may be appointed by Your Account provider
You/Your	The holder or holders of an Account

The Insurer

Your policy is underwritten by St Andrew's Insurance plc which is authorised and regulated by the Financial Services Authority (FSA) as an insurance company and to undertake insurance mediation activity under registration number 202932. **You** can check this by visiting the FSA's Website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234. St Andrew's Insurance plc is registered in England number 3104671.

St Andrew's Insurance plc is a member of the Association of British Insurers (ABI) and Financial Ombudsman Service (FOS). Registered Office: 33 Old Broad Street, London, EC2N 1HZ. The main business of the **Insurer** is effecting and carrying out insurance contracts.

Policy Conditions

What is covered

If **You** purchase a **Branded Good** from a retailer in the **United Kingdom** which is paid for in full using **Your Account** debit card and that **Branded Good** could have been purchased for less from a different retailer in the **United Kingdom**, within 30 days of its purchase, **We** will refund the difference to **You** subject to the terms below:

The original purchase price for a **Branded Good** must have been £50 or more

1. The maximum that **We** will pay for a claim is £500.
2. The maximum that **We** will pay **You** for all claims in any one consecutive 12 month period is £1,000.
3. The **Branded Good** which could have been purchased for less must be the same make and model as or otherwise identical in every respect to the **Branded Good** that **You** purchased.
4. **You** are only able to claim once for each **Branded Good**.

What to do in the event of a claim

To claim **You** must telephone the URCA Price Promise Unit on 08451 24 14 01 within 45 days of the purchase date of the **Branded Good**.

You must supply:

- A fully completed claim form.
- An original receipt showing proof of purchase and **Your Account** debit card statement confirming usage for the purchase of the **Branded Good**.
- Evidence that the **Branded Good** could have been purchased at a lesser price.

• This evidence will be in the form of an original:

- quotation or offer leaflet; or
- dated letter from a retailer providing full details of the product, model number, price, the date on which the goods were available and the retailer's signature and approved stamp.
- printout of an Internet Page (URL) that includes the page address and the date it was displayed and a copy of the checkout page which should include the costs charged for postage and packaging and relevant taxes. The items needs to be placed in the shopping basket to demonstrate that it is available on that date.

What is not covered

1. Any items for which a claim has been made or could be made using the retailer's own lowest price guarantee or other agreement.
2. An item which includes a discount or any other reduction which was not available to the general public.
3. **Money**, tickets of any kind and holidays, artwork, antiques, rare coins, stamps, collector's items.
4. Medical, prescription optical equipment or dental material or equipment
5. Goods which do not bear the name/brand of the retailer or manufacturer .
6. Any boats, caravans, trailers or motorised vehicles including but not limited to motorcycles, motor homes and airplanes or parts or accessories for them.
7. Living creatures or plants.
8. Buildings, permanent installations and other structures, other than garden sheds or greenhouses.
9. Used, second hand goods or goods purchased or found cheaper at auctions or auction internet sites or business winding up sales.
10. Any part of an agreement for the provision of services or warranties.
11. Any **Branded Good** that is offered either free or reduced if the **Branded Good** is purchased with another item.
12. A **Branded Good** purchased from a market trader.
13. A **Branded Good** purchased from or through the business of an **Account** holder.

14. A **Branded Good** purchased for any trade or business purpose.
15. All purchases made outside the **United Kingdom** or where made from an internet retailer where the internet retailer is not based in the **United Kingdom**.
16. Purchases not made in full or not forming a single transaction using **Your Account** debit card.

General Conditions

- **You** must observe these terms and conditions or **We** will not be liable for any claims made.
- Where a **Branded Good** has been or could have been purchased for less from a retailer in the **United Kingdom** trading through the Internet, the purchase price will also include the full cost of distribution including delivery, packing and postage.
- **You** must give **Us**, at **Your** reasonable expense, all the information **We** reasonable ask for about any claim. **You** must help **Us** to take legal action against anyone if **We** ask **You** to.
- **You** cannot transfer **Your** rights or interest in this policy to any other person.
- **You** agree that any **Branded Good** which **You** purchase and for which **You** make a claim for will not be rejected or returned to the seller for refund of part or all of its purchase price. If **You** obtain a refund, **You** must repay any monies **We** have paid **You**.
- If the **Branded Good** is purchased with an extended warranty or guarantee, the price match comparison must include a warranty or guarantee for the same period.
- Where the **Branded Good** is bought as part of a package, it is necessary for **You** to provide evidence of a cheaper package, not just evidence of a lower priced individual **Branded Good**.
- **You** must abide by the requirements relating to evidencing **Your** claim as stated under the policy section headed 'What to do in the event of a claim'.

Customer Care

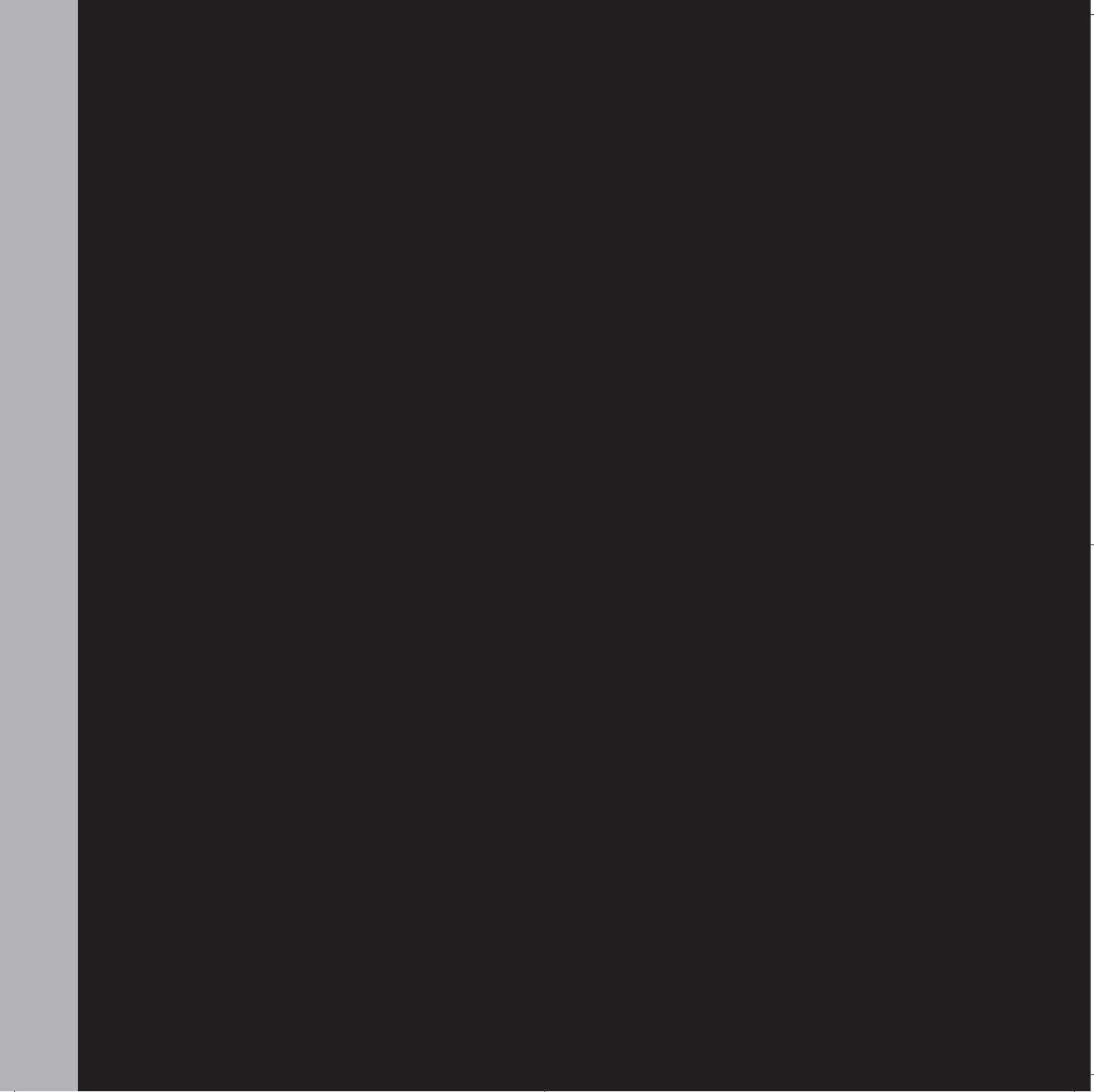
We set high standards and seek to provide levels of service that **We** believe **You** have the right to expect. However, things can go wrong and if they do **We** want **You** to tell **Us** about them. Please write in the first instance to the Customer Service Manager, STAMS Ltd, PO Box 389 Esher KT10 9UY. If this does not resolve the matter to **Your** satisfaction **You** can take the matter up with the Customer Liaison Manager at St Andrew's Insurance plc, St Andrew's House, Portsmouth Road, Esher KT10 9SA.

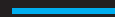
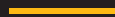
If **You** are still dissatisfied, **You** have the right to refer to the Financial Ombudsman Service (FOS), which is authorised to consider most complaints and will undertake an independent review of **Your** complaint. The Ombudsman can be contacted at Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR. Telephone number 0845 0 801 800, or the Ombudsman Website www.financial-ombudsman.org.uk

Data Protection Notice

STAMS Limited and its business partners and the **Insurers** will use **Your** information for insurance, administration, underwriting, statistical analysis, claims handling, research and customer services. **We** will disclose **Your** information to **Our** service providers, agents and business partners for these purposes.

In the event of a claim any information provided, whether over the telephone or on the claim form or otherwise may be put onto a register of claims through which **Insurers** share information to prevent fraudulent claims. A list of participants and the name and address of the operator are available on request. The **Insurers** may also disclose **Your** information to their agents and other **Insurers** to investigate or prevent fraud.







Xtra[®] help

We are committed to meeting the needs of all our customers. If you are deaf or hard of hearing, or have a speech difficulty, you can contact us by Typetalk or textphone on 0845 732 3436 (lines are open from 9am to 5pm seven days a week). If you are blind or partially sighted, we can provide documents in large print, in Braille or on audio tape.

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